



WELL BEING

PERILS OF PANIC ATTACKS

Panic attacks are generally non-life threatening, but sustained or frequent episodes can affect both physical and mental well-being Page 9

FE LINES

Get password savvy

Know some of the best practices to secure and manage multiple passwords Page 6

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FE SUNDAY

NEW DELHI SUNDAY, NOVEMBER 3, 2024, 16 Pages, ₹12 (Patna ₹12, Raipur ₹12)

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There are two sides to every billionaire's story, viewing only one can be misleading Page 4



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A city for you & me

As India battles population and lack of space, there is a small movement prioritising people over infrastructure in transforming public spaces as social and cultural hubs

LEISURE, P7

Beyond shopping

How brands are redefining traditional retail by engaging customers on a deeper level and creating personalised, immersive and memorable experiences



Benchmark indices record worst returns in 55 months

BENCHMARK INDICES Sensex and Nifty recorded their worst monthly returns since Covid-19 (March 2020). In October, the indices fell by about 6.22% amid a sell-off in the Indian equity markets, primarily driven by FPIs. FPIs offloaded a record \$11.1 billion in equity shares in October. Oil and gas, energy, automobiles, consumer durables and consumer discretionary were the top sectoral losers, falling by up to 13.8% during the month. Among the 30-stock Sensex pack, IndusInd Bank, Maruti Suzuki, Nestle India, HUL and Titan Company were the top laggards, declining between 14.5% and 27.1%.



TOP SECTORAL LOSERS

Table with 2 columns: Sector, % fall. Includes Oil and gas (-13.8%), Energy (-12.6%), Auto (-12.3%), Consumer durables (-10.4%), Consumer discretionary (-10.1%).

TOP SENSEX LOSERS

Table with 2 columns: Company, % fall. Includes IndusInd Bank (-27.1%), Maruti Suzuki (-16.2%), Nestle India (-15.8%), HUL (-14.6%), Titan Company (-14.5%).

GARIMA SADHWANI

New Delhi, November 2

FOR AGES, HAIR care meant oiling your scalp with discipline, particularly in India and south Asia, and shampooing it properly. Not anymore. The hair care market has now moved beyond all that—capturing within it serums, gels, conditioners, masks, a host of electronic devices, beauty treatments and much more.

RISE AND SHINE

\$5.85 bn India's hair care market size in 2024, as per Mordor Intelligence

\$0.39 bn Market size of beauty devices in India in 2022, as per TechSci Research

India was estimated at \$5.85 billion in 2024. In the next five years, it's expected to grow at a rate of 8.80% and reach \$8.93 billion by 2029.

India slams Canada charge against Shah

Canada names India in list of cyberthreat adversarial nations

SHUBHAJIT ROY New Delhi, November 2

DAYS AFTER SENIOR members of the Trudeau administration alleged that home minister Amit Shah was behind a campaign to target Khalistan separatists based in Canada, India has lodged a protest "in the strongest terms" through diplomatic channels, calling the allegations "absurd and baseless".

MEASPEAK

- Warns of 'serious consequences' for ties
Consular officials under radar, comms intercepted

further strain in ties, New Delhi has warned Ottawa that "such irresponsible actions will have serious consequences for bilateral ties".

"We had summoned the representative of the Canadian High Commission yesterday," MEA spokesperson Randhir Jaiswal said.

Continued on Page 2

ASSOCIATED PRESS Dubai, November 2

IRAN'S SUPREME LEADER on Saturday threatened Israel and the US with "a crushing response" over attacks on Iran and its allies. Ayatollah Ali Khamenei spoke as Iranian officials are increasingly threatening to launch yet another strike against Israel after its October 26 attack on the Islamic Republic that targeted military bases and other locations and killed at least five people.

Any further attacks from either side could engulf the wider Middle East, already teetering over the Israel-Hamas war in the Gaza Strip and Israel's ground invasion of

Lebanon, into a wider regional conflict just ahead of the US presidential election this Tuesday.

"The enemies, whether the Zionist regime or the United States of America, will definitely receive a crushing response to what they are doing to Iran and the Iranian nation and to the resistance front," Khamenei said in video released by

Iranian state media.

The supreme leader did not elaborate on the timing of the threatened attack, nor the scope, but said hostile actions against the Islamic Republic

"wouldn't be forgotten." The US military operates on bases throughout the Middle East, with some troops now manning a Terminal High Altitude Area Defence, or THAAD, battery in Israel.

The USS Abraham Lincoln aircraft carrier likely is in the Arabian Sea, while Pentagon press secretary Maj Gen Pat Ryder said Friday that more destroyers, fighter squadrons, tankers and B-52 long-range bombers would be coming to the region to deter

Iran and its militant allies.

The 85-year-old Khamenei had struck a more cautious approach in earlier remarks, saying officials would weigh Iran's response and that Israel's attack "should not be exaggerated nor downplayed".

But efforts by Iran to downplay the Israeli attack faltered as satellite photos analysed by The Associated Press showed damage to military bases near Tehran linked to the country's ballistic missile programme, as well as at a Revolutionary Guard base used in satellite launches.

Continued on Page 2

Khamenei warns Israel, US of 'crushing response'

AYATOLLAH ALI KHAMENEI, IRAN'S SUPREME LEADER
HOSTILE ACTIONS AGAINST IRAN WOULDN'T BE FORGOTTEN



IT WAS A LUXE DIWALI THIS YEAR

Hot wheels in demand, over 1k luxury cars sold

VIKRAM CHAUDHARY New Delhi, November 2

THE LUXURY CAR market is likely to have effected transactions worth over ₹1,000 crore during the six-day auspicious period from Dhanteras (October 29) to Bhai Dooj (November 3), according to estimates from carmakers and analysts.

"Rough estimates suggest that more than 1,000 luxury cars have been delivered during this period, and with the average price of the cars in the ₹1-crore range, it implies transactions of more than ₹1,000 crore," an automotive analyst told FE.

Cars sold by Mercedes-Benz, BMW, Audi, Jaguar Land Rover, Volvo, Porsche and Lexus are considered luxury in India. Ex-showroom prices start at ₹44.25 lakh (Audi Q3) and go up to ₹2.6 crore (Range Rover Petrol LWB Autobiography). On-road prices add another 20% to the cost. The market size is 47,000 units per year.

Then there is high-end luxury (Bentley and Rolls-Royce; upwards of ₹5 crore) and performance luxury (Aston Martin; ₹3-5 crore). A

IN TOP GEAR

India's luxury car market set to cross 50,000-unit sales mark for the first time this year

Mercedes-Benz India records 10% sales growth this Dhanteras compared to last year



BMW Group India launched nine products in the months preceding the festive season; demand currently exceeding supply



Driven by continued demand for its popular models, Audi India's bookings surge 40% in festive season compared to Sept 2024

niche segment is sports luxury (Lamborghini, Ferrari and McLaren; ₹4 crore and above).

While none of the luxury carmakers FE spoke with disclosed exact sales numbers, they said sales are at record levels.

Santosh Iyer, MD and CEO, Mercedes-Benz India, told FE that the car-

maker has recorded its best-ever sales this Dhanteras. "Backed by new launches like the LWB E-Class and strongly driven by SUVs like the GLC, GLE and GLS, there has been a sales growth of 10% this Dhanteras compared to last year," he said.

Continued on Page 2

E-comm carts get premium-heavy

RAGHAV AGGARWAL New Delhi, November 2

IN ITS RECENTLY concluded Great Indian Festival 2024, Amazon India witnessed a high demand for premium products that was not limited to just metro cities, Saurabh Srivastava, vice-president—categories, Amazon India, said on Saturday. "We saw it across cities," he said in an interaction with FE.

As per data shared by the company, tier-2 and beyond cities contributed more than 70% of the premium smartphone sales on Amazon. The demand for large appliances from tier-2 cities grew by 25%, with customers preferring air conditioners and refrigerators. More than 50% of TV purchases came from tier-2 and -3.

Srivastava said there has been a shift in customer preference, with more interest towards costlier and bigger items. For instance, demand for large-screen TVs saw 10x growth this year. For premium tablets, mainly from Apple and Samsung, demand increased 10x and 5x, respectively.

The company said premium smartphones, priced over ₹30,000,

NON-METROS ALSO SOLD ON QUALITY

Tier-2, -3 cities contributed 70% of premium mobile sales

Large appliances from tier-2 cities grew by 25%

Over 50% TV purchases came from tier-2, -3 cities

Large-screen TVs demand 10x

Premium tablets' demand 10x

400% increase in demand for premium beauty

saw their highest y-o-y growth. In fashion and beauty, the premium portfolio saw a 400% rise in demand as compared to last year's Diwali sale.

Continued on Page 2

THROWBACK TO VICTORIAN AGE



Participants wearing historical costumes ride their high-wheel bicycles during the annual penny farthing race in Prague, Czech Republic, on Saturday. Enthusiasts gather from time to time to resurrect the spirit of these early bicycles

BERKSHIRE'S CASH SOARS TO \$325 BN

WARREN BUFFETT and Berkshire Hathaway extended their retreat from stocks in the third quarter, slashing their holdings in Apple and boosting cash to a record \$325.2 billion. Berkshire also reported a 6% decline in quarterly operating profit. PAGE 16

BADENOCH IS UK'S NEW OPPN LEADER

KEMI BADENOCH became the first Black woman to lead Britain's Conservative Party as she succeeded Rishi Sunak in the House of Commons as the leader of Opposition. The 44-year-old parliamentarian defeated former cabinet minister Robert Jenrick after a three-month-long election. PAGE 16

For Indian beauty market, growth is in the roots

Hair care booming; range of products, treatments on offer

Infographic showing hair care market growth from \$5.85 bn in 2024 to \$8.93 bn by 2029, and beauty device market size of \$0.39 bn in 2022 and \$0.91 bn by 2028.

Infographic showing 35% of Indians dedicating more time to hair care routines and 44% interest in personalised items tailored to individual hair types.

this? And why did it not happen earlier? Nikita Khanna, the founder of Moxie, which specialises in products for wavy and frizzy Indian hair, told FE, "The reason we're seeing this growth in the hair care space is because, over the past few years, we've seen skin care and hair care move from grocery to beauty."

Shankar Prasad, the founder and CEO of Plum, laughed that the 'skinification of hair' is happening, a term used in the McKinsey report as well. He smiled as he told FE, "SCMS—Shampoo Conditioner Mask Serum; we should not be surprised if we start seeing this abbreviation everywhere soon."

Even brands like Dyson, that entered the beauty industry with its SuperSonic Hair Dryer in 2016, launched a line of hair care products

in August this year when they entered the formulations market with a pre-style cream and a post-style serum.

What has also seen a boom are hair care and hair tech products. A Global Market Insights report from September 2024 said the global hair straightener market in 2023 was worth \$6.37 billion, and is expected to grow to \$10.48 billion in 2032.

A report by Future Market Insights had on similar lines showed that the global curling iron market was worth \$2.47 billion in 2023, and expected to grow beyond \$4.91 billion by 2033.

If you only look at India though, the numbers are not too far behind.

Continued on Page 2

INDIA-CHINA TIES

# Verification patrolling begins in Depsang: MEA

A breakthrough to end over four-year standoff

PRESS TRUST OF INDIA  
New Delhi, November 2

THE INDIAN ARMY has commenced verification patrolling at Depsang, the second friction point in eastern Ladakh, the government said on Saturday.

Patrolling at Demchok had begun on Friday, a day after the Indian and Chinese troops completed disengagement at the two friction points in eastern Ladakh.

Replying to a query at a weekly press briefing, Ministry of External Affairs spokesperson Randhir Jaiswal said following the disengagement agreement with China, the verification patrolling has begun on mutually agreed terms in both Demchok and Depsang.

On Thursday, Indian and Chinese troops also exchanged sweets at several border points along the Line of Actual Control (LAC) on the occasion of Diwali.

The traditional practice was observed a day after both countries completed troop disengagement at the two friction points, bringing a fresh thaw in Sino-Indian



Indian and Chinese Army personnel at the Kongkla line of actual control

ties. Sources had earlier said that the areas and patrolling status were expected to be moved back to pre-April 2020 level. Foreign secretary Vikram Misri on October 21 said in Delhi that an agreement was finalised between India and China following negotiations over the past

several weeks and that it would lead to a resolution of the issues that arose in 2020.

The agreement was firmed up on patrolling and disengagement of troops along the LAC in eastern Ladakh, a breakthrough to end the over four-year standoff. The move marked a significant develop-

ment in the pursuit of reduced tension along the LAC in eastern Ladakh since the fierce clash in the Galwan Valley in June 2020 that marked the most serious military conflict between the two sides in decades. The ties between the two Asian giants had nose-dived following the clash.

# Rural development dept keen to rationalise pay for 250 consultants

SHYAMLAL YADAV  
New Delhi, November 2

THE DEPARTMENT of rural development, which has taken over 250 consultants on contract, has set up a committee to suggest "measures for rationalisation" of emoluments being paid to them.

The committee, chaired by additional secretary TK Anil Kumar is expected to submit its report in November, sources told *The Indian Express*.

It will "examine the present emoluments being paid to consultants in different program divisions and suggest measures for rationalisation of such emoluments for the department", the sources said.

The committee was set up following a report submitted by the Indian Institute of Public Administration (IIPA) last year to the Department of Rural Development. An academician involved in the IIPA said, "We have suggested following certain SOPs (Standard Operating Procedure) while hiring consultants and that the hiring should be in compliance with the GFR (General Financial Rule)."

TK Anil Kumar did not respond to queries sent by *The Indian Express*. Sources said the committee under him comprises eight other members — all are officials of the department or organisations under it.

The 250-plus consultants contracted by the department work under its various schemes such as MNREGA, Mission Antyodaya, National Social Assistance Program, National Rural Infrastructure Development Agency, Rural Housing, National Rural Livelihood Mission, Deen Dayal Upadhyay Grameen Kaushal Yojna, and others.

Many of these 250-plus come from external agencies including the Big Four consulting firms.

In January this year, *The Indian Express* had reported that at least 1,499 consultants from external agencies, including the Big Four (Ernst & Young, PwC, Deloitte and KPMG), have been taken on board by as many as 44 government departments.

Cumulatively, an annual expenditure of ₹302 crore is

incurred on these consultants, data obtained by *The Indian Express* under the Right To Information Act had revealed.

An official from the Union Finance Ministry, which clears the budget for all departments said, "There is huge discrepancy in payments being made to consultants in various departments. At times, the highest paid consultant gets more than 10 times the lowest paid consultant. In certain departments, consultants earn more than a Secretary rank officer."

Besides, there is a section in the government which is of the view that training and upskilling need to be encouraged within the government's rank and file, now that a Capacity Building Commission is in place.

Besides the 1,499 consultants, as many as 76 government departments have hired on contract 1,037 Young Professionals, 539 independent consultants, 354 domain experts, 1,481 retired government officers, and 20,376 other low-paid staff.

The expenditure on these is, however, not available. Last year on October 4, in the run-up to Budget 2024-25, *The Indian Express* had reported that the Department of

Expenditure in the Finance Ministry had written to all departments and ministries and sought information on people working on contract stating this was "required for meaningful discussion for allocation of Budget under the Professional/ Office expenses/ Salary head."

The top six departments which have most consultants from external agencies working with them are: Health and Family Welfare (203), Rural Development (166), Agriculture and Farmers Welfare (149), Ministry of Housing and Urban Administration (147), Women and Child Development (112) and Road Transport and Highway (99). Together, they account for 876 or 58% of the total 1,499.

Independent consultants and domain experts appointed by various government ministries and departments could be paid in the range of ₹1 lakh to ₹4 lakh a month.

# Khamenei warns Israel, US of 'crushing response'

Iran's allies, called the "Axis of Resistance" by Tehran, also have been severely hurt by ongoing Israeli attacks, particularly Lebanon's Hezbollah and Hamas in the Gaza Strip. Iran long has used those groups as both an asymmetrical way to attack Israel and as a shield against a direct assault. Some analysts believe those groups want Iran to do more to back them militarily. Iran, however, has been dealing with its own problems at home, as its economy struggles under the weight of international sanctions and it has faced years of widespread, multiple protests. After Khamenei's speech, the Iranian rial fell to 691,500 against the dollar, near an all-time low. It had been 32,000 rials to the dollar when Tehran reached its 2015 nuclear deal with world powers.

Gen Mohammad Ali Naini, a spokesman for Iran's paramilitary Revolutionary Guard which controls the ballistic missiles needed to target Israel, gave an interview published by the semiofficial Fars news agency just before Khamenei's remarks were released. In it, he warned Iran's response "will be wise, powerful and beyond the enemy's comprehension." "The leaders of the Zionist regime should look out from the windows of their bedrooms and protect their criminal pilots within their small territory," he warned. Israeli air force pilots appear to have used air-launched ballistic missiles in the October 26 attack.

On October 29, Canadian Prime Minister Justin Trudeau's national security and intelligence adviser Nathalie Drouin and deputy foreign affairs minister David Morrison acknowledged leaking information to *The Washington Post*, which first reported that Shah was behind the campaign of targeting Khalistan separatists in Canada.

Morrison told Parliament members of the national security committee that he had "confirmed" Shah's name to *The Washington Post* which first reported the allegations. "The journalist called me and asked if it was that person. I confirmed it was that person," Morrison told the committee.

On Saturday, Jaiswal said communications of Indian diplomats were being intercepted by the Canadian government, and New Delhi has formally protested against the audio and video surveillance of its officials with the Canadian government that they have been and continued to be under audio and video surveillance. Their communications have also been intercepted. We have formally protested to the Canadian government as we

deem these actions to be a flagrant violation of relevant diplomatic and consular conventions," he said.

"By citing technicalities, the Canadian government cannot justify the fact that it is indulging in harassment and intimidation. Our diplomatic and consular personnel are already functioning in an environment of extremism and violence. This action of the Canadian government aggravates the situation and is incompatible with established diplomatic norms and practices," he said. On reports of cancellation of Diwali celebrations in Canada by Canadian MPs, the MEA spokesperson said, "We have seen some reports in this regard. It is unfortunate that the prevailing atmosphere in Canada has reached high levels of intolerance and extremism."

On a Canadian cyber security report which names India as an adversary, Jaiswal said, "This appears to be another example of a Canadian strategy to attack India. As I mentioned earlier, their senior officials have openly confessed that they are seeking to manipulate global opinion against India. As on other occasions, imputations are made without any evidence."

For the first time, India has been described as an adversary in an official Canadian government document. That description came in the National Cyber Threat Assessment 2025-2026, released by the Canadian Centre for Cyber Security last Tuesday. In its section on cyber threat from "state adversaries", it includes China, Russia, Iran, North Korea and India. On the issue of visas adversely impacted due to the diplomatic spat and the expulsion of diplomats from each other's missions, Jaiswal said, "We are obviously monitoring the well-being of students and temporary workers from India who are currently in Canada. Our concern for their safety and security remains strong."

India's ties with Canada have been severely strained ever since September 2023 when Trudeau alleged that there was "potential" involvement of the Indian government in the killing of Khalistan separatist Hardeep Singh Nijjar. India rejected the charges as "absurd" and "motivated". This led to expulsion of diplomats from both countries in two batches — once in October last year, and again last month.

For Indian beauty market, growth is in the roots

As per a recent report by Tech-Sci Research, the market size of beauty devices in India in 2022 was about \$0.39 billion, with the numbers expected to surge to \$0.91 billion by 2028. Interest-

ingly, the top three leading companies in the list were Philips, Panasonic, and Proctor and Gamble—all of which make hair removal/trimming and hair care products. A survey by Mintel indicated that 35% of Indian consumers are dedicating more time to their hair care routines, while 44% express interest in personalised products tailored to their individual hair types.

Siddhant Dua, CEO, Affinity Salons, told FE that "hair care treatments—from cutting and colouring to advanced care services like hair botox and keratin therapy—contribute 30-35% of the total revenue."

Not just that, the line between hair health and hair aesthetic has also blurred—with brands often making clinical products for minimising hair fall, dandruff, etc, while also making products such as temporary hair dyes and serums. Vanda Ferraro, chief marketing officer, WOW Skin Science, which has a range of hair products, shared there is an increased focus on grooming

US SANCTIONS ON INDIAN ENTITIES

# In touch with US authorities to clarify issues, says MEA

PRESS TRUST OF INDIA  
New Delhi, November 2

IN THE WAKE of the US imposing sanctions on several individuals and entities, including from India, for allegedly supporting Russia's military-industrial base, the MEA Saturday said New Delhi is in touch with Washington to clarify issues.

MEA spokesperson Randhir Jaiswal, in response to a query during his weekly briefing, also said India has a "robust legal and regulatory framework" on strategic trade and non-proliferation controls.

"We are also a member of three key multilateral non-proliferation export control regimes," he added.

"In keeping with India's established non-proliferation credentials, we are working with all relevant departments and agencies to sensitise Indian companies on applicable export control provisions as also inform them on new measures being implemented that could impact Indian companies in certain circumstances," Jaiswal said.

The US has imposed sanctions on 275 individuals and entities, including 15 from India, for allegedly supporting Russia's military-industrial base.

The US Department of

RANDHIR JAISWAL, MEA SPOKESPERSON

IN KEEPING WITH INDIA'S ESTABLISHED NON-PROLIFERATION CREDENTIALS, WE ARE WORKING WITH ALL RELEVANT DEPARTMENTS TO SENSITISE INDIAN COMPANIES ON APPLICABLE EXPORT CONTROL PROVISIONS



India has a 'robust legal and regulatory framework' on strategic trade and non-proliferation controls

US has imposed sanctions on 275 individuals and entities, including 15 from India

Companies from China, Switzerland, Thailand slapped with sanctions for supplying Russia with advanced technology

Treasury said in a statement on Thursday that companies from China, Switzerland, Thailand, and Türkiye have also been slapped with sanctions for supplying Russia with advanced technology and equipment that it desperately needs to support its war machine.

In addition to disrupting global evasion networks, this action also targets domestic Russian importers and producers of key inputs and other material for Russia's military-industrial base, the statement said.

Jaiswal on Saturday said, "We have seen these reports of US sanctions."

"We are also in touch with the US authorities to clarify issues," he added.

# India hopes to deter illegal immigration

DAYS AFTER THE US authorities deported a batch of Indian nationals who were staying in that country illegally, New Delhi said it hopes that with India-US cooperation on mobility and migration, "we will be able to deter illegal immigration". MEA spokesperson Randhir Jaiswal said India engages in "regular dialogue" with the US on migration and mobility. "On October 22, the US Department of Homeland Security (DHS), through US Immigration and Customs Enforcement (ICE), con-

ducted a large-frame charter removal flight to the Republic of India of Indian nationals who did not establish a legal basis to remain in the United States," the DHS said in a statement. This week's flight demonstrates the department's continued commitment to pursuing "sustained cooperation" with the Indian government and other international partners to reduce and deter irregular migration and jointly work to counter human smuggling, it had said. —PTI

FROM THE FRONT PAGE

# Hot wheels in demand, over 1k luxury cars sold

IYER, HOWEVER, DID not disclose exact numbers for this year or 2023.

The last time Mercedes-Benz had declared Dhanteras numbers was in 2019, when it had sold 600 cars in a day, but after Covid-19 it has been sharing only quarterly sales numbers.

Vikram Pawah, president, BMW Group India, said that with the right timing between a major product offensive, financial offers, and the festive season, BMW has been able to capitalise on the demand in the luxury segment. "We launched nine products (cars and motorcycles) in the months preceding the festive season," he said. "The all-new 5 Series Long Wheelbase launched a few weeks ago has a waiting period of 3-4 months, and the M2 is sold out till next year. Deliveries of the new MINI Cooper S and the electric MINI Countryman have just started, and we've reached a situation where demand is more than supply."

On the growth in luxury demand, Pawah added that the fundamentals of the Indian economy are sturdy and consumer confidence in the luxury segment is on the rise. "Our order book is solid and we are trying our best to speed up deliveries for our customers," he said. Similarly, Balbir Singh



Dhillon, head of Audi India, said that the carmaker's bookings surged 40% in the festive season compared to September 2024. "This growth is driven by continued demand for our popular models — the A4, Q3, Q3 Sportback, Q5, and even our RS performance cars. Our electric car range continues to attract substantial interest, supported by strong bookings for the recently launched Q8," he said. "This response reaffirms our commitment to delivering exceptional experiences to our customers."

According to analysts, during January-June, luxury car sales had slowed—due to intense heat waves this summer and an extended general election—but strong Dhanteras sales imply that, in 2024, the luxury car mar-

ket is set to cross the 50,000-unit sales mark for the first time. In the calendar year 2023, the market stood at about 47,000 units.

"Combined sales at Mercedes-Benz, BMW and Audi grew 5.5% during January-June 2024, much slower than the 23% year-on-year increase during January-June 2023," an analyst said. "But with most new launches happening in the second half, and a bumper festive season, we expect the market to cross 50,000 units this year. In the luxury segment, the second half of a calendar year is generally better than the first half—about 46% sales happen in H1 and 54% in H2—but this year the ratio could be 40:60, and by that logic we can expect a record year for luxury sales."

essentials that also offer therapeutic benefits. "This makes the category a consistent performer across age groups," she said, adding that the hair care category contributes approximately 30% to overall brand revenues. "The segment has consistently grown year-over-year, fuelled by both our core product offerings and newly launched ranges. With customer preferences increasingly shifting towards premium, clean beauty products, we foresee this category contributing even more significantly to our growth trajectory in the coming years."

Khanna added, "Brands are slowly innovating when it comes to hair growth and hair nutrition. Interestingly, they are also realising how stress, genetics, diet, etc, impact your hair health. So, they are aiming to provide a holistic and modern solution for people who are always busy and on the run." Now, there's a whole slew of brands actually addressing this—Traya and Moxie for instance—and the market size of the curly and wavy hair products has been

increasing too, say those working in the hair care space. But it isn't just these factors that need redressal. Nishant Gupta, co-founder and director of Renaura Wellness, which owns the hair care brand iluvia that makes products like hair repair masks and colour-lock shampoos, said, "With changing lifestyles, people are also looking for modern and easier solutions because they don't have the time to sit around and wait with a product in their hair for four hours. The fits, even if not instant, need to fit into the consumer's routine, not the other way around."

Brands, fortunately, are also taking cognisance of this. Which is why, said Gupta, the industry has been seeing consistent growth between 5% and 10% over the past few years. Prasad of Plum also mentioned that while shampoos continue to secure the "top spot" for both searches and sales, more care products for hair are also seeing good positive spikes."

● SQUABBLE OVER DEVELOPMENT

# Puri accuses Kharge of spreading lies, fake data

PRESS TRUST OF INDIA  
New Delhi, November 2

OIL MINISTER HARDEEP Singh Puri on Saturday took on Congress president Mallikarjun Kharge for "delusional opinions", saying the opposition party was using "lies, fabricated figures and fake data" in its classic shoot and scoot policy.

In a series of posts on X, Puri quoted data to counter Kharge's assertions saying the Modi government's inclusive development policies will make the country a developed nation by 2047.

"Congress Party and Mr Kharge seem to be oblivious of the changes that have transformed the lives of Indians for the better," he said.

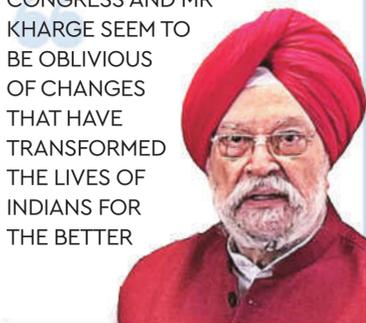
The Modi government has pulled more than 240 million Indians out of multidimensional poverty. This was aided by construction of more than 110 million toilets, 120 million tap water connections, over 100 million free cooking gas connections, healthcare, bank accounts for 510 million, three times hike in capital expenditure, and policy reforms such as GST, startup India, IBC and PLI scheme.

"We ensured the price of petrol and diesel did not rise even when the international benchmark went up by 40-70% compared to Congress-led UPA-II government when because of their folly of floating oil bonds worth ₹1.41 lakh crore, the country is being forced to pay back ₹3.2 lakh crore in return," he said.

India is demonstrating that it will achieve its development goals by 2047, he said. "Look this way Mr Kharge. These are the hard facts." Kharge had in a post on X on Friday targeted Prime Minister Narendra Modi saying, "Lies, Deceit, Fakery, Loot & Publicity are the 5 adjectives which best describe your Govt!" He had questioned

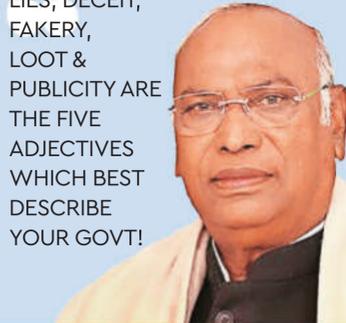
HARDEEP SINGH PURI, OIL MINISTER

CONGRESS AND MR KHARGE SEEM TO BE OBLIVIOUS OF CHANGES THAT HAVE TRANSFORMED THE LIVES OF INDIANS FOR THE BETTER



MALLIKARJUN KHARGE, PRESIDENT, CONGRESS

LIES, DECEIT, FAKERY, LOOT & PUBLICITY ARE THE FIVE ADJECTIVES WHICH BEST DESCRIBE YOUR GOVT!



Modi on promise of 20 million jobs per year, inflation, demonetisation and flawed-GST, now scrapped electoral bonds, charges against SEBI chief, crime against SC/ST and India's poor ranking on global hunger index.

Ignoring most of the points that Kharge raised, Puri took on the Congress president on India's ranking on the global hunger index.

"Congress should stop looking towards foreign shores and believing in motivated indices being propagated," he said.

Stating that the hunger index is deeply flawed, Puri said an index which ranks India, a country which is distributing dry rations to its more than 810 million people, at 105 (2024), while a country like Pakistan torn by internal strife at 109, cannot be believed.

Total FDI inflows from 2014-24 stand at \$700 billion compared to just \$304 billion between 2004-2014. "Does this appear to be signs of a country whose people are hungry and not looked after?" he asked.

On border issue, he said, "Mr Kharge who was last seen peeping into the room where the ruling trio sat in comfort must know that UPA was totally lax in

controlling ambushes and intrusions across our borders." On Kharge's charge of allowing scam accused to flee, Puri said he suffers from selective amnesia and has forgotten that "the original sin of the Nirav Modi episode happened in 2011."

"During UPA regime, Adani group was granted loans of ₹72,000 crore. Under UPA regime, Ambani group received loans worth ₹1,13,000 crore.

"Despite non-payment of loans worth ₹1,457 crore in 2012, Vijay Mallya's group was given further loans of ₹1,500 crore," he said.

Driven by the motto of 'Na Khaunga Na Khaane Dunga' it is Modi government which began recovering people's money, ₹13,109 crore has been received out of ₹22,500 crore from the sale of assets belonging to fugitive economic offenders Mallya, Modi, and Choksi, he said.

"Congress Party's classic shoot & scoot brand of social media policy based on lies, fabricated figures & fake data is back in action. Even their senior most leaders do not check facts before going public with their delusional opinions," he added.

Under Modi, India has witnessed significant employ-

ment growth over the years. Employment has increased by nearly 36%, adding around 170 million jobs between 2016-17 and 2022-23, he said.

"While Mr Kharge sees 'stampedes', he seems unaware that the Worker Population Ratio has increased by almost 26% between 2017-2023. He is clearly looking at all the wrong places & getting fake data, or maybe is just too preoccupied with trying to hold his imploding party together and buys whatever lies his advisors sell to him; or he is just too fixated with the 'unemployment' of his party's travelling Shehzada," Puri said.

He asked the Congress president to "stop spreading canards on prices of goods and commodities." India's inflation rate, he said, was 1.4 percentage points below the global average in 2023. Core services inflation is at a 9-year low in FY24. RBI expects 4.5% headline inflation in FY25 & 4.1% in FY26.

"I would once again request Mr Kharge to stop looking at the family scion as a benchmark of unemployment & his own party's coffers as an indicator of declining savings of average Indians," he added.

# ADB lauds India's fossil fuel subsidy reforms

PRESS TRUST OF INDIA  
New Delhi, November 2

INDIA HAS SINCE 2010 made noteworthy progress on fossil fuel subsidy reform through a calibrated 'remove, target, and 'shift' approach, the Asian Development Bank (ADB) said in a new report.

"By carefully balancing the combined effect of three key policy levers — retail prices, tax rates, and subsidies on selected petroleum products — the country was able to reduce its fiscal subsidy in the oil and gas sector by 85%, from an unsustainable peak of \$25 billion in 2013 to \$3.5 billion in 2023," it said.

In its 'Asia-Pacific Climate Report', ADB said India gradually phased out the subsidy on petrol and diesel (from 2010 to 2014) and carried out incremental tax increases (from 2010 to 2017), which created fiscal space to increase government support for renewable energy, electric vehicles, and strengthening of electricity infrastructure.

"The additional tax revenues from increases in excise duty on petrol and diesel from 2014 to 2017, a period of low international crude oil prices,



projects and research.

ADB said the cess significantly contributed to strengthening the budget of Ministry of New and Renewable Energy during 2010-2017 and provided the initial funds for the country's Green Energy Corridor scheme and its National Solar Mission, which helped bring down the cost of utility-scale solar energy and fund many off-grid renewable energy solutions.

"However, with the introduction of Goods and Services Tax (GST) in India after 2017, the cess on coal production and imports was subsumed within the country's GST compensation cess, the flows of which were redirected to compensate states for revenue losses associated with the new tax regime," it said.

As a result of India's subsidy reforms and taxation measures, the country's fossil fuel subsidies plummeted from 2014 to 2018.

"Its renewable energy subsidies also reached a peak in 2017 but are now once again growing, with major support schemes targeting solar parks, state-owned enterprises (SOEs), and distributed renewable energy," the report said.

were also redirected to improve access and target subsidies for expanding the use of liquefied petroleum gas (LPG) among the rural poor," it said.

Subsidies for LPG have since grown and "may now require efforts to improve targeting and to incubate non-fossil-fuel cooking alternatives," it said.

From 2010 to 2017, Government of India introduced a cess (tax) on coal production and imports. Around 30% of the cess collections were channelled to a national clean energy and environment fund that supported clean energy

# CIL has to ramp up output to higher levels: Coal minister

PRESS TRUST OF INDIA  
New Delhi, November 2

COAL PRODUCTION THROUGH domestic sources is important to avoid expensive imports and Coal India Ltd (CIL) has to ramp up production to higher levels in the future, coal minister G Kishan Reddy said, as the state-owned behemoth entered its 50th year.

CIL accounts for over 80% of the domestic coal output.

Coal is yet to peak to its full potential in the country,



Coal minister G Kishan Reddy said output through domestic sources is important to avoid expensive imports

Reddy said, urging CIL to increase production to even higher levels, as per a statement by the coal ministry.

Production through domestic sources is important to avoid expensive imports, Reddy said, adding that Coal India has to ramp up production to higher levels in the future.

Coal India Ltd (CIL) came into being on November 1, 1975 as an apex holding company of the nationalised coking coal and non-coking mines.

# UK's health service pilots iPhone device to detect throat cancer

PRESS TRUST OF INDIA  
London, November 2

THE UK'S NATIONAL Health Service (NHS) on Saturday claimed that thousands of patients could receive the all-clear for suspected throat cancer faster as a result of a new iPhone device and app piloted at some of its hospitals.

The innovative adapter providing a 32 mm lens and accompanying app can turn an iPhone into a portable diagnostic gadget to be used by nurses to detect or rule out throat cancer.

The device captures live endoscopy examinations of the throat in high definition, which can then be instantly shared with specialist head and neck consultants via a secure data cloud.

A consultant then reviews the video footage and can rapidly detect any traces of cancer reporting this back directly to the patient.

"Detecting cancer early is key to providing treatment as soon as possible to help give patients the best chance of survival.

"For those needing tests to investigate suspected cancer, it can be an extremely worrying time.

"And being able to rule out the disease sooner can make a huge difference for people and their families," said Dr Cally Palmer, NHS England National Cancer Director.

"Through pioneering new innovations like this iPhone device, which could be used in any setting, we hope we'll be able to detect many more cancers sooner and in ways that are more convenient and less invasive for patients," she said.

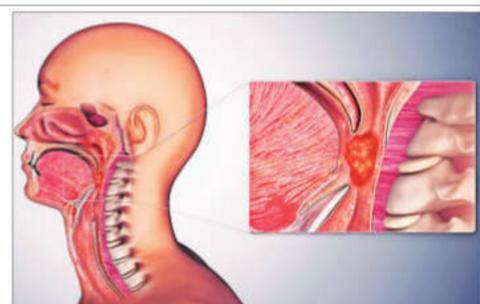
An initial trial on triaged low-risk patients at the North Midlands University Hospitals NHS Trust in England found that no cancers were missed using this device with patients receiving their results within 23 hours of the test taking place.

With the technology being

## INNOVATIVE MOVE

■ A new iPhone device and app piloted at UK's hospitals could provide faster throat cancer diagnosis

■ Innovative adapter with 32 mm lens, accompanying app can turn an iPhone into a portable diagnostic gadget



■ Video footage can be instantly shared with specialist head and neck consultants via a secure data cloud

rolled out across the West Midlands initially, NHS England says this "pioneering" gadget could be used in any NHS setting, helping to free up time and resources in hospitals for cancer patients and reduce waiting times for treatment.

In future, it could be used in diagnostic centres and in community settings, meaning people can get tested closer to home and reduce the need to go to any hospital.

"This new technology is a shining example of how innovation and research can tackle waiting lists, improve patient experience, and speed up diagnosis," said UK Minister of State for Health Karin Smyth.

"Using the app, patients can access a potentially lifesaving consultation. By catching cancer earlier and treating it faster, we can ensure more people survive this horrible disease.

Harnessing technology to support the NHS is a key part of our 10-year health plan, and will shift the NHS from analogue to digital, equipping the health service with more cutting edge-technologies to catch cancers on time," she said.

So far, over 1,800

patients have had the reassurance that they do not have a cancer of the throat within just a few days.

The vast majority of patients identified at low-risk who have been examined using the device had cancer

ruled out, although around one in a hundred of this low-

risk group were discovered to have cancer using the gadget.

The device has been developed by West Midlands-based medical technology company Endoscopy-i Ltd, which is one of 14 projects to receive a share of GBP 25 million as part of the NHS Cancer Programme Innovation Open Call.

Other innovations that have been piloted as part of the programme include a sponge that can be used to detect oesophageal cancer and a home-testing kit for people who have a genetic disposition to a fault in the gene that causes some types of breast, ovarian, prostate and pancreatic cancer.

**PUBLIC NOTICE**

The undersigned hereunder states and invite the comment from the general public in matter of Ajnara India Ltd. which is currently undergoing CIRP vide Hon'ble NCLT Order dated 20.09.2022. Further, Hon'ble NCLAT dated 17.10.2022 and 11.01.2023 has allowed to the suspended directors to start construction and revive the projects. In view the same, the suspended director has proposed an arrangement for settlement of its lender PNB Housing Finance Limited for revival of the two project 'Integrity' and 'Sports City'. This notice is published in the common interest of parties and to maintain the transparency in the process. Anyone having any concerns may approach the undersigned for further details. Any person's having any claim or objections with this proposal are hereby required to make it know in writing to the undersigned failing to write make the claim of such person or persons deemed to have been waived and/or abandoned.

**Amarpal**  
IBBI no. IBBI/IPA-001/IP-P-01584/2018-2019/12411  
Interim Resolution Professional (IRP) as appointed by Hon'ble NCLT  
AFA valid till 21.11.2024  
Email: cirp.ajnaraindia@gmail.com

**FORM G**  
INVITATION FOR EXPRESSION OF INTEREST FOR

**DIGITONE MOBILES PRIVATE LIMITED**  
Operating in Trading and Distribution of Smart phones, Data Cards, Tablets, Storage Devices & Mobile Accessories etc.

(Under Regulation 36A (1) of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

**RELEVANT PARTICULARS**

1. Name of the Corporate Debtor along with PAN/CIN/LLP No.	<b>DIGITONE MOBILES PRIVATE LIMITED</b> PAN: AAFCDD7660   CIN: U74999UP2016PTC123888
2. Address of the registered office	B-53 Ground Floor, Sector-63, Gautam Buddha Nagar, Noida, Uttar Pradesh - 201301
3. URL of website	Not Available
4. Details of place where majority of fixed assets are located	Not Available
5. Installed capacity of main products/ services	Not Applicable being Trading & Distribution company
6. Quantity & value of main products/ services sold in last financial year	Information can be obtained by sending e-mail to: cirp.digitone@gmail.com
7. Number of employees/ workmen	Nil
8. Further details including last available financial statements (with schedules) of two years, lists of creditors, relevant dates for subsequent events of the process are available at URL:	Information can be obtained by sending e-mail to: cirp.digitone@gmail.com
9. Eligibility for resolution applicants under section 25(2)(h) of the Code is available at URL:	Information can be obtained by sending e-mail to: cirp.digitone@gmail.com
10. Last date for receipt of expression of interest	18.11.2024
11. Date of issue of provisional list of prospective resolution applicants	28.11.2024
12. Last date for submission of objections to provisional list	03.12.2024
13. Date of issue of final list of prospective resolution applicants	13.12.2024
14. Date of issue of information memorandum, evaluation matrix and request for resolution plan to prospective resolution applicants	18.12.2024
15. Last date for submission of resolution plans	17.01.2025
16. Process email id to submit Expression of Interest	cirp.digitone@gmail.com

**Ankush Munjal**  
Resolution Professional for Digitone Mobiles Private Limited  
Date: 03.11.2024  
Place: New Delhi  
Regn. No.: IBBI/IPA-001/IP-P01129/2018-2019/11825  
Add.: B-5/128, First Floor, Paschim Vihar, Delhi-110063

PRESS TRUST OF INDIA  
New Delhi, November 2

STATE BANK OF India (SBI) on Saturday said it has appointed Debasish Mishra as the Chief General Manager of its New Delhi Circle.

The appointment is effective November 1, 2024, SBI

said in a statement.

He replaces Kalpesh K Avastia who recently retired.

Mishra brings a wealth of experience across credit, operations, forex, IT, HR, and MSME sectors, both in India and overseas, it said.

SBI's New Delhi circle comprises over 1,700 branches.



**Indiabulls ASSET RECONSTRUCTION COMPANY LIMITED**  
Debasish Mishra replaces Kalpesh K Avastia who recently retired

(CIN:06710M/H2006PLC305312)  
International Centre, Tower-1, 4th Floor, Senapati Bapat Marg, Lower Ground, Mumbai-400013. Tel.: (022) 62589220 Fax: (022) 62589299  
Corp. Office: Plot No. 008, 5th Floor, IT Park, Udyog Vihar, Phase-I, Gurugram-122016, Haryana, Tel/Fax: (0124) 4109501

**"APPENDIX-IV-A" [See proviso to rule 8 (6)]**  
**M/s SHRI KRISHNA MEDICOS- SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES**

Sale Notice for selling of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable properties mortgaged to the Secured Creditor, the possession of which has been taken by the Authorised Officer of Indiabulls ARC Limited (Acting in its capacity as a Trustee of Indiabulls ARC IX Trust), the Secured Creditor, will be sold through public auction on "As and where is basis", "as is what is basis", whatever is there is basis" and "No recourse Basis" on 19th November, 2024 for recovery of Rs. 4,68,80,604/- (Rupees Four Crore Sixty Eight Lakhs Eighty Thousand Six Hundred & Four Only) as on 31.07.2023 and further interest @ 10.1% p.a. from 01.08.2023 and any other costs, charges, expenses incurred, due to the Secured Creditor from 1. M/s Shri Krishna Medicos (Borrower) Prop. Chander Sen Datwani Shop No. 3, Ground Floor, Pharma Plaza P. No. 5 (North Part), Film Colony, Chaura Rasta Jaipur 302003 Rajasthan. Also At: Shop No. 04, First Floor, Pharma Plaza P. No. 5 (North Part), Film Colony, Chaura Rasta Jaipur 302003 Rajasthan. 2. Mr. Chander Sen Datwani (Co-Borrower/Mortgagor) Plot No. 231(North Part) Padmavati Colony 1st Kings Road Nirman Nagar, Ajmer Road Jaipur 302002 Rajasthan. 3. Mrs. Harsha Datwani (Co-Borrower/ Mortgagor) Plot No. 231 (North Part) Padmavati Colony 1st Kings Road Nirman Nagar, Ajmer Road Jaipur 302002, Rajasthan.

Lot	Reserve Price EMD	Last Date of Bid Submission	Auction Date & Time
<b>Schedule of Mortgaged Property</b>			
Property 1:- Commercial Shop No. 03, Ground Floor, Pharma Plaza (Badhwar Building), at North part Plot No. 5, Film Colony Chaura Rasa, Jaipur owned by Chander Sen Datwani & Harsha Datwani W/o Chander Sen Datwani admeasuring 192.18 Sq Ft	Rs. 65,25,000/-	18.11.2024 up to 5:00 PM	19.11.2024 from 11:00 AM to 12:00 Noon
Property 2:- Commercial Shop No. 03, First Floor, Pharma Plaza (Badhwar Building), at North part Plot No. 5, Film Colony Chaura Rasa, Jaipur owned by Chander Sen Datwani & Harsha Datwani W/o Chander Sen Datwani admeasuring 214.60 Sq. Ft.	Rs. 6,53,000/-		
Property 3:- Commercial Shop No. 04, First Floor, Pharma Plaza (Badhwar Building), In P. NO. 5 (North Part) Film Colony Chaura Rasa, Jaipur owned by Harsha Datwani W/o Chander Sen Datwani admeasuring 196.60 Sq. Ft.	Rs. 50,000/-		

**Note:** Since all these shops are merged with each other and interconnected, these will be sold to a single buyer

Inspection Date & Time: 12th November, 2024 (from 11:00 AM to 2:00 PM)

EMD DEPOSIT ACCOUNT DETAILS:  
Account No. 201003788869 Indiabulls ARC IX Trust IndusInd Bank Limited Opera House, Mumbai IFSC Code: INDB0000001

**Name and contact details of Authorised Officer:-**  
**Mr. Govind, Mobile No: +91 8800468768/ +91 9721779359, E-mail: govind10@dhani.com**

**TERMS & CONDITIONS:** 1. The interested bidders shall submit their EMD details and documents through Web Portal: <https://www.bankauctions.com> (the user ID & Password can be obtained free of cost by registering name with <https://www.bankauctions.com>) through Login ID & password. The Submission of EMD should be in Demand Draft drawn in favour of "Indiabulls ARC IX Trust" payable at "Mumbai", latest by 5:00 PM on or before the dates mentioned in the table above. Please note that the Cheques shall not be accepted as EMD amount. 2. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property statutory dues like property taxes, society dues etc. The Bank shall however not be responsible for any outstanding statutory dues / encumbrances / tax arrears, if any. The intending bidders should make their own independent inquiries regarding the encumbrances, title of property(ies) & to inspect & satisfy themselves. Property can be inspected strictly on the above mentioned date and time. 3. The intending bidders who have deposited the EMD and require assistance in creating login ID & password, uploading data, submitting bid, related on e-bidding process etc., may contact our service provider M/s C India Private Limited, Helpline Nos. 0124-4302020 / 2021 / 2022 / 2023 / 2024, Mr. Mithalesh Kumar, Mobile No. +91-7080804466, email ID: support@bankauctions.com and for any property related query may contact the Authorised Officer as mentioned above in office hours during the working days (10 AM to 5 PM). 4. The highest bid shall be subject to approval of Indiabulls ARC Trust. Authorised Officer reserves the right to accept / reject all or any of the offers / bids so received without assigning any reasons whatsoever. His decision shall be final & binding. 5. For detailed terms and conditions refer to the Bank's website [www.bankauctions.com](http://www.bankauctions.com)

**STATUTORY 15 DAYS SALE NOTICE UNDER RULE 8(6) & RULE 9(1) OF THE SARFAESI ACT, 2002**

The borrower / guarantors / mortgagors are hereby notified to pay the sum as mentioned above along with upto date interest and ancillary expenses before the date of e-Auction, failing which the property will be auctioned / sold and balance due, if any, will be recovered with interest and cost.

Date: 03.11.2024  
Place: Jaipur (Rajasthan)

**Authorised Officer, Indiabulls Asset Reconstruction Company Limited**  
(Acting as Trustee of Indiabulls ARC-IX Trust)

# Words Worth

SUNDAY, NOVEMBER 3, 2024

ON THE SHELF

## Playing Gate-keeper

There are two sides to every billionaire's story, and viewing only one can be misleading



**Billionaire, Nerd, Saviour, King: The Hidden Truth About Bill Gates and His Power to Shape Our World**

Anupreeta Das  
Simon & Schuster  
Pp 336; ₹799

MADAN SABNAVIS

**B**EFORE READING THIS book, a question we need to ask is whether or not the judgment of a corporate leader should stop at professional achievements. Does personal life matter or the associations that a person may have? If the person has achieved distinction by probably lobbying to get certain laws passed, is there anything amiss here? And last, if the person at some stage of career decides to give a large part of wealth for general welfare, even though there could be some business round-tripping, should it taint the image?

To digest the book written by Anupreeta Das, titled *Billionaire, Nerd, Saviour, King*, one needs to answer these questions. While there are several tech entrepreneurs who would qualify under this heading, this book is all about Bill Gates. The author has a sub-title which goes as 'the hidden truth about Bill Gates and his power to shape our world'. This indicates that the author is going to be very critical of Bill Gates, and this is actually the train of thought that pervades the 320-odd pages. In the book, Gates comes across as a person who is a slave-driver employer and very demanding, even getting abusive if things do not go his way. Hence employees have to give their best, keeping aside things like a work-life bal-



Bill Gates delivering the 5th Ramnath Goenka Memorial Lecture in New Delhi last year. The author has written the book after interviewing several people who worked with Gates

THE AUTHOR SPENDS SEVERAL PAGES OF THE BOOK ON BILL GATES' RELATIONSHIP WITH HIS WIFE AS WELL AS WARREN BUFFETT

ance. The book says Gates' philanthropic work in terms of money given has been questioned based on motivations and the fact that the foundation funds may be finite can raise some questions on intent.

The first page of the introduction in the book talks of his association with Jeffrey Epstein, who was a convicted sex offender and a pariah who died in jail. The reader would evidently start reading the book

with a bias that could turn to prejudice along the way when viewing Bill Gates. His achievements at Microsoft could get dimmed in this process.

Gates was a drop-out from Harvard in 1975 who co-founded Microsoft as a teenager. His early life is described as one of relentless coding through the night after promising a company 'software that he hadn't yet written'. The company went pub-

lic 11 years later, and a year after that Gates became a billionaire at the age of 31.

His image got sullied due to legal issues that came up, as Microsoft allegedly misused monopoly power to the extent that anti-trust suits were filed. Microsoft's refusal to allow Netscape access to Windows 95 sparked a long-running antitrust battle with the government, where it was accused of monopolising the web browser

market. By 2001 Microsoft had been sued more than 200 times in the US because of monopolistic conduct highlighted by the justice department. Gates genuinely felt this was absurd as Microsoft generated myriads of jobs as well as added wealth to America, in a way reflecting his arrogance. In the hearings and question sessions, he openly stated that the government was only stifling innovation, which would hurt the country.

A major area that Das has written about is the philanthropic work of Gates through the foundation set up in 2008 at a time when he stepped out of Microsoft. The core of the critique here is that the money involved has given the foundation disproportionate power over how public issues and policy are framed. The focus on using technology fixes and absence of democratic accountability affected final outcomes. The book implies based on the sequence of events that getting into philanthropy was a way to change the image of a ruthless capitalist to a saviour of the underprivileged.

An interpretation of his actions has been that the charity has been used as a political tool, taking advantage of tax breaks, besides creating an image for the self. The author writes that in India, Gates has not been apolitical but aligned with the Modi government and some of his programmes did not quite work. Das has gone a long way to show probably only the darker side of Gates to reveal how billionaires wield their power, manipulate their images, and use philanthropy as a tool to become heroes. In the course of these actions they help repair their damaged reputations while directing policy to derive their preferred outcomes.

The author has written this book after interviewing several people who have worked with Gates. These include both current employees of Microsoft as well as the former staff, besides those from the Gates Foundation. The author also spends several pages on his relationship with his wife as well as Warren Buffett, who was a contributor to the foundation.

Given the title of the book and the implicit bias that will strike the reader continuously in the first few pages, there is little praise for Gates' achievements as the creator of Microsoft or the good that has come from the work of the foundation. Hence it is a very one-sided view that can only add to prejudice and not a fair evaluation of the persona. A more balanced approach would have been appropriate given that a lot of good has come from Gates. Therefore, the reader should keep this in mind when forming judgments because it does tend to present only the darker side. Some of the titles of the chapters bring out the un concealed prejudice—'why we hate billionaires' and 'cancel bill' or 'rockstar to robber baron'. However, if one really dislikes billionaires anywhere in the world, then this is a book to pick up and read for reaffirmation!

Madan Sabnavis is chief economist, Bank of Baroda

inhabited by Esther, a Zionist-supporting wife of David, and Asher, the Palestine-backer-son, Ruth becomes a vlogger to channel the conflict.

The novel begins in the summer of 2021 near the Temple Mount in Jerusalem where Asher, the son of professor David, is looking for his Palestinian friend, Sahal Al Fadi. Asher is trying to help his friend find a passage to Malaysia to study in a university there. Like the region, Sahal comes with a heavy baggage of history. He lost both parents in an Israeli raid on their West Bank town when he was eight years old. The attack brought down his school building as Sahal and his two siblings sat down to study in their classes. Now part of HOPE, an NGO in Palestine helping young people survive through education, Sahal is in the eye of the storm raging in his homeland.

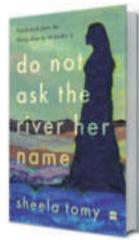
While the novel juxtaposes Ruth's eternal displacement with the predicament of her employers in Israel, it weaves a fabric of a rare element of support that some people are still willing to provide to causes most of the world finds unsavoury. Thousands of miles away, though in the same continent, a nurse from Kerala is giving warmth to a doomed life. An Israeli man wants to rescue a young Palestinian from imminent death. It emerges there are a few people ready to cheer for peace, like the Israeli founder of the Israel-Palestine NGO, Denying to be Foes.

"At a time when not a single child would sleep hungry; a society full of educated, healthy citizens. That's our dream, Habibi. That alone is the weapon of resistance," says Sahal to Asher, who is visiting him in Jericho, West Bank. It turns out education is a 'fierce arrow' feared by the occupying forces. The scenes in Israel and Palestine intertwine with the roller-coaster journey of Ruth, who looks back at her own state of suffering and homelessness. Ruth is 20 when she sets out to Dubai. Two decades later, she is able to give succour to a suffering person in a faraway land where home is an incendiary rhetoric.

Faizal Khan is a freelancer



A panoramic view of Nazareth in northern Israel. The author sets the tinderbox of the world in the Middle-East region at the centre of her new book



**Do Not Ask The River Her Name**

Sheela Tomy  
Translated from the Malayalam by Ministhy S  
HarperCollins  
Pp 328, ₹499

## The promised land

FAIZAL KHAN

**S**OMEWHERE IN THE middle of *Do Not Ask The River Her Name*, Malayalam writer Sheela Tomy's new novel, is the story of a woman running a shop in the middle of a desert in Saudi Arabia. Asked if she isn't afraid, the woman replies, "Are you afraid of living in your own home?" In the times of terrifying greed for territories, the novel explores the perilous uncertainty around the place called home. Tomy, who handled the greed of humans in the fast disintegrating environs of Wayanad, Kerala, in her debut novel, *Valli*, sets the tinderbox of the

world in the Middle East region at the centre of *Do Not Ask The River Her Name*. If the settlers in Wayanad who arrived in the '60s from the erstwhile Travancore were her protagonists in *Valli*, in her new novel they are from everywhere. Because it is Israel and Palestine, the promised land and the

homeland of the homeless.

The central character of the novel is Ruth Albert, a nurse from Kerala caring for a cancer patient in Nazareth, Israel. David Menahem, a former professor at The Hebrew University of Jerusalem, has helped Ruth get a visa so that she could become his caregiver. While David is a displaced Jew from Baghdad, Iraq, Ruth's is a journey not very different. Forced to seek work in the Gulf to find money for the treatment of her husband, who was bed-ridden after a road accident, Ruth is thrown into a whirlpool of hazards that eventually lands her in Israel. As she negotiates her new workplace in Nazareth, a cornucopia of emotions



**PATRIOT: A MEMOIR**  
Alexei Navalny  
Penguin  
Random House  
Pp 320, ₹2,985

Alexei Navalny began writing *Patriot* shortly after his near-fatal poisoning in 2020. It is the full story of his life—his youth, his call to activism, his marriage and family, his commitment to challenging a world super-power determined to silence him, and his total conviction that change cannot be resisted—and will come. Navalny recounts, among other things, his political career, the many attempts on his life, and the lives of the people closest to him.



**UNLEASHED**  
Boris Johnson  
HarperCollins  
Pp 784, ₹1,099

Boris Johnson's *Unleashed* is an honest and deeply revealing book by the politician who has dominated our times. Underlying everything in the book is Johnson's belief that the UK is an extraordinary country and should have an exceptional future. From trouncing Ken Livingstone in the London mayoral race in 2008 to becoming PM, he takes readers through all the big decisions during his time in power and the reasons he took them.



**WHEN TURQUOISE WATERS TURNED DARK**  
Keshav Chandra  
Penguin  
Random House  
Pp 248, ₹2,599

The book provides a fresh perspective on the colonial history of one of India's greatest historical and natural landscapes, the Andaman and Nicobar Islands. Presented with a meticulously researched narrative, the book is an immersive exploration of the islands' past. The images capture picturesque landscapes, architectural ruins and the diverse local population, giving a visual history and a narration on the present of the archipelago.



**NEGOTIATING INDIA'S LANDMARK AGREEMENTS**  
AS Bhasin  
Penguin  
Random House  
Pp 400, ₹999

*Negotiating India's Landmark Agreements* is a rigorous examination of the historical significance and diplomatic intricacies of five pivotal agreements signed by India since Independence. It walks readers through the India-China Agreement on Tibet (1954), Indo-Soviet Treaty of Peace, Friendship and Cooperation (1971), Simla Agreement (1972), India-Sri Lanka Accord (1987), and the India-US Civil Nuclear Energy Agreement (2008).



**RUMINATIONS**  
BN Goswamy  
Penguin  
Random House  
Pp 568, ₹1,299

BN Goswamy (1933–2023), one of the most eminent art historians of our times, put India's art on the global map. *Ruminations*, Goswamy's last work of, rues the vanishing traces of artisans' guilds in Europe, celebrates the illustrations to La Fontaine's fables produced in Lahore, opens a window to the Jain legend of Ilaputra who was driven to the edge of renunciation, explores the pioneering map of the world drawn by the Turkish admiral, Piri Reis, and much more.

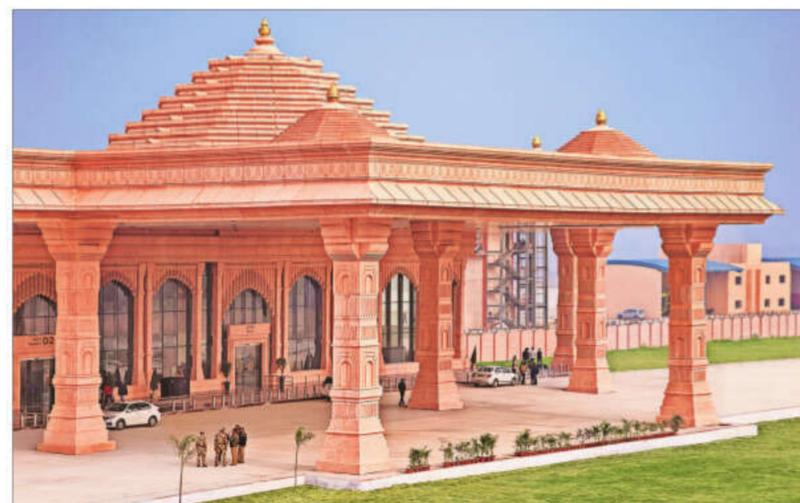
# Spotlight

SUNDAY, NOVEMBER 3, 2024



## GROWING ART MARKET

The Indian art market maintained its position of strength in FY23, clocking in a turnover of \$144.3 mn through the sale of 3,833 works. There was a 9% rise in turnover and 6% rise in the number of works sold from the previous year, as per a report



Since 2014, St+art India has spearheaded urban art projects across 20 cities; (right) Ayodhya airport is a perfect example of how artwork inside a building can reflect the essence of a place

# A CITY FOR YOU & ME

VAISHALI DAR

**T**ILL ABOUT A few years ago, the Sassoon Docks in Mumbai used to be a picture of neglect—the nauseating stench of fish matching the crumbling infrastructure at one of the oldest fishing harbours of the country. However, in 2017, all of this changed when 30 artists from across India and abroad, under the aegis of St+art India Foundation, brought art into the lives of the local fishermen's community. The result was the transformation of the 142-year-old historic dockyard into a vibrant street art exhibition space.

The makeover not only captures the lives of the resident communities like the Kolis, the Banjaras and the Hindu Marathas through installations, photo stories, graffiti and art exhibitions, but also shines a spotlight on 'placemaking', an approach to urban design and city architecture that prioritises people over infrastructure and creates public spaces for social interactions and cultural exchanges.

"Public spaces become a lab for experimentation and discovery. In this sense, it's able to trigger an extensive dialogue with the social and urban fabric, and is accessible for all, unlike institutionalised art," says Giulia Ambrogio, co-founder and curator of Delhi-based St+art India Foundation, a not-for-profit organisation that has established art districts in Mumbai, Delhi, Chennai, Hyderabad, Goa and Coimbatore. Agrees Delhi-based urban designer KT Ravindran, former chairperson of the Delhi Urban Arts Commission (DUAC). "Traditionally, urban placemaking in India has been associated with iconic buildings and structures, temples and mosques, and activity centres. But today the idea has changed. It is one dedicated purpose-led space open to the public. It is more secularised and maintained by the government and municipal bodies, trade associations and others," he adds.

Some examples include women-only parks across the city envisioned by the Municipal Corporation of Delhi with an aim to provide safe public spaces. Called the 'pink model parks', and to be developed in the 250 municipal wards of the civic body, it would feature selfie points and graffiti, CCTV cameras, toilets, open gym equipment and security measures, along with dedicated play areas for children.

Similarly, Marine Drive in Mumbai now has pedestrian-friendly walkways with plantations to resist coastal climate; the accessible Marina Beach in Chennai has an exclusive permanent pathway for persons with disabilities, and many more.

While many cities have set a standard in development practice to create better places for residents to live, work, and play, organisations like the Urban Land Institute (ULI), a global group of cross-disciplinary real estate and land use experts, commenced its India national council operations last year, to focus on decarbonisation, housing attainability, and highlight awareness of global best practices.

"Place innovation is about spaces, the people who make them, and how to programme them in such a way that they offer experiences to the people who occupy them. As it brings private actors in public space management and creates opportunities for communities to meet, the approach is to rethink how we design, manage, and utilise both public and private spaces," says Manasvini Hariharan, director, ULI India.

## An inclusive approach

Ravindran explains how cities and street designing require a revolutionary human-centric, contextual, inclusive and practical design approach. "With the increase in population every year, beautification alone will not help but the public and municipal bodies must ensure an all-inclusive approach like maintaining cleanliness and better street design for all age groups in the long run," he adds.

"No city can be a smart city, if it's not an art city," shares Sanjoy Roy, MD of Team-

## As India battles population and lack of space, there is a small movement prioritising people over infrastructure in transforming public spaces as social and cultural hubs



(Above) At district150, office buildings double up as social and cultural infrastructure in the evenings and weekends; (right) senior living community operators such as Columbia Pacific Communities are creating a holistic lifestyle option which is as far from 'old age home' as it can get; (right, bottom) St+art India has enabled citizens to reimagine how public spaces can be utilised

work Arts, which produces over 33 highly acclaimed performing arts, visual arts and literary festivals in 40 cities across the world including the iconic annual Jaipur Literature Festival (JLF). Festivals like JLF make the cities not just a viable business, employment and survival plan but also put the city on the international map.

"Art has to be integrated into public development plans. There is value being built through art and culture consumption in real estate. The Digi Palace is one example, which had a massive footfall of around 200,000 in 2013, making the heritage property accessible as a literature hub for 12 years," adds Roy.

Many other festivals contribute to urban spaces like the Mahindra Kabira festival by the Mahindra Group, which introduced colour-coded trash cans (in blue and green) and garbage bags in 2022. The food scraps were sent to composting or biogas plants while recyclable products were transferred to nearby NGOs.

Similarly, India Art Fair has supported artists who create in public, be it muralists and urban artist like Khatra and Sadhna Prasad from the 2024 Artists in Residence and the Digital Artists in Residence, respectively, or installation artists who make art interventions in public spaces, like the winner of 2024 The Future is Born of Art Commission, led by BMW India and India Art Fair, Sashikanth Thavudoz.

"These artists, each with their unique practices, are unified in the important place of communities in their art, from conception to execution. For instance, visual artist Khatra has designed a massive 100-metre-long carpet for the art fair this year, inspired by his love of graffiti and typography. Massive art outdoor projects carry the spirit of public art, bringing works at impactful scales outside the confines of gallery walls," says Jaya Asokan, fair director, India Art Fair.

From wall murals at Shahpur Jat, an urban village in Delhi, to German graffiti and street artist Hendrik Beikirch and Anpu Varkey making a mural of Mahatma Gandhi at the Delhi Police Headquarters; a mural of Dadasaheb Phalke on the MTNL Building in Bandra, Mumbai, along with art



URBAN PLACEMAKING CREATES PLACES THAT PROMOTE QUALITY OF LIFE, PLACES WHERE PEOPLE WANT TO LIVE, WORK AND VISIT

districts at MS Maqta in Hyderabad, the clusters of Mahim East and Dharavi in Mumbai and Panjim in Goa, St+art India has transformed bus and metro stations into sites of public art, placing daily commuters as the audience.

"In the last two to three decades there has been a paradigm shift with institutions acknowledging the value of art in various forms breathing new life in urban spaces. Street art has the transformative power to invigorate and energise societies by infusing mundane spaces with vibrancy and character. The Ayodhya airport, as conceived by us, is a perfect example of how artwork in a building reflects the city and the essence of the place," says Harsh Varshneya, principal architect of Sthapati, a multidisciplinary architectural practice headquartered in New Delhi, who has designed the Exhibition Centre in East Kidwai Nagar, New Delhi, with a focus on both user experience and the environment.

Since 2014, St+art has spearheaded urban art projects across 20 cities by bringing together multiple voices such as regional government bodies, foreign cultural institutions and street artists under the vision of India's Smart Cities Mission. These projects activate neglected spaces through art and cultural activities, thus enabling the citizens to reimagine how public spaces can be utilised.

But these urban placemaking projects are also an amalgamation of real estate investment, development, architecture, and urban planning to find innovative solutions to the pressing challenges the cities face. A project like Dhun, for instance, has changed the dry and dusty 500-acre piece of land on the outskirts of Jaipur to a verdant land, now visited by 140 species of birds including the vulnerable common pochard and southern grey shrike, and the near-threatened white-eyed pochard, besides 70 species of trees and animals.

Manvendra Singh Shekhawat, MD of The MRS Group, who conceptualised the project, says: "In the last eight years, we have transformed 500 acres of barren land into a thriving ecosystem, and now building an ecosystem of opportunities in the developing world. When we saw the Phagi district land in 2013, it was an arid piece of desert. We created an alternative ecosystem keeping the land away from the unscientific and destructive practices, and bringing water to the dry land using traditional water harvesting practices. Today, it has more than eight water bodies and has completely transformed the life and economy of the neighbouring villages."

From restoring historic water systems, building five water bodies with a harvesting capacity of 400 million litres of rainwater, thousands of invertebrates, mammals and reptiles have made the land their



Traditionally, urban placemaking in India has been associated with iconic buildings and structures. But today the idea has changed

— KT RAVINDRAN, URBAN DESIGNER



Public spaces become a lab for experimentation and discovery. In this sense, it's able to trigger an extensive dialogue with the social and urban fabric

— GIULIA AMBROGIO, ST+ART INDIA



Place innovation is about spaces, and how to programme them in such a way that they offer experiences to the people who occupy them

— MANASVINI HARIHARAN, ULI INDIA

home, including the vulnerable Indian flapshell turtle, adds Shekhawat.

## Securing the future

Urban placemaking also creates places that promote quality of life, places where people want to live, work and visit. For instance, senior living communities in India are becoming the go-to option for seniors, who wish to live independently.

Examples of senior living communities include Antara Senior Living by Max Group in Dehradun, Noida, Gurugram and other places, Serene by Columbia Pacific Communities, Vardaan senior living and others.

"Seniors value their autonomy and wish to provide their children with their own living space, or the fact that their children may be living in different cities or countries due to their career and ambitions. Life expectancy in India continues to grow and people are striving to live healthier lives for longer. Especially among the affluent, educated and retired cohort, the senior living concept is gradually gaining momentum and acceptance," says Matt Powell, director, Columbia Pacific Group, adding that the senior living category has been enmeshed in long-standing stigma.

Serene by Columbia Pacific Communities, for instance, which is among the leading senior living communities in India in Chennai, Coimbatore and other places, offers independent apartments, houses,

and villas powered by the international standards of the senior living community operator, Columbia Pacific Group.

"Indians have been exposed to the concept of 'old age homes' which create a gloomy and hopeless image of life after retirement. But senior living community operators are creating a holistic lifestyle option which is as far from 'old age home' as it can get. All the 10 operational communities of Columbia Pacific Communities are equipped with the finest of amenities, caregiver services and para-medical services. The communities have skilled medical staff and strategic tie-ups with leading hospitals, thus, ensuring that seniors always have access to timely and quality medical care," adds Powell.

Apart from real estate (home for seniors), services include 24x7 ambulance on standby, laundry, cleaning and household chores, chef-prepared meals, concierge services and curating daily activities for senior residents that caters to their physical, mental, emotional and intellectual well-being.

Real estate residential projects are also integrating vertical greens and terrace gardens, clubhouse to enrich the lifestyle of the living community.

Activities like exclusive social clubs, fitness and wellness centres, dining experiences with multicuisine restaurants family focused activities like astronomy deck, pottery, pet area, exclusive theatre and co-working spaces for ease of working are included in futuristic projects of TARC, The Anant Raj Corporation, a real estate builder in Delhi and Gurugram with projects like TARC Tripundra and Kailasa.

Amar Sarin, CEO & MD of TARC, says, "Urban spaces go beyond luxury, crafting spaces with Smart Cities Mission, and aligning with urban transformation to incorporate art, culture and sustainability."

Many underutilised spaces such as schools, often vacant for a significant portion of the day, represent untapped potential regarding infrastructure and land use. Team3, a multi-disciplinary architectural practice that creates human-centric expressions, has worked on SMR Jaipuria School in Lucknow, to transform educational spaces into vibrant hubs for community engagement. "The prominent art wall at the school stands as a compelling symbol of urban placemaking. It is a collaborative process between artist Harshvardhan Kadam of (St+art), students and teachers of the school, four striking, large-scale illustrations animate the blank walls, creating an intriguing and welcoming gesture for the school," shares Delhi-based architect Vijay Dahiya, Partner, Team3.

A place like district150, a lifestyle focused, hospitality-powered, multi-purpose venue for meetings and events, is conceptualised to reimagine the future role of the office building—an asset class that is repurposed globally given the change in working dynamics. It offers areas for head-down work, conferences, performances, social spaces, rooms for content creation—all integrated under one.

"Our thesis is that office buildings can also double up as social and cultural infrastructure in the evenings and weekends. This proposition can augment the value of real estate by providing a distinct differentiation," says Vivek Narain, founder & CEO, district150, which is in close proximity to Hyderabad's prime residential and commercial areas such as Jubilee Hills, Madhapur, and Gachibowli.

Such places are an ideal venue to host a variety of community-driven events like culinary pop-ups, wine, whiskey tastings, lifestyle experiences like, comedy shows, sports screenings, fashion shows; music performances like jazz nights, opera; book launches; art soirees; theatre; wellness workshops and much more.

"Traditional venues have often struggled to innovate and meet evolving needs for differentiated needs. The aim is to address these limitations and challenges, and provide an infrastructural solution with a fresh approach to event planning and execution—a purposefully designed, versatile space," adds Narain.

SUNDAY, NOVEMBER 3, 2024

# Fe Lines

STORIES AND TRENDS FROM INDIA AND AROUND THE WORLD THAT CAUGHT OUR FANCY

## Body positivity amplified

There is another view emerging on body positivity, and it's called laziness

### FE FEATURES

**I**T'S A FREE spirited world, and a similar notion is being interpreted for body positivity as it is now universally accepted among all age groups. More youngsters now ditch the social stigma associated with obesity, or any bias or discriminatory behaviour targeted at overweight and obese individuals because of their weight and a high body fat percentage.

Even though this is controversial, body weight issues have been linked to obese culture, often blaming unpalatable food habits and sedentary lifestyle. However, with fat positivity steadily rising, more people are embracing this as the new normal as opposed to what we often hear as a sign of common courtesy: "Don't call her fat, it's rude."

At some point in time, people with body fat issues were bullied or mistreated. Today, even though one is overweight or medically distressed, it is not considered a stigma. In fact, fat acceptance is like a community movement. It seeks to eliminate the social stigma of obesity, accept the body and live with confidence. The fat acceptance movement originated in the 1960s created by advocates in marginalised populations. The National Association to Advance Fat Acceptance (NAAFA), a non-profit, advocates for the rights of fat people and aims to improve their quality of life, founded in 1969 by Bill Fabrey in Rochester, New York.

At present, society's acceptance of fatness, especially among the Gen Z, has evolved while prioritising many other aspects of life. For writer, body positivity advocate and content creator, Anshula Kapoor, shedding body weight has been a transformational journey and an inspiration to all. "I'm still learning to un-hate my body. I'm learning to be okay with my body even on my bad body image days. I'm learning the value of every roll, every stretch mark, every imperfection - my body has carried me through 33 years of emotional and mental ups and downs, she's fought her way back from every setback. She's helped me heal, she's helped me grow. Loving my body is still very new to me, because I've spent most of my life neglecting her or being ashamed of her. But I've been working on changing that. I'm starting to talk better to her, I'm starting to love who I see in the mirror - and it only took me 30-odd years to say that out loud," says Kapoor.



Another example of advocating body positivity and 'self-love' is tennis icon Serena Williams, who posted in a media interview on the importance of body positivity and self-acceptance, stating how "I want women to know that it's okay," she said. "That you can be whatever size you are and you can be beautiful inside and out. We're always told what's beautiful, and what's not, and that's not right," she said.

Model-cum-influencer Sakshi Sindwani's Instagram description says 'unapologetically curvy'. She had embraced walking the ramp in a bathing suit at a fashion week for Manish Malhotra's bridal wear collection in

2021. Even today she doesn't shy away from endorsing brands on social media, and embracing body positivity. Her posts on Instagram with 674K followers indicate she is one of the most watched and talked about models on social media.

But internet sensation Urfi Javed, for instance, who is known for her bizarre and unusual clothing, posts videos and pictures on social media in self-designed outfits, was trolled for her comments on a podcast when she took a dig at social media influencers and said she hates it when they mislabel 'obesity' as 'body positivity'.

She claimed, "... You're being lazy, okay? You're eating pizzas and burgers every day. And I'm just smelling food. Nahi mazza aa rahi hain, but hum kar rahe hain. Body positivity. They've made it a category... Let's not promote obesity. Not working out at all. And then you're

just going on your Instagram and yelling that I love my body and saying, 'Mujhe mat troll karo'. Arey, bring trolling back."

In the age of inclusivity, fashion brands are also working on sizing inclusivity, which has given impetus to gender-neutral clothing and led many brands like FabAlley Curve, Alto Moda by Pantaloons, PlusS, ASOS Curve, Lastinch, Mango among others to offer plus-size fashion. According to the latest Future Market Insights research report, the United States leads the plus size clothing market, with the largest obese population and the most money being spent on plus size clothing. It is projected to reach \$1,044.3 billion by 2032. Asia-Pacific is also anticipated to witness high growth potential in the plus size clothing market.



### TECH-NOW-LOGY

## Get password savvy

Know some of the best practices to secure and manage multiple passwords

### FE FEATURES

**A MEME ON** password change on social media goes like this: "I changed my password to 'incorrect'. Every time I forgot my password before, the computer said 'Your password is incorrect.'" Well, it is indeed extremely annoying to keep changing the password every once in a while with something distinct and also that one can remember. However, as we live in an ever-connected world with multiple accounts and logins to be made, it is virtually impossible to make a distinct password for each of them, change them frequently, make them as strong as possible, and also remember. So what should one do? Is the general advice of changing one's password at least every three months practical or more importantly, effective? What are the ways to secure and manage the passwords without making it another tedious task to comply? Let's find out.

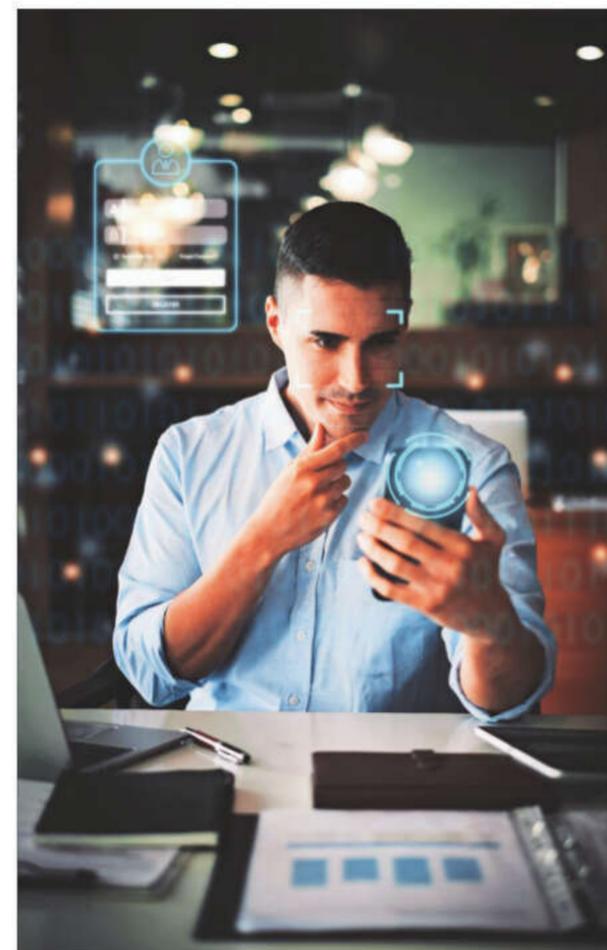
### Are frequent changes a must?

Recently, the US National Institute of Standards and Technology revised its guidelines to say that using a mixture of character types in passwords and regularly changing passwords are no longer best practices. It talks about password change unless there has been a breach. Experts have long argued against frequent password change as a way to mitigate the risks of hacking. The reason is simple, people recognise patterns - be it the user or the attacker. A user tends to change the password in the same pattern with slight differences just to be able to remember, making them more vulnerable to attack. They have been saying it is only helpful to thwart action if they witness any suspicious activity or login attempt prompts, not as a matter of mandatory changes that servers and organisations make users do periodically.

Besides, complex characters and the use of alphabets in caps or otherwise or numerics to make them strong have also not been found to be as helpful in averting hacking because they too have a pattern that attackers can recognise if they are changed regularly.

### Length over complexity

What is being advocated now is the length of the



password rather than the complexity. NSIT data shows that length is able to provide more security, the reason being the increased number of permutations and combinations required to crack given the higher number of characters. While a minimum of 8 characters is recommended to make a strong password, it is now suggested to go up to 64 characters with lengthy and memorable passphrases instead of a word to enhance security.

### Multi-factor authentication

Passwords alone are not enough, what is required is an additional layer of security which is known as multi-factor authentication (MFA). MFA requires users to provide two or more types of verification after entering the password. The next layer can be some-

thing that one owns such as an authenticator code or one-time-password (OTP) sent to one's smartphone, then it needs biometric information such as fingerprint or face ID. Even if one gets through your password, it will be difficult for them to get hold of the code or your biometrics, making it more secure.

### Password manager

When one has multiple passwords to make which should be lengthy and strong and should avoid making a note of them somewhere by either writing them down or a tendency to store in email, online notes, or apps where you can send messages to yourself, password managers can come as help. These tools can create long, unique passwords and can also store them. This helps the users to avoid using the same password everywhere and make a note of them. They are randomly generated and are long and complex enough making them extremely difficult to hack. They are a great tool to employ secure practices of password making and saving without compromising on their usability.

## Folk songs that found a new life

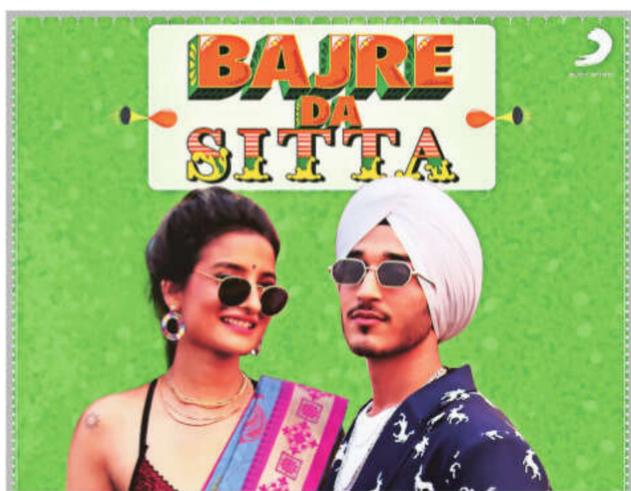
New renditions and viral trends based on folk songs have re-introduced them to Gen Z and millennials

### FE FEATURES

**T**HANKS TO THE internet, folk songs have made a comeback in our lives... and not in the most conventional way. Here are a few whose new renditions took over the internet in the past few years...

**BAJRE DA SITTA:** In March of 2021, there was a point when every second reel on Instagram played against the backdrop of *bajre da sitta*. The song went viral after Punjabi singers Rashmeet Kaur and Deep Kalsi released an album by the same name in January that year. The single's rap was by Ikka. The chorus of the song though is an old Punjabi folk music verse that was popularised by sister duo Surinder and Prakash Kaur back in the 1940s.

**JUTTI MERI:** The 2020 Punjabi song *jutti meri* which went viral on Instagram



two years after its release is also derived from a folk song. Neha Bhasin, who sang the new rendition, explained in a video that the folk song was sung by new brides in "fun and games" when they didn't want to leave the comfort of their maiden home and go to their husband's house.

**SONCHADI:** A new rendition of a

Kumaoni folk song went viral on social media platforms in May this year, after Coke Studio Bharat, Neha Kakkar, and digV collaborated with Kumaoni folk singer Kamala Devi to produce *Sonchadi*. The song tells the love story of Rajula and Malushahi from the Kumaon region who had to tackle Malushahi's mother's

opposition to their union and marriage. Complete with Kumaoni instruments like *sarangi* and *damru* being played in the background, the song spread across platforms like wildfire.

**KHALASI:** Coke Studio Bharat's Gujarati song *Khalasi*, sung by folk singers Aditya Gadhvi and Achint Thakkar, had gone absolutely viral everywhere in 2023 - from Facebook, to Instagram, to YouTube, X, to even being shared on WhatsApp stories and groups. Earlier this year, the song even won bronze at the 71st Cannes Lions Festival of Creativity. Not entirely a folk song, *Khalasi* has certain elements of folk music to it. While releasing the song, Coke Studio Bharat had said the song tells the tale of a "limitless sailor who has set out to explore (the world) through the shores of Gujarat".

**HIND KE SITARA:** Manoj Tiwari's Bhojpuri song in TVF's *Panchayat* season 3 had held the internet by a chokehold in June this year. But what a lot of people might not have known is that the song derives from a decades old Bihar folk tale in the *sohar* genre - which is a folk music style usually sung at happy occasions like the birth of a baby. The original song was composed by Gayatri Thakur Vyas, a veteran in the Bhojpuri music industry.



**MA LO MA:** This one is another Coke Studio presentation, but this time from Bangladesh. The song *Ma lo ma* went viral across borders in May this year. Interestingly, the song is sung by Shagor

Dewan and Arif Dewan whose ancestors had written the original folk song which is a "long narrative verse" about life and the struggles that come with it.

# Leisure

SUNDAY, NOVEMBER 3, 2024



## INDIE FILM RECORD

*The Passion of the Christ*, a 2004 American epic biblical drama film co-written, co-produced and directed by Mel Gibson, is the highest-grossing independent film of all time. It grossed \$612.1 million at the box office



# Beyond shopping

**How brands are redefining traditional retail by engaging customers on a deeper level and creating immersive, memorable and personalised experiences**

VAISHALI DAR

**T**ATA STARBUCKS' FIRST experiential store, which opened in New Delhi recently, is, as the name suggests, an experience in itself. A customer can make his or her own coffee with a choice of five different espresso beans. Additionally, the product offering, store design and service experience are dedicated to and inspired by India. Think Malabar coconut cream latte from Kerala, cinnamon jaggery latte with organic jaggery sourced from Maharashtra; or cocoa bird's eye chilli latte inspired from Meghalaya—with Punjabi floral motifs in the background. "The launch represents celebration of Indian coffee heritage through variety, artistry and food theatre, complimented by a host of international coffee offerings," says Sushant Dash, CEO, Tata Starbucks.

Similarly, Swedish fashion retailer H&M has introduced omnichannel features like 'scan & buy' and 'visual search' to scan items in-store to purchase online or use image recognition to find similar products offline. This integration offers greater convenience, ensuring customers have access to a range of products.



Kothari, head of customer activation and marketing, H&M India. In a bid to enhance the culinary experience of customers, gourmet food store brand Foodstories, owned by Avni Biyani Jhunjhunwala and Ashni Biyani, has curated eight zones offering regional dishes from Mexico, besides DIY taco kits, sampling stations and interactive learning sessions of tequila production at its store in Ambience Mall in Vasant Kunj, Delhi.

Brands like Tata Starbucks, H&M and Foodstories are trying to redefine retail by engaging customers on a deeper level and creating a transactional as well as memorable experience. The retail marketing strategy, known as experiential retail, goes beyond traditional shopping to include personalised interactions and tailored in-store offerings, all in a bid to foster brand loyalty.

"The consumer enters the store after extensive online research, product comparisons, and reading reviews. They seek an immersive experience to confirm their choices," says Varun Malik, marketing head, Shalimar Paints, whose brand offers live demo kits, paint panels, expert advice, and digital shade visualisation tools to customers as these elements help to make confident decisions, building trust and fostering long-term loyalty and growth for the company.

Luxury menswear designer Kunal Rawal's stores across India—Mumbai, Delhi and Hyderabad—serve the dual

purpose of retail and an event platform. "Just like my designs are traditional and functional wear for multiple occasions, the store is designed as a utility space that can be converted into an event space. The hydraulic leather and conveyor belt-inspired racks move around making space to host events," adds Rawal.

Rajiv Lamba, co-founder and CEO of NeuroSensus, a consumer research company, quotes an example of a leading fashion retailer who launched an interactive wardrobe solution to simplify product discovery with real-time insights into consumer shopping goals and consumer mood.

"Most brands' strategies rely on real-time feedback and behavioural insights, enabling them to refine their approaches effectively. This fosters positive word-of-mouth and social media buzz, setting brands apart in a competitive landscape," adds Lamba.

From restaurant brands like Monkey Bar in Delhi offering espresso coffee made right at the table or DLF Malls hosting Active series, a curated platform with multiple engaging activities for Delhi-NCR consumers, the experience is supposed to be immersive.

"We have converted malls into fitness zones and activity areas. Following the success of Active Noida and Active Gurugram, we started Active Delhi this year to organise runs, zumba, yoga, etc, and partner with sports brands like Nike, Adidas and Puma to hold active pop-up wellness zones in DLF Promenade, Cyberhub, DLF

(Clockwise from above) As part of its Active series, DLF Malls hosts multiple activities for consumers; H&M's 'Home' concept enhances the overall customer experience; Tata Starbucks' first experiential store in Delhi is dedicated to and inspired by India; for IKEA, new food offerings at its in-store restaurant are a strong visitation driver

Avenue and Horizon Plaza in Gurugram," says Pushpa Bector, senior executive director and business head, DLF Retail, that is also launching a mall loyalty programme to provide compelling incentives for consumers.

Instagrammable spots, installations and backdrops designed specifically for social media sharing also encourage footfall among Gen Z and Gen Alpha consumers who interact, share their experiences online and promote the mall. "This has resulted in strong footfall and revenue growth across our portfolio and given us the confidence to invest in new projects in Goa, Gurugram and Hyderabad, which will see DLF double its space presence in the next two years," adds Bector.

Although not a new concept across the world, going beyond its stylish furniture range in India, Swedish home furnishings retail giant IKEA recently introduced its iconic hot dogs at its in-store restaurant. It is for consumers to experience creativity in not just design but retail offering a 'Swe-desi' experience in veggie and chicken versions at an affordable pricing of ₹49 and ₹79, respectively.

"Food has been a key attraction drawing more visitors to stores beyond our regular shoppers, a segment currently contributing to 8-10% of sales share in India. New food offerings are centred around meaningful affordability (best in quality, convenience and low price) and will be a strong visitation driver, contributing to our vision of creating a trusted IKEA in India," says Ankit Ghai, country food manager, IKEA India. The brand plans to double up the sales contribution in the future and this launch is the first big step in this direction, he adds.

Knowing well that customers and their living situations are different and so are their homes and needs, IKEA offers in-store experiences based on market to market. "For example, in Mumbai, we focus on small space living with multifunctional spaces, while in Hyderabad the focus is on multi-generational living, more on comfort and luxury," says Jasmeet Sood, country home furnishing & retail design manager, IKEA India.

INSTAGRAM-WORTHY SPOTS AND BACKDROPS DESIGNED SPECIFICALLY FOR SOCIAL MEDIA SHARING ENCOURAGE FOOTFALL AMONG GEN Z & GEN ALPHA CONSUMERS

# The year of the Indian indie

Independent films helmed by emerging directors are reigning the high table of global cinema

FAIZAL KHAN

**A**T THE JUST-CONCLUDED El Gouna Film Festival in Egypt, the long links between the cinemas of the North African country, which boasts the Arab world's oldest film industry, and India, the world's biggest filmmaking nation, was limited to just one film. *Girls Will Be Girls*, the Hindi and English language film by first-time director Shuchi Talati, still stood out for its raw energy and a riveting story of a teenager discovering desire and romance.

Competing for the Egyptian film festival's El Gouna Golden Star, the event's top prize, with powerful cinematic portrayals of the sharp vicissitudes of life in a conflict-ridden world from countries like Lebanon, Palestine and Algeria, *Girls Will Be Girls* was symbolic of the rise of the Indian independent cinema in 2024. The year of success, in fact, had tellingly begun with Talati's debut feature itself, at America's Sundance Film Festival in January where it scooped two top awards—Audience Award in the World Cinema Dramatic Competition category and World Cinema Dramatic Special Jury Award for Acting to Preeti Panigrahi, the film's 15-year-old protagonist.

The Sundance festival this year also gave away one of its top documentary awards to an Indian film, *Nocturnes* by Anirban Dutta and Anupama Srinivasan, a movie about mothers set in the Himalayas like *Girls Will Be Girls*. *Nocturnes* won the World Cinema Documentary Special Jury Award for Craft, continuing the success of Indian documentaries at the North American festival in the past, for Shaanak Sen's Oscar-nominated *That Breathes* on communal polarisation, *Writing With Fire* by Rintu Thomas and Sushmit Ghosh on caste system, also nominated for a Best Documentary Feature Oscar, and *Against The Tide* by Sarvnik Kaur on climate change.

"*Girls Will Be Girls* is a powerful example of the creative renaissance happening in Indian indie cinema today," says Raman Chawla, a senior programmer at El Gouna Film Festival, who has previously worked with the erstwhile Cinefan Asian Film Festival in Delhi. "Its participation at El Gouna Film Festival competition is a testament to the growing international recognition of Indian filmmakers who are unafraid to challenge norms and push boundaries," adds Chawla. "This film, with its bold exploration of young female sexuality and deeply personal storytelling, showcases the unique voices that are shaping the future of Indian cinema. We are proud to present such fearless works that continue to resonate across cultural divides."

Also in October, another Indian independent film project from the Kumaon hills in Uttarakhand made it to the top of international film production by winning a place at the prestigious screenwriting residency programme of the Cannes Film Festival. Nainital-based Diwa Shah, whose debut film *Bahadur The Brave* in Hindi and Nepali languages about the migrant crisis during the coronavirus pandemic won the New Directors Award at the San Sebastian Film Festival last year, was selected to the Cannes writing residency for her new project, *Chab*, a story of Tibetan refugees in India. Shah

became only the second Indian filmmaker to be selected to the Cannes residency, which was founded in 2000 and had past residents like Lebanese director Nadine Labaki, whose *Capernaum* was nominated for the Best Foreign Language Film Oscar in 2019, Israeli director Nadav Lapid, who was the head of the jury at the International Film Festival of India, Goa two years ago, and Hungary's László Nemes who won the Best Foreign Language Film Oscar for *Son of Saul* in 2016. Mumbai-born Payal Kapadia, the winner of the Cannes Grand Prix for *All We Imagine As Light* was the first Indian to win the Cannes residency, for new filmmakers working on their first or second feature films, for her project on the same film. "The script for *All We Imagine As Light* was still very fragile when I applied to La Résidence," says Kapadia, whose Grand Prix victory in Cannes in May this year for the film marks a turning point of Indian independent cinema on the global stage.

The year 2024 also saw successes for Bengaluru-born Raam Reddy's *The Fable*, an official selection at the Berlin film festival this year that follows his much-acclaimed Locarno festival debut, *Thithi*, in Kannada in 2016, and *In the Belly of a Tiger* by Jatla Siddhartha, about rural poverty and farmer distress, also a Berlin festival selection this year. Film and Television Institute of India, Pune alumnus Maiman Ali's debut feature, Ladakhi and Hindi language film *Beqayam* (In Retreat) premiered in the ACID section at the Cannes festival this year, the first time an Indian film has ever featured in the festival sidebar.

While other major films set in India like *Santosh* directed by Meerut-born British-Indian director Sandhya Suri, the winner of the Best Short Film prize at the Toronto festival for *The Field* in 2018, have raised the standards for the Indian indie, funding challenges still curtail the growth of independent cinema in the country. *Santosh*, a BBC Films production chosen as the United Kingdom's entry for Best Foreign Language Film Oscar this year, and *All We Imagine As Light* have all benefited from foreign funding. "I don't know if many of the movies I grew up with can be made today. Everything is decided by economics. Either you have to look for funds outside the country like Payal Kapadia's *All We Imagine As Light* and others, like *Masaan* or it has to be on a very very small budget," says actor-director Nandita Das, the president of the feature competition jury at El Gouna Film Festival this year. "There are not enough Independent films that are being made in the country. For every good independent film that is being made, I am sure there are many that would never see the light of day," adds Das, whose independent production, *Zwigato*, which premiered at the Toronto festival in 2022, was released on OTT this month.

"Some Indian films with Western co-production are still genuinely Indian, the best example being *All We Imagine As Light*, as opposite to others that obviously are shaped by the so-called international taste and are in danger of losing authenticity," explains French critic Jean-Michel Frodon, a former editor-in-chief of the iconic French film magazine, *Cahiers du Cinema*, who chaired a panel on emerging filmmakers at El Gouna Film Festival.

Faizal Khan is a freelancer

## SCREEN TIME | Your entertainment bucket list for this week



**CITADEL HONEY BUNNY S1**  
Prime Video  
Releases: November 7

**FROM THE WORLD OF Citadel** and executive producers the Russo Brothers, *Citadel Honey Bunny* is a new spy series from filmmakers Raj & DK. Featuring their signature brand of big action, thrills and humour, the series focuses on Bollywood stuntman Bunny and actress Honey who must protect their daughter from assassins in a high-stakes world of action and espionage. Starring Varun Dhawan, Samantha and Kay Kay Menon, among others.



**HERE**  
Theatres  
Releases: November 8

**REUNITING THE DIRECTOR**, writer and stars of *Forrest Gump*, *Here* is an original film about multiple families and a special place they inhabit. The story travels through generations, capturing the most relatable of human experiences. Robert Zemeckis directs the movie from a screenplay by Eric Roth and him. Told in the style of the graphic novel by Richard McGuire on which it is based, Tom Hanks and Robin Wright star in a tale of love, loss, laughter and life.



**HERETIC**  
Theatres  
Releases: November 8

**THE FILM'S LOGLINE** reveals that the movie mixes themes of religion and faith, and is about two missionaries, Sister Barnes (Sophie Thatcher) and Sister Paxton (Chloe East), who become ensnared in a deadly game of cat and mouse when they knock on the door of Mr Reed. Trapped in his home, they must turn to their faith if they want to make it out alive. The horror thriller film, written and directed by Scott Beck and Bryan Woods, stars Hugh Grant, apart from Thatcher and East.



**VIJAY 69**  
Netflix  
Releases: November 8

**THE FILM FOLLOWS** the journey of Vijay, a 69-year-old man who defies societal expectations by training for a triathlon and refusing to let age limit his ambitions. The heartwarming slice-of-life film, written and directed by Akshay Roy, stars Anupam Kher in the titular role, besides Chunky Panday and Mihir Ahuja. Following the successes of *The Railway Men*, *The Romantics* and *Maharaj*, *Vijay 69* marks the fourth collaboration between Netflix and YRF Entertainment.



**ELEVATION**  
Theatres  
Releases: November 8

**SET IN THE POST-APOCALYPTIC** Rocky Mountains, a single father and two women venture from the safety of their homes to face monstrous creatures to save the life of a young boy. The post-apocalyptic thriller film, directed by George Nolfi and written by Kenny Ryan and Jacob Roman, stars Anthony Mackie (best known as winged Avenger Falcon) and the new Captain America in the Marvel Cinematic Universe), Morena Baccarin, Maddie Hasson, and Tony Goldwyn, among others.



(Above) *Girls Will Be Girls*, a film by Shuchi Talati, stood out for its raw energy at the just-concluded El Gouna Film Festival in Egypt; (above, inset) Payal Kapadia's *All We Imagine As Light* won the Grand Prix at the Cannes Film Festival this year

# Footloose

SUNDAY, NOVEMBER 3, 2024

DEBORAH DUNN

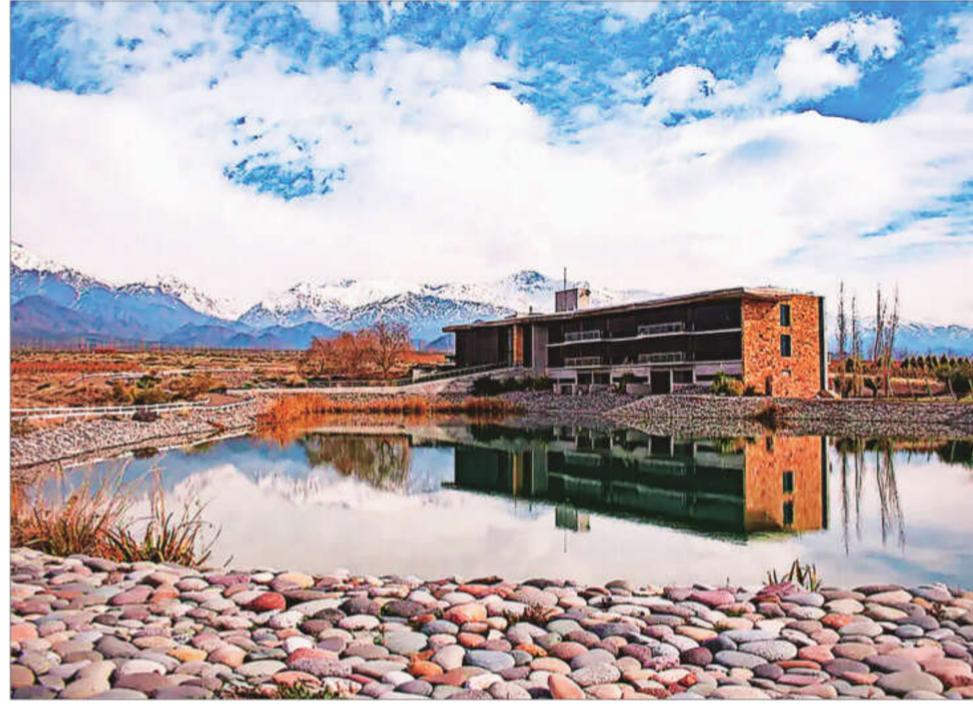
**P**LANNING A VACATION for the week between Christmas and New Years can feel anything but festive. Hotel and rental rates are generally at their peak, many properties require weeklong or 10-night minimums and rooms book up fast. But below are 15 great hotels in enticing destinations that — at press time — still have openings for at least a few days between December 21 and January 1 and, while minimum stays vary widely during that period, many of the places included here don't insist on more than a two- or three-night stay. Better still, use this list as inspiration for a getaway in January, February or early spring and enjoy the perks of shoulder season: lower prices and fewer tourists.

**MENDOZA, ARGENTINA**  
For people who travel mainly to eat

In the 1980s, when Maita Barrenechea first opened her Buenos Aires-based travel agency Mai 10, the wineries in Mendoza — the central-western province in the foothills of the Andes where the vast majority of Argentina's vineyards are situated — were mostly closed to the public. But gradually wine tourism took hold, with Barrenechea's help, and today, more than 200 of Mendoza's 900 wineries welcome visitors. "About a third of those now have restaurants and many have stunningly modern architecture," she says. The region is also flush with good hotels such as the Vines Resort & Spa in the scenic Uco Valley, home to Siete Fuegos, chef Francis Mallmann's decadent barbecue spot (from about \$1,090 a night). Just up the road is the family-owned Casa de Uco, another vineyard hotel, this one with a vegetable garden that supplies the kitchen (from about \$750 a night). Closer to the city of Mendoza, Finca Adalgisa, a charming century-old farmhouse in the town of Chacras de Coria, offers a small pool, an evening wine and tapas menu and cooking classes (rates from about \$450 a night).

## Where to travel this winter, whether you want sun or snow

Here are five places, from coastal Norway to Marrakesh, with exceptional hotels that still have availability for the holidays



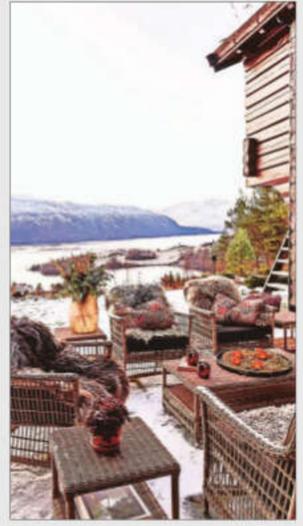
**MARRAKESH, MOROCCO**  
For anyone in need of warmth and adventure

December tends to be mild in Marrakesh, making it perfect for wandering the souks and gardens and lingering over bowls of tagine. Come nightfall, says Michele Reeves, the director of the travel agency Plan-It Morocco, the city slips into exuberant holiday mode, with live music and parties all over town. Accommodations range from grand hotels with sprawling grounds to tiny riads within the old walled city where meals are served on candlelit rooftops. In the first camp, La Mamounia, a perennially glamorous 1920s landmark, and King Mohammed VI's Royal Mansour, are among the grandest of all (from about \$850 a night for La Mamounia, from about \$2,700 for Royal Mansour). Among the most delightful new riads in the Medina are Rosemary, a sunny dream world conjured up by the Belgian designer Laurence Leenaert (from about \$315 a night), and IZZA, an art-filled complex inspired by the American architect and decorator Bill Willis, a longtime Moroccan expat (from about \$280 a night).



**ALESUND, NORWAY**  
For nature and Christmas enthusiasts

The coastal city of Alesund is one of Norway's prettiest towns, especially when it's dusted with snow and decorated for the holidays. "It's not Christmas mania, like it is in Finnish Lapland. It's more natural," says Torunn Tronsvang, the founder of the Oslo-based travel company Up Norway. The small hotel group 62 Nord owns a handful of appealing properties in and around Ålesund, including Brosundet, a warehouse turned 131-room hotel with two restaurants and one guest room in a nearby lighthouse (from about \$200 a night). About 20 miles outside of town, Storfjord Hotel is a cluster of timber lodges set above a fjord. "The junior suites all have fireplaces. You get out of bed, light the fire, make a coffee and then get back in bed and watch the snow fall," says Tronsvang. (From about \$545 a night). Equally picturesque is Union Oye, on a remote fjord south of Alesund best reached by boat. A pristine half-timbered pile dating to 1891, it's one of the most luxurious places to stay in the region, if not the country (from about \$325 a night).



**TODOS SANTOS, MEXICO**  
For sun-seekers who want a quiet New Year's Eve

Over the past 15 years or so, Todos Santos went from a quaint rural town with a low-key surfer scene to a full-fledged destination with enough hotels to increasingly lure tourists away from Los Cabos, 50 miles south on the Baja California peninsula. But, says Zachary Rabinor, the founder of the outfitter Journey Mexico, "that old Baja ranching culture still shines through." Even during the winter holidays, places shut down by 10 pm. "You won't find the clubs of Cabo here," he says. You will find plenty of places to go hiking, bik-

ing and horseback riding, as well as surfing (the best swimming beaches are closer to La Paz, about a 90-minute drive away) — and hotels with views of either the sea or the desert or both. At Villa Santa Cruz, a few miles north of town, you can book a villa with a rooftop hot tub or a glamping-style tent facing the ocean (from about \$525 a night). Down the coast, Hotel San Cristobal's vivid mix of colours and patterns gives all 32 rooms, the restaurants and the beach bar a dose of 1960s glamour (from about \$1,000 a night).



**THE DOLOMITES, ITALY**  
For skiers who like long lunches

Home to the largest ski network in Europe, with 12 inter-connected resorts and roughly 750 miles of groomed trails, the Dolomite mountain range offers spectacular scenery and a more ebullient crowd than you might find in the neighbouring Alps. In December, when several towns host Christmas markets, many hotels require at least a five-night stay. For Agustina Lagos Mármol, the founder of the tour operator Dolomites Mountains, there's no more inviting place to hole up with your family than Gardena Grödnerhof in Val Gardena, where 10 of the 64 guest rooms are two-bedroom suites

(from \$1,460 a night). For those traveling without young children, she also recommends the 62-room Forestis, about a half-hour drive above the town of Brixen (Bressanone in Italian) (from about \$1,190 a night). And then there's La Majun, a ski-in, ski-out hotel in Alta Badia with just 38 rooms and a focus on Alpine cooking (from about \$540 a night). Come January, when hotels drop their minimum requirements, Lagos Mármol can book ski safaris during which you spend a night or two in different mountain refugios along with a guide. The guide is key, says Lagos Mármol, "so you don't get lost." —NYT

## Airline lost your bag? Here's how to reunite with your luggage

Or at least be reimbursed if it's gone for good

CHRISTINE CHUNG

**WE'VE ALL BEEN** there, waiting impatiently at the baggage carousel, anxiously hoping for that first glimpse of our checked luggage. Then we breathe a sigh of relief, collect it and get on with our travels.

Or we don't. Last year in the United States, airlines lost or damaged one out of 200 checked bags. It's a small slice of the millions of bags flown each year, but a lost bag can have oversize consequences.

Airlines have a series of steps passengers need to follow to be reunited efficiently with their lost items — or at the very least, receive compensation for them. Brace yourself, though, as the process can be time-consuming.

First double-check, and wait at least another 20 minutes. When a bag fails to appear on the carousel, most airlines report that it's usually just delayed, not lost. Scan the carousel again, and also the separate oversize-luggage area. You can also use the airline's app, as some carriers, like Southwest Airlines, United Airlines and Delta Air Lines, allow you to track your bag in real time, with details about when it was loaded

or unloaded from the plane.

File a missing-bag report as soon as you can. If your bag is not to be seen, get the word out fast. To report a missing bag, you must typically file within a few hours of arrival for a domestic flight and within a week for an international flight. If you flew using more than one airline, you file with the carrier that operated the final leg of your trip. Before leaving the airport, check your airline's website or contact the carrier to determine how you should file a report: online, by phone or in person. Some carriers, like Alaska Airlines, require the documentation to be filed in person. This document, called a property irregularity report, can be filed at the baggage claim's service office. For all carriers, you'll need your flight's confirmation number and your baggage receipt or bag tag. You'll be assigned a file reference number, which will be crucial for correspondence later on in the process.

Your airline may cover necessary expenses while your bag is missing. Keep the receipts. While they search for your luggage, airlines will generally reimburse the cost of immediate needs like clothing, toi-



leties and other essential items that disappeared with your bag. Amounts vary: Korean Air offers a one-time \$50 reimbursement, while Delta will generally pay up to \$50 per day, for five days.

Not all airlines publicly disclose how much they reimburse. If you have expenses beyond essential items, such as equipment rentals, it's worth submitting them for reimbursement. Select credit cards will also reimburse these costs after a bag's been missing for a certain amount of time. The

United Explorer Card will cover up to \$100 a day in essential items for five days. Travel insurance may also cover these purchases. Additionally, some airlines, including Delta and Alaska, will provide bonus miles for the inconvenience of a missing bag if you notify them within a few hours of your flight's arrival.

In US, if your bag has been missing for over 12 hours for a domestic flight, or 15 hours after an international flight, you can request a refund for your checked bag fees.

Practise patience while airlines conduct a manual and electronic search. If the carrier finds your bag, you will be notified by email or phone and asked where to have it delivered. United will search for 30 days and will send regular email updates during this period. Other airlines, such as Delta, KLM and Air France, search for 21 days. Alaska says it will search for up to six weeks.

If an airline doesn't make a determination after a bag has been missing for an "unreasonable amount of time," it could be subject to enforcement by the US Transportation Department. As a last resort, file a complaint with the Transportation Department. After five days and no bag, you may need to file another claim. This can be completed on an airline's website, even for carriers that required an in-person filing of the initial claim. Again, you'll need documentation for the flight and your missing luggage, and the file reference number from that first report. You'll be asked for further details about your bag and its contents, and to estimate the value of the missing items. Use as much detail as possible here, including the colour, brand and size of various items.

If you submit receipts for items purchased while your bag was missing, these costs will be deducted from the final reimbursement if your bag is deemed lost. If it's truly gone, expect limits on the total reimbursement amount. For domestic flights, airlines will generally pay a maximum of \$3,800 per passenger. The compensation required by law for international flights is lower, about \$1,700 per person, though airlines can opt, in a case-by-case basis, to pay more.

For domestic travel, there are no cost limits for assistive devices, like canes or

wheelchairs, that are lost. Airlines won't cover certain items they say shouldn't be checked, including camera equipment, cash, jewellery, art, furs, antlers and historical artifacts. File an additional claim with a travel insurance provider, or with your credit card, if applicable.

This is considered a secondary benefit. You'll need your initial report from the airline and that file reference number, along with the same information about your itinerary and your belongings. Some credit cards, like American Express Platinum and Chase's Sapphire Reserve and Preferred cards, will reimburse up to \$3,000. You'll be asked for details about your claim with the airline and to show what the airline approved or denied. The process can be lengthy. Elad Schaffer, the chief executive of Faye, a travel insurance company, said most travel insurance policies will reimburse only after determining what the airline has already paid.

Consider these best practices to better your chances next time. Travel experts suggest placing a Bluetooth tracker, like an Apple AirTag in your bag; attaching a unique identifier, like a brightly coloured belt, to your bag; and photographing the bag's contents before heading to the airport. And don't skip the luggage tag, with your name and contact information. Finally, avoid short layovers when checking a bag, advised Byron Smith, the chief technology officer at Reunitus, a lost-item resolution company that works with airlines.

"The most common cause of baggage delays is short time windows," Smith said. "The good news is most bags get where they're supposed to." —NYT

# Well Being

SUNDAY, NOVEMBER 3, 2024



## MENTAL HEALTH IN A SHAMBLE

A report by *The Lancet* earlier this year noted that mental health issues account for the "biggest threat" to the well being of people between the ages of 10-24. However, globally only 2% of health budgets are used to address mental health problems

REWATI KARAN

**"A PANIC ATTACK** is the scariest thing I've experienced. You feel like the earth will eat you whole, the walls will crush you, and you have difficulty breathing. On the outside, you look calm, but inside, there's a volcano erupting. At that moment, you are prepared to do anything. If someone told you to shoot yourself, you probably would. It's so scary," Shaadi.com founder and CEO Anupam Mittal had said in a podcast earlier this year about his struggles with mental health.

Although the episode of a panic attack lasts briefly from a few minutes to hours, they can be overwhelming, says Dr Sangkshema Narayan, a clinical psychologist at BLK Max Super Speciality Hospital in Delhi. "They are generally brief and not life-threatening but they may require professional support to manage," she adds.

While reports suggest that the prevalence of panic attacks among the Indian population is somewhere around 3-5%, due to the lack of awareness of its symptoms, the figure could actually be higher. It usually occurs as a part of disorders like panic disorders, generalised anxiety disorder, post-traumatic stress disorder (PTSD), and phobias, says Dr Aparna Ramakrishnan, consultant for psychiatry at the Kokilaben Dhirubhai Ambani Hospital in Mumbai.

Studies suggest that panic disorder occurs more frequently in women than in men with the former more likely to have severe and chronic forms of panic disorder with agoraphobia. They also say that women reported having more agoraphobic avoidance symptoms, especially when they were alone than men. With family history being one of the prominent reasons, there is a 40% increased risk of developing panic disorder if one of the first-degree relatives (biological siblings, children, or parents) has the condition.

They become panic disorders when they are recurrent and unexpected. As they appear suddenly and involve intense and overwhelming fear, they are different from anxiety attacks which are often triggered by stressors and can build up gradually. In anxiety attacks, one can have physical symptoms like a racing heart or stomach knots which are usually less intense and last longer than panic attacks. "Anxiety attack symptoms can be linked to mental health conditions like obsessive-compulsive disorder and trauma, while panic attacks mainly affect people with panic disorder," says Dr Yogendra Singh, consultant for psychiatry at Fortis Hospital, Noida.

### How to know

Panic attacks, often unpredictable, typically involve a combination of physical and psychological symptoms. Physical symptoms include rapid heart-beat or palpitations, dizziness, sweating, trembling or shaking, shortness of breath (dyspnea) or a feeling of being smothered, chest pain or discomfort, nausea or abdominal distress, feeling faint, chills or hot flashes, and numbness or tingling sensations. Psychological and cognitive symptoms include feelings of unreality or detachment from oneself (depersonalisation), fear of losing control, feeling of being trapped, intense feelings of impending doom and worst, fear of dying. "During a panic attack, your environment may feel strange or unreal, and you may experience a fear of death," says Dr Narayan of BLK Max Super Speciality Hospital.

The exact cause of panic attacks is not known. However, several theories suggest the disorder develops based on a complex interaction of biological,

# Perils of panic attacks

**Panic attacks are generally non-life threatening, but sustained or frequent episodes can affect both physical and mental well-being and require professional support to manage**



## THE TRIGGERS

### PHOBIAS

People with phobias may experience panic attacks when they encounter triggers related to their phobia. For example, someone with trypanophobia (fear of needles) might have a panic attack if they need to get their blood drawn

### ACTIVITIES

Activities that cause intense physical reactions, like exercise or drinking too much coffee, or smoking, can trigger panic attacks. Caffeine can increase alertness and heart rate, which can increase the likelihood of a panic attack

### STRESS

Major life events, such as the death of a loved one, serious illness, divorce, or the birth of a child. Other stressful situations include intense confrontation, flying, boating, or public speaking

### OTHER FACTORS

Family history of panic attacks or panic disorder, traumatic events, such as sexual assault or a serious accident, history of childhood physical or sexual abuse

### MENTAL HEALTH DISORDERS

Anxiety, PTSD, and substance use or abuse disorders

— **Dr Sangkshema Narayan**, clinical psychologist, BLK Max Super Speciality, Delhi

genetic, environmental, and social factors and experiences.

They seem to come unexpectedly, but they can be associated with common triggers and contributing factors which include stressful situations like major life events, high-pressure environments; substance use like caffeine, alcohol, and recreational drugs; withdrawal from substances and mental health issues like generalised anxiety disorder, phobias, social anxiety, depression or bipolar disorder.

Doctors say overstimulation like being in a crowded, noisy, or overwhelming environment, and medical conditions such as thyroid problems, heart issues, and respiratory disorders can also be the reason. "Panic attacks can occur

under various conditions and may differ from person to person. Some individuals experience them only once, while others may have them regularly or in clusters," says Dr Narayan of BLK Max Super Speciality Hospital.

### How to prevent

Various studies have shown that sustained or frequent panic attacks can affect both physical and mental well-being. Recurrent panic attacks can lead to an increase in blood pressure, cardiovascular issues exacerbating existing heart conditions, respiratory and digestive issues, a weakened immune system, and disturbed sleep patterns. This can result in ongoing physical symptoms like headaches, muscle tension, and gas-

trointestinal issues. Psychologically it can lead to chronic anxiety, potential development of panic disorder, persistent stress, depression, avoidance behaviour, and impaired cognitive function. A continuous state of heightened stress can negatively impact overall well-being affecting the quality of life and daily functioning in social life and at work.

"They can lead to chronic muscle tension and symptoms like headache, neck pain, backache and exacerbate asthma in patients. Chronic anxiety is associated with gut dysfunction, digestive issues, irritable bowel syndrome, and weakened immune system," explains Dr Ramakrishnan of Kokilaben Hospital.

Preventing panic attacks often involves a combination of lifestyle

## HOW TO HELP

**KEEP CALM:** Don't get overwhelmed by seeing the person's symptoms. If you are calm, it will help the panicked individual know that everything is going to be fine and they can calm down

**NAME IT:** "This is a panic attack. It will pass. I am with you." Stay with the person and help them ride it out. Reassure them that you will not leave and the symptoms will gradually pass. Most panic attacks settle down in 20-30 minutes

**CALM THEM DOWN:** Invite them to sit down somewhere comfortable and quiet, give them space, and a glass of water

**ENGAGE IN LIGHT, SLOW CONVERSATION:** Enquire about the trigger/stressor (if any) so that you can view the panicked individual's situation objectively and give appropriate advice

**HELP THEM BREATHE:** Model deep breathing, box breathing, mindfulness, and grounding techniques to the individual and do these calming techniques with them. Use one technique at a time. Focus on breathing slowly. Distract them by external stimuli

**OFFER COPING STATEMENTS:** "You can handle this" or "This will pass." Offer support and comfort to the individual

**NEVER SAY THESE:** Do not say statements like "It's not that bad," "You are overreacting," "You just want attention," "You have nothing to panic about," "You need to think happy thoughts right now"

— **Dr Aparna Ramakrishnan**, consultant for psychiatry, Kokilaben Dhirubhai Ambani Hospital, Mumbai

changes, coping strategies, and sometimes mental professional help. Lifestyle changes include regular exercise, a healthy and balanced diet, and adequate sleep. Relaxation techniques like deep breathing exercises, progressive muscle relaxation exercises, yoga, or mindfulness meditation have been shown to have preventive effects.

Dr Singh of Fortis says psychotherapy like cognitive-behavioural therapy which can help to identify and change negative thought patterns and behaviours, and exposure therapy which can help to desensitise the panic triggers, are found helpful in preventing panic attacks. Building a good social support system like connecting with friends, family, or support groups can provide comfort and reduce feelings of isolation. Learning

more about panic attacks and anxiety can help to feel more in control and thus prevent panic attacks.

### How to deal with it

Diagnosing a panic attack involves a combination of a thorough medical history, a physical examination, and psychological assessments. Medical history is required to rule out any other medical conditions or medications used that could be contributing to symptoms.

A physical examination is conducted to rule out other conditions that could cause similar symptoms, such as heart problems or thyroid issues. Psychological assessment is done as the diagnosis is often based on specific criteria outlined in the Diagnostic and Statistical Manual of Mental Disorders (DSM-5). For a panic attack, the DSM-5 criteria include experiencing a sudden onset of intense fear or discomfort, with symptoms like rapid heartbeat, sweating, trembling, shortness of breath, chest pain, nausea, dizziness, or feelings of unreality.

In the management, intervention is aimed at preventing further episodes of attacks, anticipatory anxiety, and agoraphobic avoidance, and achieving pre-morbid functioning by achieving full remission. Doctors may include pharmacotherapy as well as psychotherapy depending on one's situation. Most of the panic attacks subside spontaneously within 20 minutes, they say, so explaining the very brief nature of illness and reassurance is helpful.

"Benzodiazepines are the drug of choice to abort a panic attack on an as-needed basis. In general, the first-line drug of choice is Selective Serotonin Reuptake Inhibitors (SSRI), though another antidepressant group (SNRI and tricyclic) may also be tried. In psychotherapy, most treatment guidelines recommend cognitive behaviour therapy (CBT). The other psychotherapy used are psychodynamic psychotherapy, interpersonal psychotherapy, and acceptance-based approach," says Dr Singh of Fortis.

Dealing with panic attacks involves a combination of immediate coping strategies and long-term management techniques. Some of the approaches include relaxation exercises, which include deep breathing exercises and Jacobson's progressive muscle relaxation exercises. The deep breathing exercise is diaphragmatic breathing which includes inhaling slowly through your nose for a count of four, holding for a count of four, and exhaling through your mouth for a count of four; working on the 5-4-3-2-1 grounding technique by focusing on an object and stimulating the five senses (5 things you can see, 4 things you can touch, 3 things you can hear, 2 things you can smell, and 1 thing you can taste). Thinking of it will pass, finding a peaceful spot, walking or doing some light exercises are some other practical ways to deal with an episode.

Meditation or yoga helps to reduce overall anxiety and stress levels. Creating a calm environment with a designated space along with soothing items like a favourite blanket, calming music, or essential oils also help. Staying active with regular physical exercise and following a daily activity schedule, avoiding anxiety-provoking substances like caffeine and alcohol are important. Equally important is to take regular breaks from work and routine, which include stepping outside for fresh air, going for a walk, or finding a quiet place to regroup. Doctors advise to identify and plan for known triggers at work and have a strategy in place for managing stressful situations. For this, they say, to seek support from friends and family members and to work with a mental health professional because they can help devise specific coping strategies for one's stressors at work, home or other environments.

# Can you prevent wrinkles?

**Get an expert's opinion on the causes and treatments for wrinkles**

FE FEATURES

**AGEING IS NATURAL** and universal. But everyone wants to look young. And while a plethora of beauty solutions exist, what are the factors that accelerate wrinkles? Dr DM Mahajan, senior consultant, dermatology, Indraprastha Apollo Hospitals, says: "Sun exposure is the primary external cause, as UV rays break down collagen and elastin fibers that keep skin firm and elastic. Smoking significantly accelerates skin aging by constricting blood vessels, reducing oxygen flow, and releasing harmful free radicals. Poor sleep habits prevent proper skin cell regeneration and collagen production. Chronic stress increases cortisol levels, which can break down skin proteins. Dehydration makes wrinkles more prominent by reducing

skin plumpness. A diet high in sugar causes glycation, which damages collagen fibers. Environmental pollutants and free radicals contribute to oxidative stress, while repeated facial expressions create expression lines that eventually become permanent. Genetics also play a role in how quickly your skin ages, determining your natural collagen production and skin thickness. Additionally, the natural aging process gradually reduces collagen production and skin elasticity.

### Do serums and anti-ageing creams really slow the wrinkling process?

Anti-aging serums and creams can help slow the wrinkling process, but their effectiveness varies greatly depending on the active ingredients and formulation. Products containing retinoids (vitamin A derivatives) have the strongest scientific evidence for reducing wrinkles by increasing collagen production and cell turnover. Peptides can help stimulate collagen syn-

thesis, while antioxidants like vitamin C protect against free radical damage and boost collagen production.



Dr DM Mahajan

Hyaluronic acid helps hydrate the skin, temporarily plumping fine lines. However, over-the-counter products typically contain lower concentrations of active ingredients compared to prescription options. The skin's barrier function also limits how much product can actually penetrate to deeper layers where it would be most effective. While

these products can't completely stop aging, consistent use of well-formulated products with proven ingredients can help maintain skin health and slow visible aging.

### Are treatments like botox, collagen fillers & other invasive procedures recommended, and are they safe?

Botox and dermal fillers are generally safe when administered by qualified medical professionals, though they do carry some risks. Botox works by



temporarily paralyzing muscles that cause expression lines, while fillers replace lost volume and stimulate collagen production. These treatments are FDA-approved and have been used safely for decades. However, potential side effects include bruising, swelling, infection, and rarely, more serious

complications if incorrectly administered. Results are temporary, lasting 3-18 months depending on the treatment. Cost and maintenance requirements should be considered. Chemical peels and laser treatments can also effectively reduce wrinkles but require recovery time. While these procedures can provide

more dramatic results than topical products, they are not suitable for everyone. Medical history, skin type, and realistic expectations should be discussed with a qualified provider before pursuing any invasive treatment.

### Are there any natural or lifestyle means to slow down or prevent wrinkle formation?

Several natural and lifestyle approaches can effectively slow wrinkle formation. Sun protection is crucial — wearing broad-spectrum SPF daily and avoiding peak UV hours significantly prevents premature aging. Maintaining proper hydration and eating a diet rich in antioxidants, healthy fats, and proteins supports skin health. Regular exercise improves circulation and promotes collagen production. Getting adequate sleep allows for proper skin cell regeneration. Stress management through meditation can help reduce cortisol levels. Sleeping on your back prevents sleep lines from forming. Face yoga and gentle massage can improve circulation and muscle tone. Avoiding smoking and limiting alcohol consumption prevents accelerated aging. While these methods won't reverse existing wrinkles, they can help maintain skin health and prevent premature aging when consistently practiced.

# Opinion

SUNDAY, NOVEMBER 3, 2024



New Zealand's Will Young plays a shot on the second day of the third test cricket match between India and New Zealand, at the Wankhede Stadium, in Mumbai, Saturday

## India contributed to their own downfall against Kiwis

**RINGSIDE VIEW**
**Tushar Bhaduri**

**NEW ZEALAND'S SERIES** win in India must count as one of the biggest upsets in the history of Test cricket. Just count the number of factors pointing against them. 1) India don't lose at home. The last series defeat was in 2012, and before that in 2004; 2) New Zealand don't carry the firepower and aura that would give any Indian team sleepless nights before a home series. In fact, before this visit, the Kiwis had won a grand total of two Tests on these shores; 3) They were coming on the back of a 2-0 thrashing in Sri Lanka, in conditions with some similarity to what they were expected to encounter in India; and 4) They lost their greatest-ever batsman, Kane Williamson, before a single ball was bowled in the series, and the Kiwi master batsman played no role in the three Tests.

But it's for a reason that sport is not played on paper. Tom Latham, in his first assignment as New Zealand's full-time captain, engineered a coup that has few parallels in cricket history. They mastered the conditions better than the hosts and found men for the occasion when games were in the balance. Mitchell Santner was known predominantly as a white-ball bowler and played a solitary Test in the series, but his name will forever be etched in New Zealand cricket history for the 1-3-wicket match haul in Pune that sealed the series triumph.

There was expected to be no contest between the spin-bowling resources of the two teams, but Ravichandran Ashwin and Ravindra Jadeja were out-bowled by the visitors. Rachin Ravindra had set the 50-over World Cup alight a year ago, but can also teach a thing or two to his Indian counterparts on how to counter spin in the longest format. Will Young had the unenviable task of stepping into the big void created by Williamson's absence, but did an admirable job. Latham, Devon Conway and Daryl Mitchell played at least one match-defining innings in the series. As far as India are concerned, they don't have much time to lick their wounds before flying to Australia to attempt a third consecutive series win there. If anyone attempts a post mortem of their debacle against the Kiwis, hubris would be counted as one of the big factors.

### False sense of security

After the first day of the series was lost to the Bengaluru rain, talk veered towards how India could engineer a positive result in the remaining four days. Needless to say, such speculation emerged after India defeated Bangladesh with a session to spare despite rain and an obsolete drainage system at Kanpur's Green Park stadium accounting for as many as eight sessions over the first three days.

But those following that line of thought failed to appreciate that the pitch and conditions in Kanpur offered little threat to the hosts' batting line-up, as did the Bangladesh bowling line-up, hence the strategy to go hammer and tongs with the bat from the start faced few problems. Going for a win from any situation, even when time is not on one's side, is a characteristic of great teams.

But there is a fine line between confidence and bravado. Under overcast skies, with a pitch that had been under covers for a considerable time, the decision to bat first in Bengaluru could be called a misjudgment at best.

Conditions were akin to what one would expect in Christchurch, and the three-pronged firm of Tim Southee, Matt Henry and William O'Rourke made the most of them. But still, dismissing a team for 46 would require more than a little help from the batsmen. More than one Indian willow-wielder tried to hit out of a tricky situation, which only made the predicament worse.

A new ball is supposed to move around, and good batsmen are expected to display technique and patience to counter it. When India got into a good position in their second innings, the second new ball provoked another collapse that left them little to defend in the fourth innings.

Being 0-1 down at home has not been an unusual occurrence for India of late. To overcome the deficit, they have generally gone for conditions that are more spin-friendly, hoping that the disparity in experience in such conditions would work in their favour. They also bank on their big guns raising their game.

Pune indeed rolled out a red carpet for tweekers, but it was more to Santner's liking than the Indians'.

History shows that in home conditions, it's the mild turners that play into India's hands. A rank turner often brings the visiting team into the game, reducing the gap between the teams. The skill of Indian batsmen against the turning ball is not what it used to be, as more focus has been put on negotiating quick bowling to succeed overseas. Conditions such as those provided in Pune and Mumbai

make it more of an even contest as one match-defining contribution, with either bat or ball, can make the difference. It shows that for all the tough talk when things are going well, only a slight setback can prompt the team management to roll the dice.

### Road ahead

The home series defeat will stay on the records of the current captain and the head coach, as it's such a rare event. They would have ideally liked an opportunity for a reset, and assess the reality check provided by the setback. But given the enhanced significance of every game under the World Test Championship (WTC) cycle, going for another rank turner and hoping other pieces would fall in place was the call taken. Such surfaces are unlikely to mirror what India will encounter on the fast and bouncy pitch in Perth, where the five-match series begins on November 22, but with South Africa making hay in Bangladesh and having two home series — against Sri Lanka and Pakistan — to look forward to, the threat from the Proteas is real.

If South Africa have a perfect home Test summer, India is likely to require another famous series win Down Under to make the WTC final for the third time in a row. But the series loss has given India cause to ponder whether our superstars, on whose shoulders this 12-year, 18-series home streak was based, have their powers diminished.

India is such a vast country and cricket enjoys such popularity here that prodigious talents will continue to emerge from various nooks and corners. But it takes time for them to turn world-beaters, hence the impression that the Indian team may be entering a transitional phase.

## ACROSS THE AISLE

**P Chidambaram**


Inflation is not yet on the path toward the target rate of 4%. Food and fuel prices complicate matters. Both do not respond to interest rate changes...The governor argued that there was justification for keeping the repo rate unchanged. The contrary argument is that a high repo rate has the effect of dampening the growth rate of the economy

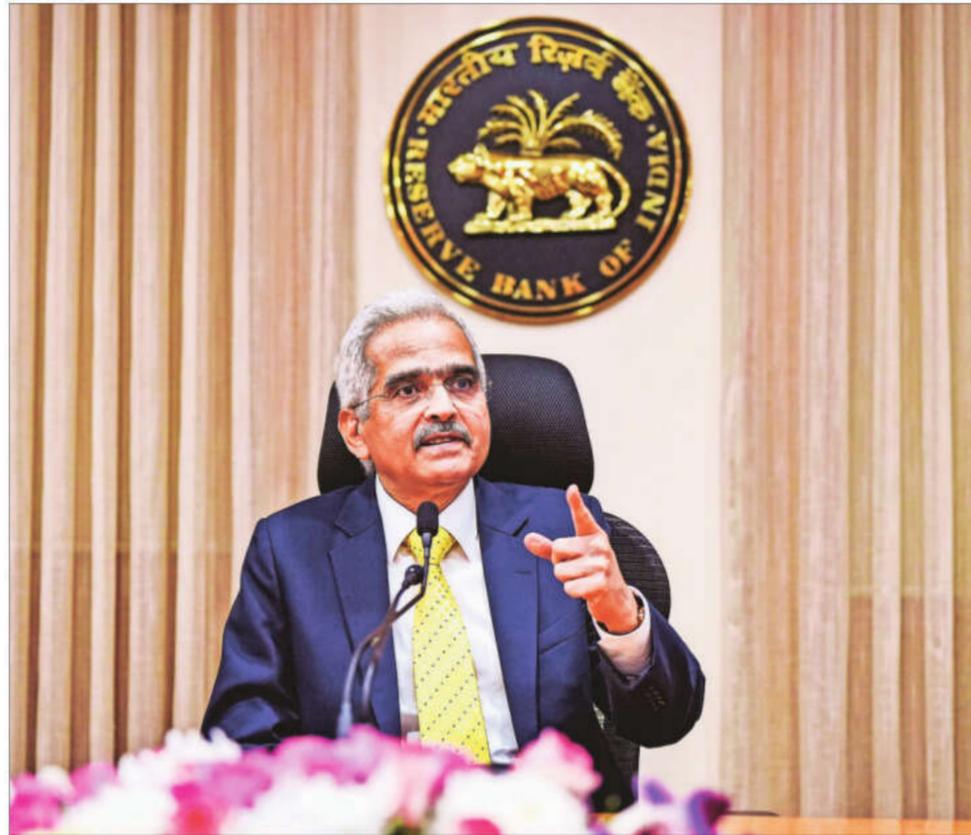
**THE MONETARY POLICY** Statement of the RBI grabs the headlines for one reason: the policy repo rate. Repo rate is the interest rate at which the central bank (RBI) will lend money to commercial banks in exchange for securities with a promise to re-purchase the securities at a later date. Borrowers are happy if the repo rate is *decreased* because it means that banks can borrow at a lower rate and, consequently, can lend at a lower rate. Inflation watchers are happy if the repo rate is *increased* because the rate is believed to be the instrument to control inflation. If the repo rate is unchanged, it will keep all stakeholders guessing.

### Governor & repo rate

The repo rate was reduced from 5.0 per cent to 4.0 per cent on March 27, 2020. It was a big cut, and was justified on the ground that a Covid-hit economy faced the danger of a recession. It remained at 4.0 per cent for 26 months. When Covid waned and the economy showed signs of revival, in May 2022, the repo rate was sharply hiked to 4.4% — ostensibly to tame inflationary expectations. It steadily climbed to 6.5% by February 2023, where it has remained for 20 months.

Since May 2022, Mr Shaktikanta Das, the governor, has been an inflation-warrior but the unchanged repo rate means that RBI has not yet succeeded in taming inflation. No governor can please all the stakeholders. The UPA government constituted a monetary policy committee (MPC) to share the burden of the governor, but the final decision is still the governor's. The governor has to balance growth and inflation, and take a decision.

Inflation is not yet on the path toward the target rate of 4%. Food and Fuel prices complicate matters. Both do



Since May 2022, Shaktikanta Das, the governor of RBI, has been an inflation-warrior but the unchanged repo rate means that RBI has not yet succeeded in taming inflation

# Fasten your seat belt

not respond to interest rate changes. In September 2024, the year-on-year price increases were for tomato (42.4%), for onion (66.2) and for potato (65.3). The governor argued that there was justification for keeping the repo rate unchanged. The contrary argument is that a high repo rate has the effect of dampening the growth rate of the economy.

### Growth & inflation

Growth and inflation are the two primary concerns of the RBI as well as the government. Mr Shaktikanta Das cheered the *projected* growth rate of 7.5% in the current year but also flagged inflation that is *expected* to be 4.5%. Inflation has not yet reached that level; the inflation rate in September 2024 was higher at 5.49%. The all-India Consumer Food Price Index stood at 9.24%.

The RBI's Monetary Policy Report issued in October 2024 has more to say on the two subjects. On the 'Outlook for Growth', after reciting the government statistics, the Report said, "Uncertain global economic outlook, lingering geopolitical conflicts, rising supply chain pressures, and volatile global financial conditions, however, weigh heavily on the outlook to the downside." The Report also flagged other fac-

tors such as "geoeconomic fragmentation, deceleration in global demand, and frequent weather-related disturbances due to climate change." On the 'Outlook for Inflation', the Report identified the risks as "rising global supply pressures, adverse weather events, uneven distribution of rainfall, prolonged geopolitical conflicts and resultant supply chain disruptions, uptick in food and metal prices, volatility of crude oil prices, and adverse weather events." They add up to 10 separate downside risks.

### The headwinds

The Monthly Economic Review of the Ministry of Finance has a candid assessment. It described the performance of the Indian economy as "satisfactory" but cautioned that "Underlying demand conditions bear watching. Further, risks to growth arise from escalating geopolitical conflicts, deepening economic fragmentation and elevated valuations in financial markets in some advanced economies."

The NCAER's monthly economic review is balanced. After highlighting the bright spots, the Review pointed out the downsides: moderation in bank credit; deceleration on personal loans, services, agriculture and industry; depreciation of the rupee; and decrease in FPI inflows.

In my view, the bird's eye view is very different from the worm's eye view. While the former is important to have a view of the macro-economy, it is the latter that reflects the gains and pains of the common people.

The people's concerns are unemployment, high inflation, stagnant wages, growing inequality between the rich and the poor, over regulation, GST and harsh GST administration, poor quality of education, unaffordable medical services, uncaring bureaucracy, and public expenditure that favours the rich and squeezes out the poor.

Along with the above, several other things could go wrong: the brutal war in the Middle-East could drag in more countries. The Russia-Ukraine war could involve the NATO countries. Manipur could see another conflagration. Maharashtra elections could throw up a surprise. China-Taiwan or South Korea-North Korea could become a hotspot.

Mr Donald Trump could be elected President. So, please fasten your seat-belt, there is turbulence ahead.

**The monthly economic review of the ministry of finance described the performance of the Indian economy as 'satisfactory'**

Website: [pamidambaram.in](https://pamidambaram.in)  
Twitter: [@Pamidambaram\\_IN](https://twitter.com/Pamidambaram_IN)

## INSIDE TRACK

**COOMI KAPOOR**


### Presidential frontrunners

The name of the new BJP party president will be declared after the assembly results. In the wake of the unimpressive showing in the Lok Sabha polls, the RSS was keen on Shivraj Singh Chouhan to replace J P Nadda as BJP president, but the popular former CM of Madhya Pradesh was unacceptable to the Modi-Shah duo. The new president will have to be supported by both the government and the Sangh Parivar and be slightly younger than the present high command. The leading contenders in the race are reportedly Dharmendra Pradhan and Bhupendra Yadav. Others in the running such as Vinod Tawde, Devendra Fadnavis et al are seen to have handicaps. Both Pradhan and Yadav are 55 and prominent OBC faces. Pradhan, an old ABVP hand, is a favourite of RSS general secretary Dattatreya Hosabale. Yadav, who once headed the RSS's lawyers' unit, has the blessings of Suresh Soni, once Modi's benefactor.

Pradhan's recent success in Haryana, where he was in charge of the election, is an advantage. Similarly, Yadav earned kudos when the BJP pulled off a surprise upset in Madhya Pradesh last year. His standing would increase if he were a BJP victory in Maharashtra.

### Double agent

A common presumption, which is, in fact, incorrect, is that the cast of characters in the killing of Khalistani terrorist Hardeep Nijjar in Canada and the attempted murder of Gurpatwant Pannun in the USA is the same. The Canadian authorities have linked the Nijjar killing to the Lawrence Bishnoi gang, a premise which is difficult to establish since Bishnoi is in an Indian jail. This perhaps explains the Canadians' unstatesmanlike and immature approach in voicing as-yet-unproven charges, providing motivated leads to a US newspaper and putting documents on the internet to bolster their claims. In contrast, the US authorities are diplomatically silent, though they believe they have a cast-iron case in a New York court for prosecuting Nikhil Gupta, who was extradited from the Czech Republic. It appears that in the murky world of undercover hit jobs, the US citizen hired to assassinate Pannun was in fact a double agent working for the US government's Drug Enforcement Agency! The double agent, while pretending to carry out the hit job, strung along those who hired him and

entrapped them into not just exposing their culpability, but also boasting of embarrassing details of earlier hit jobs. (But such testimony, even if true, can be considered only secondary evidence in a third country.) The US authorities, unlike the Canadians, have been so discreet that they have not even questioned why Vikash Yadav, who is wanted for questioning in the USA and is now absconding, was most unusually granted temporary bail for six days despite the serious charges against him.

### Maha roster mess

Considering the deep divisions in the Opposition MVA, Rahul Gandhi and Uddhav Thackeray should have ordered their tough-talking, muscle-flexing lieutenants Nana Patole, president of the state Congress, and Sanjay Raut, executive editor of the Sena daily *Saamana*, to tone down their rhetoric. Sharad Pawar, who acted as the intermediary between the two squabbling allies, is the beneficiary of the bad blood between the Sena (UBT) and the Congress. Consequently, the NCP(SP)'s seat share in the three-way division has risen dramatically to 87 seats. Additionally, the Congress fears that Thackeray is insisting on a disproportionate number of seats because he is determined to be CM one way or the other, even if it means crossing back to the BJP. The BJP, meanwhile, apprehends that Ajit Pawar, whose seat share has been whittled

down to 52 after his disappointing Lok Sabha showing, could rejoin his uncle Sharad after the results, which explains why Ajit's photo is missing from the ruling Mahayuti alliance's posters. Adding to the confusion, some 16 BJP persons are contesting on alliance partners' symbols.

### One happy family

In contrast to the disharmony and non-cooperation during the Lok Sabha elections, the RSS and BJP are fully united in the assembly polls. In Mathura, the RSS's Dattatreya Hosabale remarked that there may be occasional differences in a family, but ties can never be broken. This was a pointed reference to BJP president J P Nadda's statement to *The Indian Express* during the recent Lok Sabha polls — that the BJP did not need the RSS as it was now "saksham (capable)" on its own. Recently, Prime Minister Modi tweeted congratulations to Mohan Bhagwat on the RSS entering its centenary year. Of late, Amit Shah has gone out of his way to meet many top RSS functionaries. One-time RSS poster boy Ram Madhav, who was sidelined in the BJP for nearly five years, was appointed election in-charge of J&K.

The RSS has nominated functionaries to co-ordinate with the BJP in poll-bound states. Joint general secretary Arun Kumar was in charge of Haryana, Atul Limaye is looking after Maharashtra and Alok Kumar for Jharkhand.

# Mind & Games

SUNDAY, NOVEMBER 3, 2024

## How are world's trees doing? A new assessment answers

They play an essential role in supporting life on Earth, but many species are in decline, researchers find

CATRIN EINHORN

**M**ORE THAN A third of the world's tree species are threatened with extinction, according to the first comprehensive assessment of trees by the world's leading scientific authority on the status of species.

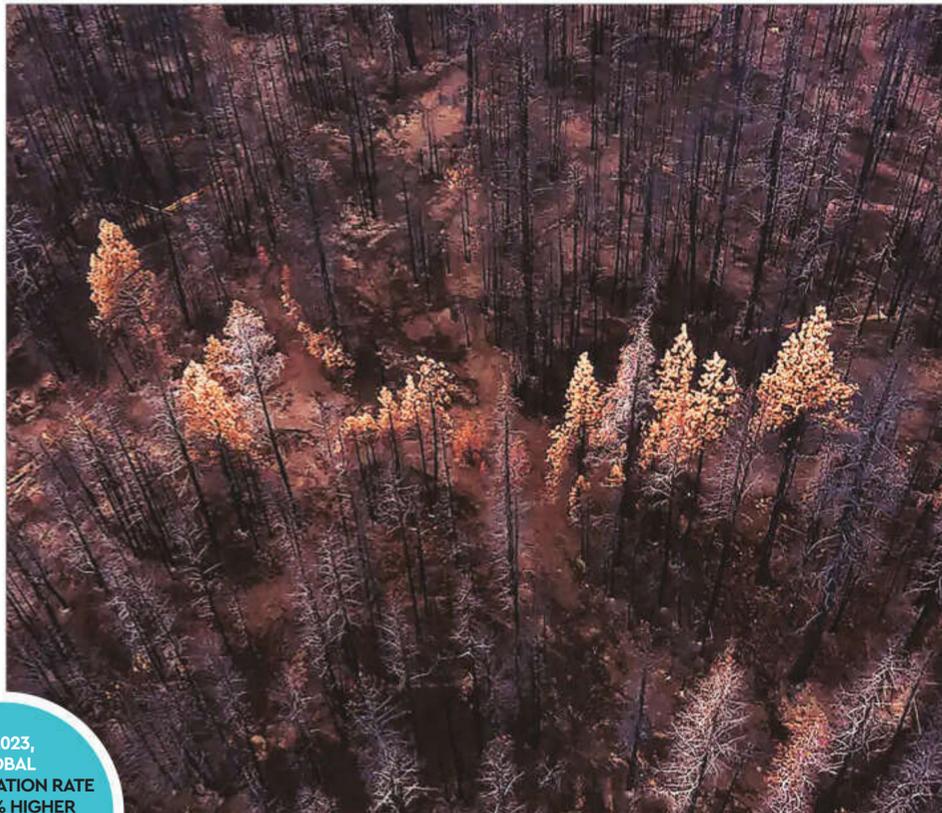
The findings, announced by the International Union for Conservation of Nature Red List, are especially sobering given the amount of life that trees sustain. Countless species of other plants, animals and fungi rely on forest ecosystems. Trees are also fundamental to regulating water, nutrients and planet-warming carbon.

"Trees are essential to support life on Earth through their vital role in ecosystems, and millions of people depend on them for their lives and livelihoods," Grethel Aguilar, director general of the International Union for Conservation of Nature, said in a statement.

The tree assessment is considered comprehensive because it includes more than 80% of known tree species. In all, 38% were found to be at risk of extinction. More than a thousand experts from around the world contributed.

Island biodiversity is particularly vulnerable, in part because those species often have small populations that exist nowhere else, and island trees accounted for the highest proportion of trees threatened with extinction. In Madagascar, for example, numerous species of rosewoods and ebonyes are threatened. In Borneo, 99 species in the family of trees called Dipterocarpaceae are imperiled. In Cuba, fewer than 75 mature individuals of the red-flowered *Harpalyce macrocarpa*, known in Spanish as maiden's blood, remain.

Around the world, the biggest threats to trees are agriculture and logging, followed by urbanisation, said Emily Beech, head of conservation pri-



A section of the Sycan Marsh Preserve, a wetland in Oregon that is home to thousands of birds and endangered fish, after a wildfire in 2021.

**IN 2023, GLOBAL DEFORESTATION RATE WAS 45% HIGHER THAN IT SHOULD HAVE BEEN TO BE ON TRACK TO HALT IT BY 2030**

oritisation at Botanic Gardens Conservation International, a nonprofit group that led the research now included in the Red List. For temperate regions, pests and diseases are a major threat to trees. Climate change is an emerging threat, Beech said, and it's unclear how warming will affect the majority of tree species.

The group announced the findings in Cali, Colombia, where government representatives and other participants from countries around the world have gathered for the United Nations biodiversity conference, which is held every two years. Now in their second week, the negotiations are bogged down in tensions over how countries that are poorer economically but often wealthier in biodiversity are going to pay to

conserve and restore nature instead of extracting resources. Deforestation is devastating for the climate and biodiversity, but the world has struggled to stop it. In 2021, more than 140 countries, including Brazil, China, Russia and the United States, vowed to end deforestation by 2030. So many countries signed on that the agreement covers some 90% of the world's forests.

In terms of action, though, "the news is fairly bleak," said Erin D Matson, a senior consultant at Climate Focus, a company that leads an annual assessment of progress toward global forest goals. It found that in 2023, the global deforestation rate was 45% higher than it should have been to be on track to halt deforestation by 2030.

"There is a huge blind spot in terms of understanding and prioritising the

value of standing forests," Matson said. "Governments are often affected just as much by profit motive as private companies, and it's much easier to make money by clearing a forest or harvesting timber from a forest than by protecting and conserving a forest."

Still, Brazil has shown that it is possible to curb deforestation with political will and strong enforcement. Now it's proposing a new fund that would pay developing countries to maintain their forests.

The Red List also announced that the Western European hedgehog, until now considered a species of least conservation concern, has deteriorated to the "near threatened" category. Agricultural intensification, roads and urban development are driving the declines, scientists say. —NYT



Attacks by aggrieved crows can become stuff of horror films, with lives being seemingly transformed into the Hitchcockian nightmare of *The Birds*.

## Crows, ravens too can hold grudges

Faced with the terrifying prospect of being stalked for very long periods of time, victims of corvid attacks struggle with the right way to respond

THOMAS FULLER

**THEY DIVE BOMBED**, landing on her head and taking off again eight times by Joyce's count. With hundreds of people gathered outdoors to watch fireworks that July evening, Joyce wondered why she had been singled out.

"I'm not a fraidy-cat, I'm not generally nervous of wildlife," said Joyce, whose crow encounters grew so frequent this past summer that she changed her commute to work to avoid the birds.

Joyce is far from alone in fearing the wrath of the crow. CrowTrax, a website started eight years ago by Jim O'Leary, a Vancouver resident, has since received more than 8,000 reports of crow attacks in the leafy city, where crows are relatively abundant. And such encounters stretch well beyond the Pacific Northwest.

Renowned for their intelligence, crows can mimic human speech, use tools and gather for what seem to be funeral rites when a member of their murder, as groups of crows are known, dies or is killed. They can identify and remember faces, even among large crowds. They also tenaciously hold grudges. When a murder of crows singles out a person as dangerous, its wrath can be alarming, and can be passed along beyond an individual crow's life span of up to a dozen or so years, creating multigen-

erational grudges. Experts say the majority of crow attacks occur in the spring and early summer, when protective parents are watching over their young and defending their nests from possible encroachers. But in other cases, the reason for an attack is not so clear.

### The Ogre and the Veep

How long do crows hold a grudge? John Marzluff who has spent his career studying human-crow interaction believes he has now answered the question: around 17 years. His estimate is based on an experiment that he began in 2006 on the Washington campus. Marzluff captured seven crows with a net while wearing that ogre mask. The birds were soon set free, but, Marzluff says, the episode traumatised the crows and other members of the murder that witnessed it.

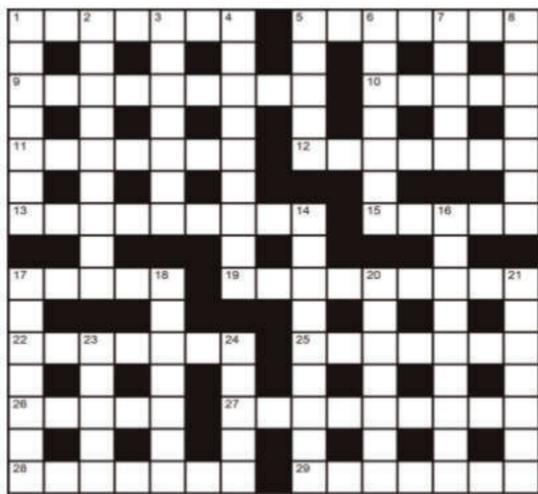
To test how long the campus's birds would hold onto their grudge, Dr. Marzluff or his research assistants would put on the ogre mask periodically and walk around campus, recording how many crows let out aggressive caws, a sound that experts call scolding. The number of scolding crows crescendoed around seven years into the experiment, when around half the crows he encountered cawed vociferously.

Over the next decade, according to data Marzluff has collected but not yet published, the numbers of grudge-holding crows gradually tapered off.

Christian Blum, a cognitive scientist specialising in animal behaviour at the University of Vienna, conducted a similar multi-year experiment partly inspired by Marzluff's work, using ravens, which are cousins to crows in the corvid family.

"They are also excellent grudge holders," Blum said of ravens. In the study, which ran from 2011 to 2015, Blum and his colleagues conducted an experiment wearing a mask and carrying a dead raven past an aviary filled with live ravens, the findings of which suggested that ravens' grudges were also very long lasting. —NYT

### CROSSWORD



#### ACROSS

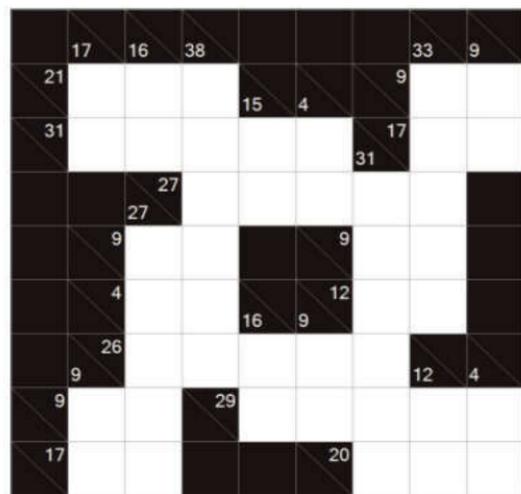
- 1 Shaw \_\_\_ Ltd: distillers of note (7)
- 5 A combination or blend of diverse things (7)
- 9 A condition of being united, allied, associated, or attached (9)
- 10 Eats at (5)
- 11 \_\_\_ Ltd.: a leading player in the field of iron ore extraction (4,3)
- 12 A government order imposing a trade barrier (7)
- 13 "P" in FIPB (9)
- 15 \_\_\_ Leyland Ltd.: manufacturers of nitric trucks (5)
- 17 Currency of Saudi Arabia (5)
- 19 Rouse to action, excite, startle (9)
- 22 Rational (7)
- 25 Disgusting to sight or smell (7)
- 26 Indian rice dish (5)
- 27 Get up and dance? (5,1,3)
- 28 Keenly (7)
- 29 Deepak \_\_\_ Ltd.: manufacturers of nitric acid and organic chemicals (7)

#### DOWN

- 1 Makes into a parcel? (5,2)
- 2 One's own \_\_\_ : an autobiography? (4,5)
- 3 Lively, rather fast musical movement (7)
- 4 Originating, discharging, issuing forth (9)
- 5 Set Fire to the Rain singer (5)
- 6 Mathematical letters substituting letters for numbers? (7)
- 7 Airlines which was a
- 8 Perceived incorrectly (7)
- 14 It is used in making synthetic fabrics and tyres and is manufactured by GSF (5,4)
- 16 The "vulgar herd" (3,6)
- 17 Medical regression (7)
- 18 A hard glossy varnish (7)
- 20 Food or nourishment (7)
- 21 An ornamental dish for fruits, flowers, etc. (7)
- 23 Russian prison camp (5)
- 24 Hearty, potent or powerful (5)

Wadia Group Enterprise (2,3)  
1. December 13, Ireland  
2. Posco Group  
3. Walt Disney

### KAKURO



In Kakuro sum puzzles, the numbers in the black squares refer to the SUMS of the digits, which you are to fill into the empty spaces directly below or to the right of the black square containing the number. No zeroes are used here, only the digits one through nine. An important point: A digit cannot appear more than once in any particular digit combination.

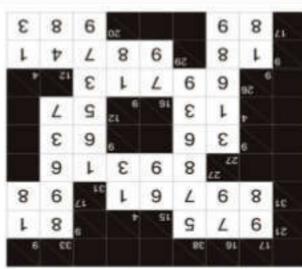
### BIZ QUIZ

1. The JSW Group has signed a MoU with which South Korean company to establish an integrated steel plant in India?
2. What is the extended deadline for implementing Telecom Regulatory Authority of India (TRAI) SMS traceability guidelines?
3. Tata Consultancy Services (TCS) has announced a 15-year partnership with which country for its retirement scheme?

### BUZZ WORD

The Buzz Word is a substitution cipher in which one letter stands for another. If you think that X equals O, it will equal O throughout the puzzle. Single letters, short words and words using an apostrophe give you clues to locating vowels. Solution is by trial and error. Today's clue: YTI equals WAY. O'w dtj or'd kcca hj kovvcd r qzkgch tgg hj gouc., or'd hzaj. Or rncd t gzz r hzaj rz htnc rfcdc wicthd lzhe rixc. — Ytgr Wodacj

#### ANSWERS



### BRIDGE BOUTS L SUBRAMANIAN

#### TO SAVE OR NOT TO SAVE, PART II

Unless you are able to describe your hand accurately, it will be difficult for partner to decide whether to save or not, in competitive bidding situations.

Let us see today's deal from a match-point event. With both sides vulnerable, you open 1D with S x H K-x-x. D Q-J-x-x-x C A-K-J-x. LHO overcalls 1H and partner bids 2D. RHO makes a strength showing bid of 3D and at the same time indicating at least a three-card support for partner. What do you bid?

**Analysis:** Partner's 2D in competition, shows four or more diamonds and generally 5-9 points. You could have opened on three diamonds. If you pass and LHO raises to 4H, partner may not know what to do. If partner has a doubleton heart, likely on the bidding, you can be cold for 5D or it can be a good save. So, you should bid 4C, suggesting 5D + 4C and a better than minimum hand with 5-4-3-1 shape.

Over LHO's 4H, partner bids 5D as a two-way bid, for make or as save, because he can see ten trumps in the combined hands. Opponents double 5D and LHO leads a low spade. Result: Down one and 200 to the opponents. The complete hands are:

Dlr: South	S T x x x	W	N	E	S
Vul: Both	H x x	-	-	-	1D
	D A K x x x	1H	2D	3D	4C!
	C x x	4H	5D	dbl	All pass

S J x x	N	S A K Q x x
H A Q J 8 x	S	H T x x
D -		D x x x
C T x x x x		C Q x

**Sx**  
**H K 9 x**  
**D Q J x x x**  
**CAK J x**

**Discussion:** As you can see, 4H is cold and 5D is a fantastic save. If opponents decide to bid 5H over 5D, the contract can be beaten on repeated diamond plays. You would have perceived by now, if west does not lead a spade, declarer romps home in 5D.

### LEXICON

#### ROACH BAIT

u. A marketing message delivered by an actor posing as a regular person with the intention of having that message passed along to many other people

"I'll tell you about a process we use, which is called 'roach bait,'" he says. In this scenario, Big Fat plants a group of people in a bar or other setting, and instructs them to use a brand, perform a ritual or repeat a sound bite. They are told to involve others in the activity.

"Before the night is over you see that thing, that ritual, that sound bite or that product, being used throughout the bar," he says. "It's kind of like a roach motel. The roaches come in, they take the bait and then they spread it." —John Heinzl, "Advertising slinks undercover," *The Globe and Mail*, July 20, 2001

Classifieds

PERSONAL

I,Shahida Begum,w/o Maharaj Deen Bandy, H.No.V-342,Street No.19A,Vijay Park,Maujpur,Delhi-110053,have changed my name to Shaheda Begum,permanently.

I,Riwan Khan,S/o-Abdul Qadir Khan,R/o,84/304,TF F(304), Amtul Qadeer Manzil Street Mehfooz Elahi,GPO-Masjid-64 Khamba,Meer Dard-Road,Darya Ganj,Delhi-110002,have changed my name to Rizwan Khan.

PUBLIC NOTICE

It is for general information that I, NANDITA SHARMA daughter of ADESH KUMAR SHARMA residing at F-57, Naveen Shabdara, Delhi-110032 declare that name of my mother has been wrongly written as NEHA SHARMA in my birth certificate (issued by MCD) and in educational documents (Roll No. 8137455, year 2012-13 issued by CBSE). The actual name of my mother is BABITA SHARMA.

PUBLIC NOTICE

My client Vijay Prakash Gupta S/o Late Sh. B.L. Gupta R/o R-Block-44-E, Dilshad Garden, Delhi-110095, Has debarred /disowned their Unmarried Daughter VARTIKA GUPTA from all their all movable & immovable properties and severed all types relation with her due to misconduct and bad associations.

Sd/- PUSHKAR RAJ (Advocate)

Ch. No.: E-613, Karkardooma Court, Delhi-110032

S A 4h 3 SS (6)

For All Advertisement Booking Call : 0120-6651214

Registered Office: No. 258/A, Bommasandra Industrial Area, Anekal Taluk, Bengaluru- 560 099, Karnataka, India. Telephone: +91-8050009318 Email : investorrelations@narayanahealth.org Narayana Health Narayana Hrudayalaya Limited www.narayanahealth.org CIN:L85110KA2000PLC027497 Extract of Unaudited Financial Results for the Quarter and Half Year ended September 30, 2024

STATE BANK OF INDIA Stressed Assets Recovery Branch-1 1st Floor, 23, Najafgarh Road, New Delhi - 110015, Ph.: 25419177,25412977, e-mail: sbi.05169@sbi.co.in

Notice is hereby given that the following Borrowers/ Co-borrower M/s Shishodia Construction Company Pvt. Ltd., 152/8, Hari Nagar Ashram, New Delhi-110011. M/s Shishodia Construction Company Pvt. Ltd., B/307, J.P. Complex, sector 2, Vaishali, Ghaziabad, Uttar Pradesh -201019. Smt. Anuradha Singh, KC/E-6, Kavi Nagar, Ghaziabad, UP- 201001. Mr. Udit Singh Shishodia S/o Mr. Jagpal Singh Shishodia, C-E/61-A, Block A, kavi Nagar, Ghaziabad, Uttar Pradesh-201001

सेंट्रल बैंक ऑफ इंडिया Central Bank of India DEMAND NOTICE 13(2) OF SECURITISATION ACT2002 BRANCH OFFICE: RAJ NAGAR EXTENSION, GHAZIABAD, U.P. - 201017 Demand Notice under Section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002 to the Borrower/s and Guarantor/s.

SBI STATE BANK OF INDIA E-AUCTION SALE NOTICE SBI HOME LOAN CENTRE ROHINI (NSP) A-5, PEARLS BEST HEIGHTS -I, NETAJI SUBASH PLACE (BEHIND MAX HOSPITAL) PITAMPURA, DELHI - 110034

NOTICE FOR E-AUCTION SALE ON 04.12.2024 FOR MOVABLE PROPERTY E-Auction Sale Notice for Sale of Movable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Table with columns: S. No., Name of the Borrower(s) / Guarantor(s), Outstanding Dues for Recovery of which Property/ies is/are being Sold, Vehicle Description, Reserve Price (Rs.), Name of the Authorised Officer. Includes details for Mr. CHETAN & Mr. JOGINDER KUMAR.

STATE BANK OF INDIA Stressed Assets Recovery Branch-1 1st Floor, 23, Najafgarh Road, New Delhi - 110015, Ph.: 25419177,25412977, e-mail: sbi.05169@sbi.co.in "APPENDIX- IV-A" [See proviso to rule 8 (6)] Sale notice for sale of movable / Immovable Properties E-Auction Sale Notice for Sale of movable / Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

**BIHAR STATE MILK CO-OPERATIVE FEDERATION LTD.**  
DAIRY DEVELOPMENT COMPLEX, P.O. BIHAR VETERINARY COLLEGE,  
PATNA-800014(BIHAR) E-Mail: purchasecomfed@gmail.com, Website: www.sudha.coop

**Notice Inviting Tender**  
(Through e-tendering mode only on website- www.eproc2.bihar.gov.in)

NIT No:Comfed/ Pur: 302/ 4174 Date: 01.11.2024

1. Name & address of advertiser : Managing Director, Bihar State Milk Co-operative Federation Ltd. (COMFED), Dairy Development Complex, P.O. - B.V. College, Patna-800014. 2. Bid submission start date:- From 02.11.2024 (Saturday) through above website. 3. Date & time of pre bid meeting:- 12.11.2024 (Tuesday) at 11.00 AM at COMFED, Dairy Development Complex, P.O. - B.V. College, Patna-800014. 4. Bid submission end date & time by the bidders:- 04.12.2024 (Wednesday) up to 17.00 Hours on www.eproc2.bihar.gov.in. 5. Physical document submission End Date & Time as allowed in the tender Document:- 05.12.2024 (Thursday) up to 15.00 Hours at COMFED H.Q. Dairy Development Complex, P.O. - B.V. College, Patna-800014. 6. Date, time & place of opening of Techno commercial bid (Bid Part 1):- 05.12.2024 (Thursday) up to 15.30 Hours on www.eproc2.bihar.gov.in. 7. Date & time of opening of price bid:- Date & time will be communicated later subsequent to approval of techno commercial bid. Place - www.eproc2.bihar.gov.in. 8. Validity:- 180 Days (One hundred eighty days). 9. Details of work :-

Sl. No.	Name of the work/item	Estimated Cost (₹)	Cost of tender document (Non-refundable) (₹)	Earnest money to be deposited (₹)	Bid processing fees to be paid through online (Non-refundable)	Completion Period
01	Supply of Items related to AI Kits at different Unions / Unit of COMFED as per technical specification.	1,47,42,750.00	10,000.00	5,90,000.00	As per Beltron / Eproc2.	90 Days
02	Supply of Printing Items at different Unions/Unit of COMFED as per technical specification.	29,80,000.00	5,000.00	1,19,000.00	As per Beltron / Eproc2.	90 Days
03	Supply of Furniture at different Unions/Unit of COMFED as per technical specification.	25,00,000.00	5,000.00	1,00,000.00	As per Beltron / Eproc2.	90 Days
04	Supply of Microscope at different Unions/Unit of COMFED as per technical specification.	24,00,000.00	5,000.00	96,000.00	As per Beltron / Eproc2.	90 Days

10. For participation in the above e- tender process the bidders are required to get themselves registered as per details given at www.eproc2.bihar.gov.in so that the user ID, Password and digital signatures are issued to them. 11. Tender document can be seen and purchased on web site www.eproc2.bihar.gov.in. Any modification /amendment in tender will be notified on e-portal. The undersigned reserves the right to reject any or all tenders without assigning any reason.

**MANAGING DIRECTOR**

**KWALITY PHARMACEUTICALS LIMITED**  
Regd. Office: VILLAGE NAGKALAN, MAJITHA ROAD, AMRITSAR - 143601  
CIN: L24232PB1983PLC005426; Ph.: 8558820862  
Email Id: cs@kwalitypharma.com; Website: www.kwalitypharma.com

**EXTRACT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2024**  
(Rupees in Lacs except EPS)

Sl. No.	Particulars	Quarter Ended	Half Year Ended	Quarter Ended	Year Ended
		30.09.2024	30.09.2024	30.09.2023	31.03.2024
		Unaudited	Unaudited	Unaudited	Audited
1.	Total Income from Operations	9003.44	17011.33	6964.95	30717.18
2.	Net Profit(Loss) for the period (before Tax, Exceptional and/or Extraordinary Items)	1255.39	2367.21	816.85	3819.82
3.	Net Profit(Loss) for the period before tax (after Exceptional and/or Extraordinary Items)	1255.39	2367.21	816.85	3109.89
4.	Net Profit(Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	845.55	1680.19	621.54	2361.59
5.	Total Comprehensive Income for the period (Comprising Profit/Loss for the period (after tax) and Other Comprehensive Income (after tax))	835.33	1679.33	620.39	2351.46
6.	Equity Share Capital	1037.62	1037.62	1037.62	1037.62
7.	Reserves (excluding Revaluation Reserve as shown in the Audited Balance Sheet of the previous year)	-----	-----	-----	21303.52
8.	Earning Per Share (of Rs. 10/- each)				
1. Basic:		8.15	16.19	5.99	22.76
2. Diluted:		8.15	16.19	5.99	22.76

Notes: 1. Key Standalone Financial Information. (Rupees in Lacs)

Sl. No.	Particulars	Quarter Ended	Half Year Ended	Quarter Ended	Year Ended
		30.09.2024	30.09.2024	30.09.2023	31.03.2024
		Unaudited	Unaudited	Unaudited	Audited
1.	Total Income from Operations	9003.44	17011.33	6964.95	30717.18
2.	Net Profit for the period before tax	1258.36	2372.22	821.02	3146.69
3.	Net Profit for the period after tax	848.52	1685.21	625.71	2398.39

2. The above results were reviewed by the Audit Committee on 30<sup>th</sup> October, 2024 and approved by the Board of Directors of the Company at its meeting held on 30<sup>th</sup> October, 2024.

3. The above is an extract of the detailed format of Quarterly and Half Yearly Financial Results filed with the Stock Exchange (BSE) under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Financial Results are available on the website of the Stock Exchange at www.bseindia.com and on the Company's website (www.kwalitypharma.com)

**FOR AND ON BEHALF OF THE BOARD**  
**FOR KWALITY PHARMACEUTICALS LIMITED**  
Sd/-  
**Ramesh Arora**  
Managing Director  
DIN: 00462656

Place: Amritsar  
Date : 30.10.2024

**IMA SOLAR**  
INSULATION ENERGY LIMITED

Registered office: Fluidcon House, C-02, New Aatish Market Extension, Behind Inox Cinema Hall, Jaipur - 302029 (Raj.); India CIN: L40104RJ2015PLC048445 Phone: +91-141-2996001, 2996002  
E-mail: cs@insulationenergy.in, Website: www.insulationenergy.in

**CORRIGENDUM TO NOTICE OF EXTRAORDINARY GENERAL MEETING**

We would like to draw your kind attention towards the corrigendum being issued in continuation to our notice dated 15<sup>th</sup> October, 2024 calling the Extraordinary General Meeting (EGM) of the Company to be held on Wednesday, 13<sup>th</sup> November, 2024 at 3.00 P.M. (IST) through video conferencing (VC)/Other Audio Visual Means (OAVM).

The Shareholders are requested to note the amendments in the resolution and explanatory statements of item no. 1 of Notice of EGM to clearly articulate the purpose of resolution. Thus, the notice shall always be read in conjunction with the corrigendum. Except as detailed in the corrigendum, all other terms and contents of the Notice of EGM shall remain unchanged. The said corrigendum to the Notice is available on the website of the Company at https://insulationenergy.in/ and website of Stock Exchanges i.e. BSE Limited at https://www.bseindia.com

By order of the Board of Directors  
For Insulation Energy Limited

Sd/-  
Nitesh Sharma  
Company Secretary & Compliance Officer  
ACS: 66702

Place: Jaipur  
Date: 31st October, 2024

**FORM G**  
INVITATION FOR EXPRESSION OF INTEREST FOR  
**GUARDIAN LIFECARE PRIVATE LIMITED**  
OPERATING IN RETAIL TRADE OF MEDICINES  
(Under Regulation 36A (1) of the Insolvency and Bankruptcy (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

**RELEVANT PARTICULARS**

1. Name of the corporate debtor along with PAN/CIN/LLP No.	GUARDIAN LIFECARE PRIVATE LIMITED CIN: US1397D12003PTC121502 PAN: AABC69903G
2. Address of the registered office	Registered office: WZ-56, 2nd Floor, Ram Nagar, Tikka Nagar, New Delhi - 110018 Corporate Office: Guardian House, Plot No. 55, Sector-37, Udyog Vihar, Phase-VI, Gurgaon - 122001 (Haryana)
3. URL of website	Not Applicable
4. Details of Place where majority of fixed Assets are located	No Fixed Assets
5. Installed capacity of main products/ services	Not Applicable
6. Quantity and value of main products/ services sold in last financial year	NIL as per Financial Statement for the year 2023-2024. Details thereafter are not available.
7. Number of employees/ workmen	NIL
8. Further details including last available financial statements (with schedules) of two years, lists of creditors, relevant dates for subsequent events of the process are available at:	May be obtained by sending an email to ibc.guardianlifecare@gmail.com
9. Eligibility for resolution applicants under section 25(2)(h) of the Code is available at:	May be obtained by sending an email to ibc.guardianlifecare@gmail.com
10. Last date for receipt of expression of interest	20.11.2024
11. Date of issue of provisional list of prospective resolution applicants	30.11.2024
12. Last date for submission of objections to provisional list	05.12.2024
13. Date of issue of final list of prospective resolution applicants	15.12.2024
14. Date of issue of information memorandum, evaluation matrix and request for resolution plan to prospective resolution applicants	15.12.2024
15. Last date of submission of resolution plans	15.01.2025
16. Process email id to submit EOI	ibc.guardianlifecare@gmail.com

Sd/-  
**Bharat Bhushan Sethi**, Resolution Professional  
For M/s Guardian Lifecare Private Limited  
Reg. No.: IBBI/IPA-002/IP-000650/2018-2019/12034

Date: 02.11.2024  
Place: New Delhi

**FORM G**  
INVITATION FOR EXPRESSION OF INTEREST FOR  
**M/S NUWAY ORGANIC NATURALS INDIA LTD.**  
OPERATES IN MANUFACTURING OF COSMETIC PRODUCTS AND LIQUOR  
(Under sub-regulation (1) of regulation 36A of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

**RELEVANT PARTICULARS**

1. Name of the corporate debtor along with PAN & CIN/LLP No.	M/S. NUWAY ORGANIC NATURALS INDIA LIMITED (CIN) L22012PB1995PLC016755
2. Address of the registered office	Registered Office: N. H. 1, mile stone 232, Delhi-Amritsar, Village- Devi Nagar, Rajpura, Punjab, India, 140401
3. URL of website	https://www.nuwaycare.com/
4. Details of place where the majority of fixed assets are located	1. N. H. 1, mile stone 232, Delhi-Amritsar, Village-Devi Nagar, Rajpura, Punjab, India, 140401 2. Plot No. 2049, Sector 38, Phase III, HSIDDC Industrial Estate, Rai, Sonapat, Haryana, India, 131029
5. Installed capacity of main products/ services	Liquor: Production capacity of 45 kilo Litres per day
6. Quantity and value of main products/ services sold in last financial year	N.A.
7. Number of employees/ workmen	NIL
8. Further details including last available financial statements (with schedules) of two years, lists of creditors are available at URL:	Details can be sought by prospective resolution applicants via a mail by raising request at email: cirp.nuway@gmail.com
9. Eligibility for resolution applicants under section 25(2)(h) of the Code is available at URL:	Details can be sought by prospective resolution applicants via a mail by raising request at email: cirp.nuway@gmail.com
10. Last date for receipt of expression of interest	18.11.2024
11. Date of issue of provisional list of prospective resolution applicants	28.11.2024
12. Last date for submission of objections to provisional list	03.12.2024
13. Date of issue of final list of prospective resolution applicants	13.12.2024
14. Date of issue of information memorandum, evaluation matrix and request for resolution plans to prospective resolution applicants.	18.12.2024
15. Last date for submission of resolution plans	17.01.2025
16. Process email id to submit Expression of Interest	cirp.nuway@gmail.com

Sd/-  
**Sandeep Kumar Chitkara**  
IBBI Reg. No. IBBI/IPA-001/IP/19176/2020-21/13084  
Resolution Professional  
M/s Nuway Organic Naturals India Ltd  
IBBI Registered Address: Flat no 6, First Floor, PremVihar Flats, Shaheed Bhagat Singh Nagar, Keys Hotel, Ludhiana, Punjab- 141013  
Communication Address: Mavent Restructuring Services LLP S-376, Panchsheel Park, New Delhi-110017  
Email: cirp.nuway@gmail.com, sandchit9@gmail.com  
AFA: AA1/13084/02/300625/107127

Date: 03.11.2024  
Place: Ludhiana

**FORM G**  
INVITATION FOR EXPRESSION OF INTEREST FOR  
**M/S NUWAY ORGANIC NATURALS INDIA LTD.**  
OPERATES IN MANUFACTURING OF COSMETIC PRODUCTS AND LIQUOR  
(Under sub-regulation (1) of regulation 36A of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

**RELEVANT PARTICULARS**

1. Name of the corporate debtor along with PAN & CIN/LLP No.	M/S. NUWAY ORGANIC NATURALS INDIA LIMITED (CIN) L22012PB1995PLC016755
2. Address of the registered office	Registered Office: N. H. 1, mile stone 232, Delhi-Amritsar, Village- Devi Nagar, Rajpura, Punjab, India, 140401
3. URL of website	https://www.nuwaycare.com/
4. Details of place where the majority of fixed assets are located	1. N. H. 1, mile stone 232, Delhi-Amritsar, Village-Devi Nagar, Rajpura, Punjab, India, 140401 2. Plot No. 2049, Sector 38, Phase III, HSIDDC Industrial Estate, Rai, Sonapat, Haryana, India, 131029
5. Installed capacity of main products/ services	Liquor: Production capacity of 45 kilo Litres per day
6. Quantity and value of main products/ services sold in last financial year	N.A.
7. Number of employees/ workmen	NIL
8. Further details including last available financial statements (with schedules) of two years, lists of creditors are available at URL:	Details can be sought by prospective resolution applicants via a mail by raising request at email: cirp.nuway@gmail.com
9. Eligibility for resolution applicants under section 25(2)(h) of the Code is available at URL:	Details can be sought by prospective resolution applicants via a mail by raising request at email: cirp.nuway@gmail.com
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Sd/-  
**Sandeep Kumar Chitkara**  
IBBI Reg. No. IBBI/IPA-001/IP/19176/2020-21/13084  
Resolution Professional  
M/s Nuway Organic Naturals India Ltd  
IBBI Registered Address: Flat no 6, First Floor, PremVihar Flats, Shaheed Bhagat Singh Nagar, Keys Hotel, Ludhiana, Punjab- 141013  
Communication Address: Mavent Restructuring Services LLP S-376, Panchsheel Park, New Delhi-110017  
Email: cirp.nuway@gmail.com, sandchit9@gmail.com  
AFA: AA1/13084/02/300625/107127

Date: 03.11.2024  
Place: Ludhiana

**PUNJAB & SIND BANK**  
(A Govt. of India Undertaking)

Branch Office :  
**Haibowal Kalan, Ludhiana**

**[RULE 8 (1)] (POSSESSION NOTICE FOR IMMOVABLE PROPERTY/IES)**

Whereas the Undersigned being "Authorized Officer" of Punjab & Sind Bank, Haibowal Kalan, Ludhiana, Under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 in Exercise of power conferred under section 13 (2) & 13(12) read with rule 8 & 9 of security interest (Enforcement) Rules, 2002. Issued a demand notice under Section 13(2) of SARFAESI Act 2002 calling upon the following Borrower(s)/Guarantor(s) to repay the amount mentioned in notice within 60 days of the date of receipt of the said notice.

The Borrower(s)/Guarantor(s) 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 here below in Exercise of the power conferred on him/ her under section 13(4) of said ACT read with rule 8 & 9 of the said rules.

The Borrower(s)/Guarantor(s) in particular & the public in general is hereby cautioned not to deal with the said property and dealing with the property will be subject to the charge of the Punjab & Sind Bank, Haibowal Kalan, Ludhiana, for an amount mentioned here in below, besides interest and other charges/expenses against calling account.

The Borrower(s)/ Guarantor(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 asset(s).

Name of the Borrower(s)/Guarantor(s)	Description of Immovable Property/ies	Date of Demand Notice	Date of Possession	Outstanding Amount
<b>Borrower (s) : (1) Smt. Sapna Dhingra D/o Sh. Ajay Kumar (Borrower) R/o Monji Colony, Street No 3, Daba Road, Shimlapuri, Ludhiana. Address : 2 House/Plot No. 24, Guru Gobind Singh Nagar, Village Lohara, Tehsil &amp; District Ludhiana. (2) Smt. Saroj Dhingra W/o Sh. Ajay Dhingra (Borrower) R/o Street No. 3, Mouji Colony, Millerganj, Ludhiana. Address : 2 House/Plot No. 24, Guru Gobind Singh Nagar, Village Lohara, Tehsil &amp; District Ludhiana.</b>	Property House cum plot No. 24, measuring 80 sq. yds. comprised in Khasra No. 88,89 Khata No. 691/891 as per Jamabandi for the year 2009-10, situated at Villagr Lohara, Hadbast No.260, Abadi known as Guru Gobind Singh Nagar, Tehsil and Distt. Ludhiana, registered vide sale deed bearing wasika no. 2023-24/103/1/8132 dated 04-10-2023. Bounded as under : East: Neighbor, West: Street 18' wide 20', North: House No. 25 of Barhampal 30', South: Vacant Plot No 23 of Santosh Kaur 30.	01.08.2024	02.11.2024	Rs. 20,33,017.52
<b>Borrower (s) : (1) Sh. Gagandeep S/o Yograv (Borrower) R/o Plot no 36-37, East Garden, Village Jassian, Near Green Enclave, Opp. Lahoria Dhaba, Ludhiana. Address : 2 House No. B-34-8533/5 FF, Atwal Nagar, Churpur Road, Haibowal Kalan, Ludhiana. (2) Smt. Tamanna Arora W/o Sh. Gagandeep (Borrower), R/o Plot no 36-37, East Garden, Village Jassian, Near Green Enclave, Opp. Lahoria Dhaba, Ludhiana. Address : 2 House No. B-34-8533/5 FF, Arwal Nagar, Churpur Road, Haibowal Kalan, Ludhiana. (3) Mr. Naresh Kumar S/o Mr. Dolat Ram (Guarantors), R/o House No. 7562/3, Durgapuri, Haibowal Kalan, Ludhiana. (4) Mr. Bhaglal Choudhary S/o Mr. Lal Ji Choudhary (Guarantors), R/o House no. B-34/6720/3, Street No-3, Naveen Nagar, Haibowal Kalan, Ludhiana.</b>	Property/ Plot No. 36min-37min, measuring 66.66 sq. yards. comprised in Khasra No. 31/14, Khata No. 1997-98, (Khata No. 356/369, 9/9 as per Jamabandi for the year 2007-08, situated at Mouja Jassian, Hadbast No.101, Locality known as East Garden, Tehsil and Distt. Ludhiana, registered vide sale deed bearing wasika no. 2018-19/1011/1635 dated 13-09-2018. East: Street 20' Wide 20', West: Plot No. 24-25, 20', North: Plot No. 37 min 30', South: Plot No. 36 min 30'.	01.08.2024	02.11.2024	Rs. 5,69,416.33
<b>Borrower (s) M/S Bhamrah Furniture Works Through its prop Sh. Harvinder Singh S/o Maghar Singh, R/o Aman Park, Chuharpur Road, Near Sangam Marriage Palace, Ludhiana. Guarantors : (1) Sh. Aman Arora S/o Sh. Avinsah Arora, R/o #148, Upkar Nagar, Street No. 2, Civil Lines, Ludhiana.</b>	Property measuring 216 Sq. Yds, comprised in Khasra No. 30/24/2, Khata No. 315/330, as per Jamabandi for the year 1997-98, (Khata No. 356/369, 9/9 as per Jamabandi for the year 2007-08), situated at Village Jassian, locality known as Aman Park, Near Sangam Marriage Palace, Tehsil & Distt. Ludhiana. Bounded as under : East: Harvinder Singh 56'-0", West: Neighbour 56'-0", North: Neighbour 34'-9", South: Street 34'-9".	01.08.2024	02.11.2024	Rs. 13,26,924/-
<b>Borrower (s) M/S Bamrah Enterprises Through its Prop. Sh. Parwinder Singh S/o Harwinder Singh, R/o Aman Park, Chuharpur Road, Near Sangam Marriage Palace, Ludhiana. Guarantors : (1) Sh. Harvinder Singh S/o Sh. Maghar Singh, R/o Aman Park, Chuharpur Road, Near Sangam Marriage Palace, Ludhiana. (2) Sh. Vipan Kumar S/o Om Prakash, R/o #8905/2, New Deep Nagar, Haibowal Kalan, Ludhiana.</b>	Property measuring 150 Sq. Yards, comprised in Khasra No. 33/14, 30/17, 16, 18/1, 24/1, 30, Khata No. 353/366, 354/367, 355/368, as per Jamabandi for the year 2007-2008, Situated at Village Jassian, Hadbast No. 101, Abadi Aman Park, Near Tarsem Colony, Tehsil & Distt. Ludhiana, vide Sale Deed Bearing wasika No. 5314 Dated 25/06/2012 Belonging to Sh. Harvinder Singh Sto Sh. Maghar Singh. Property bounded as follows: East: Street 20 feet wide 72'-0", West: Neighbour 71'-3", South: Street 20 feet wide 25'-3".	01.08.2024	02.11.2024	Rs. 18,17,220.52

Date : 21.11.2024 Place: Ludhiana Authorised Officer

**बैंक ऑफ इंडिया Bank of India**

**POSSESSION NOTICE**  
See Rule 8(1)

Notice is hereby given under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 under section 13(12) read with Rule 3 of the security interest (Enforcement) Rules, 2002, calling them to repay the amount within 60 days from the date of receipt of the said notice. The borrower/guarantor having failed to repay the amount, notice is given to the under noted Borrower/Guarantor and the public in general that the undersigned has taken **Symbolic/Physical Possession** of the properties described herein below in exercise of the power conferred on him/her under Section 13(4) of the said Act read with rule 8 & 9 on the dates mentioned hereunder. The borrower in particular and the public in general is hereby cautioned not to deal with the properties and any dealings with the properties will be subject to the charge of the Bank of India, for an amount including interest & other charges thereon mentioned herein below. The borrower's attention is invited to provisions of sub-section (8) of section 13 of Act, in respect of time available, to redeem the secured assets.

Name of the Borrower/Guarantor	Description of Properties Mortgaged/Owner of the properties	Date of Possession	Q/S as per notice U/S 13(2) Date of Demand notice
<b>Borrower - M/s Kamdhenu Industries (Prop. Mr. Gaurav Arora S/o Mr. Vinod Kumar), Add- H. No. 2547, Katra Meera, Shikohabad, Distt. Firozabad, Area: 371.65 Sq. Mtr., in the name of Vinod Kumar Funda S/o Late Braj Lal Funda, Bounded as: East: 18' Wide Road, West- Property of Omprakash &amp; Pappu Kateriya, North- Plot of Nattho Devi, South- Property of Vinod Kumar Funda</b>	Equitable Mortgage of Immovable Property Situated at H. No. 2547, Ward No. 20, Mohalla Katra Meera, Shikohabad, District Firozabad, Area: 371.65 Sq. Mtr., in the name of Vinod Kumar Funda S/o Late Braj Lal Funda, Bounded as: East: 18' Wide Road, West- Property of Omprakash & Pappu Kateriya, North- Plot of Nattho Devi, South- Property of Vinod Kumar Funda	28.10.2024	20,66,021.65 + Int. & other charges 01.08.2019

Date: 02-11-2024 Place: Shikohabad Authorised Officer, Bank of India

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**SALE PROCLAMATION NOTICE**

T.R.C. NO. 557/2022

**Punjab and Sind Bank VS M/s S. S. Engineers and Fabricators**  
PROCLAMATION OF SALE UNDER RULE 52(2) OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961 READ WITH THE RECOVERY OF DEBTS DUE TO BANK AND FINANCIAL INSTITUTIONS ACT, 1993.

**CD#1** M/S S.S. ENGINEERS AND FABRICATORS (Principal Borrower), Kh No. 42/2 Plot No. 3/2 Tyagi Market Nagloi, Delhi.  
Also At: 5/1A, Kirti Nagar, New Delhi.

**CD#2** SH. RAKESH KAPOOR S/o Late Sh. Kundan Lal Kapoor (Proprietor/Principal Borrower), 5/1A, Kirti Nagar, New Delhi.  
Also At: Kh. No. 42/2, Plot No. 3/2, Tyagi Market, Nagloi, Delhi.  
Also At: 1/6, Kirti House, Flat No. 3/2, Tyagi Market, Nagloi, Delhi-110041

**CD#3** SH. AMARJIT SINGH S/o Sh. Dalip Singh, H No. 1660, Sector-13, Urban Estate Kamal (Haryana)

**CD#4** SH. NARESH OBEROI, D-38, Bali Nagar, New Delhi.

**CD#5** SHRI JAGBIR SINGH S/o Sh. Kartar Singh, H No. 24/160, Nehru Park, Bahadurgarh (Haryana).  
Also At: H No. 5/68, Nehru Place, Bahadurgarh (Haryana)

- Whereas Transfer Recovery Certificate No. 557/2022 in TA No. 192/2015 dated 23.02.2019 drawn by the Presiding Officer, Debts Recovery Tribunal-II for the recovery of a sum of Rs. 18,89,545.26 (RUPEES EIGHTEEN LACS EIGHTY NINE THOUSAND FIVE HUNDRED FORTY FIVE AND PAISE TWENTY-SIX ONLY) along with pendent life and future interest @ 18.5% per annum from the Certificate debtors together with costs and charges as per recovery certificate from the date of institution of suit.
- And whereas the undersigned has ordered the sale of property mentioned in the schedule below in satisfaction of the said Recovery Certificate.
- Notice is hereby given that in absence of any order of postponement, the said property shall be sold by e-auction and bidding shall take place through "Online Electronic Bidding" through the website <https://www.bankeauctions.com> on 12.12.2024 between 11 a.m. to 12 noon with extensions of 5 minutes duration after 12 noon, if required.
- The sale will be of the property of the CD(s) above named as mentioned in the schedule below and the liabilities and claims attaching to the said property, so far as they have been ascertained, are those specified in the schedule against each lot.
- The property will be put up for the sale as specified in the schedule. If the amount to be realized by sale is satisfied by the sale of a portion of the property, the sale shall be immediately stopped with respect to the remainder. The sale will also be stopped if, before auction is knocked down, the arrears mentioned in the said certificate, interest costs (including cost of the sale) are tendered to the officer conducting the sale or proof is given to his satisfaction that the amount of such certificate, interest and costs have been paid to the undersigned.
- No officer or other person, having any duty to perform in connection with sale, however, either directly or indirectly bid for, acquire or attempt to acquire any interest in the property sold.
- The sale shall be subject to the conditions prescribed in the Second Schedule to the Income Tax Act, 1961 and the rules made there under and to the further following further conditions:-
- The particulars specified in the annexed schedule have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, mis-statement or omission in this proclamation.
- The Reserve price below which the properties bearing no. (i) Shop No. 207 on Ground Floor, J-9/36, Rajori Garden, New Delhi.; shall not be sold is Reserve Price: Rs. 21,60,000/- (Rupees Twenty One Lakh Sixty Thousand Only) and Earnest Money Deposit (EMD): Rs. 2,16,000/- (Rupees Two Lakh Sixteen Thousand Only), in respect of the property mentioned at para(i).
- The interested bidders, who have submitted their bids not below the reserve price, alongwith documents including PAN Card, identity proof, address proof, etc., latest by 10.12.2024 before 5.00 PM in the Office of the Recovery Officer-I, DRT-II, Delhi shall be eligible to participate in the e-auction to be held from 11.00 AM to 12.00 Noon on 12.12.2024. In case bid is placed in the last 5 minutes of the closing time of the auction, the closing time will automatically get extended for 5 minutes.
- The bidder(s) shall improve their offer in multiple of Rs. 1,00,000/- (Rupees One Lakh Only) in respect of property.
- The unsuccessful bidder shall take the EMD directly from the Office of Recovery Officer-I, DRT-II, Delhi/CH, i.e., PSB, immediately on closure of the e-auction sale proceedings.
- The Successful/highest bidder shall have to prepare and deposit Demand Draft/Pay Order for 25% of the bid/sale amount favoring Recovery Officer-I, DRT-II, Delhi, A/c T.R.C. No 557/2019 within 24 hours after close of e-auction and after adjusting the earnest money EMD and send/deposit the same in the office of the Recovery Officer-I, DRT-II, Delhi so as to reach within 24 hours from the close of e-auction failing which the earnest money EMD shall be forfeited.
- The Successful/Highest Bidder shall deposit, through Demand Draft/Pay Order favoring Recovery Officer-I, DRT-II, Delhi A/c T.R.C. No 557/2019, the balance 75% of the sale proceeds before the Recovery Officer-I, DRT-II, Delhi on or before 15th day from the date of auction of the property, exclusive of such day, or if the 15th day be Sunday or other holiday, then on the first office day after the 15th day along with the poundage fee @ 2% upto Rs 1,000 and @ 1% on the excess of such gross amount over Rs 1000/- in favor of Registrar, DRT-II Delhi. (In case of deposit of balance amount of 75% through post the same should reach the Recovery Officer as above.)
- The Successful/highest bidder shall be at liberty to comply with the provisions of Section 194-IA of the Income Tax Act for paying the applicable TDS on the auction amount proposed to be deposited before this Forum. In such an event, the successful/highest bidder must produce the proof of having deposited the said amount before this Forum while paying the balance sale proceeds.
- In case of default of payment within the prescribed period, the property shall be re-sold after the issue of fresh proclamation of sale. The deposit, after defraying the expenses of the sale, may, if the undersigned thinks fits, be forfeited to the Government and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may subsequently be sold.
- The property is being sold on "AS IS WHERE IS AND AS IS WHAT IS BASIS".
- The CH/BI is directed to authenticate and verify about the veracity of the details given herein.
- The undersigned reserves the right to accept or reject any or all bids if found unreasonable or postpone the auction at any time without assigning any reason.

SCHEDULE OF PROPERTY			
Description of the property to be sold	Revenue assessed upon the property or any part thereof	Details of any encumbrance to which property is liable	Claims, if any, which have been put forward to the property, and other known particulars bearing on its nature and value.
Shop No. 207 on Ground Floor, J-9/36, Rajori Garden, New Delhi Given under my hand and seal on 23.09.2024.	Not Known	Not Known	Not Known

(Uttam Negi)  
Recovery Officer-I, DRT-II, Delhi

For property details please contact bank's authorised officer Sh. Prithvi Raj Meena, Mobile : 809433353

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PUBLIC NOTICE

(Under Section 102 of Insolvency and Bankruptcy Code, 2016)

FOR THE ATTENTION OF THE CREDITORS OF SMT. TRISHLA DEVI PERSONAL GUARANTOR OF M/S SHREE BASANT OILS LTD.

Notice is hereby given that the Hon'ble National Company Law Tribunal (NCLT), Allahabad Bench, Prayagraj, vide its order dated 24.10.2024 (Order uploaded on NCLT website on 30.10.2024) has ordered the commencement of the Insolvency Resolution Process under section 100 of the IBC, 2016, against Smt. Trishla Devi, Residing at - Plot No. 8A/L-12, Lawyers Colony (Khasra No.742, Mauza Mau Mustkil), Hari Panwat Ward, Agra-282001 (Last known address to the Resolution Professional).

The creditors of Smt. Trishla Devi are hereby called upon to submit their claims with proof on or before 21 days from the date of issue of this notice i.e. by or before 24.11.2024, to Mr. Deepak Kumar Garg, Resolution Professional appointed by the Hon'ble NCLT, Allahabad Bench, Prayagraj, under the provision of Insolvency & Bankruptcy Code, 2016, at 7A, Altmaram House, No.1, Tolstoy Marg, Delhi, 110001. The case-specific e-mail id is sbolpg@gmail.com

The creditors of Smt. Trishla Devi are hereby called upon to submit their claims with proof on or before 21 days from the date of issue of this notice i.e. by or before 24.11.2024, to Mr. Deepak Kumar Garg, Resolution Professional appointed by the Hon'ble NCLT, Allahabad Bench, Prayagraj, under the provision of Insolvency & Bankruptcy Code, 2016, at 7A, Altmaram House, No.1, Tolstoy Marg, Delhi, 110001. The case-specific e-mail id is sbolpg@gmail.com

The prescribed form for submission of claims can be downloaded from the following link: https://ibbi.gov.in/en/home/downloads

Note: Submission of false or misleading claims with proof shall attract penalties or imprisonment in accordance with the provisions of the Insolvency and Bankruptcy Code, 2016 and any other applicable laws.

Deepak Kumar Garg Resolution Professional in the insolvency resolution process of Smt. Trishla Devi Personal guarantor of M/S Shree Basant Oils Limited IP Registration No. - IBBI/PA-002/IP-NO0796/2019 -2020/12560 AFA Valid Up to 31.12.2025 Address: 7A, Altmaram House, No.1, Tolstoy Marg, Delhi, 110001

Date: 03.11.2024 Place: Delhi



ZEN TECHNOLOGIES LIMITED

Regd. Office : B -42 Industrial Estate, Sanathnagar, Hyderabad - 500 018, Telangana, India. E-mail: cosec@zentechnologies.com, Phone No: +91 40 23813281 CIN: L72200TG1993PLC015939

Extract of Un-Audited Financial Results for the Quarter and Half year ended 30th September 2024

Table with 7 columns: Particulars, Standalone (Quarter Ended 30 Sep 2024, Half Year ended 30 Sep 2024, Quarter Ended 30 Sep 2023), Consolidated (Quarter Ended 30 Sep 2024, Half Year ended 30 Sep 2024, Quarter Ended 30 Sep 2023). Rows include Total Revenue from Operations, Net Profit for the period before tax, Total Comprehensive Income for the period, etc.

Note: The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchange under Regulations 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on company's website at www.zentechnologies.com and the stock exchange's websites, www.nseindia.com and www.bseindia.com.

For and on behalf of the Board Zen Technologies Limited Ashok Atluri Chairman and Managing Director DIN:00056050

Place : Hyderabad Date : 2nd November, 2024

"IMPORTANT"

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Punjab National Bank logo and address: Corporate Office: Plot No. 4, Sector-10, Dwarka, New Delhi-110075. BRANCH OFFICE: CIRCLE SASTRA CENTRE, ADDRESS: Plot No. 5, Institutional Area, Sector-32, Gurugram-122001. E-Auction Sale Notice

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive/physical/ symbolic possession of which has been taken by the Authorized Officer of the Bank/ Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective borrower (s) and guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

SCHEDULE OF THE SECURED ASSETS

Table with 7 columns: Lot No, Name of the Branch, Description of the Immovable Properties Mortgaged/ Owner's Name, A) Dt. Of Demand Notice u/s 13(2) of SARFAESI ACT 2002, E) Reserve Price (Rs. in Lacs), Date/ Time of E-Auction, Details of the encumbrances known to the secured creditors. Includes details for PMA CONSTRUCTIONS PRIVATE LIMITED, M/s Jai Bharat Stone Crushing Company, etc.

TERMS AND CONDITIONS: The Sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions: 1. The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS". 2. The particulars of Secured Assets specified in the Schedule here in above have been stated to the best of the information of the Authorized Officer, but the Authorized Officer shall not be answerable for any error, misstatement or omission on the proclamation. 3. The Sale will be done by the undersigned online, through e-auction platform provided at the Website https://ebkray.in. 4. For detail term and conditions of the sale, please refer https://ebkray.in & www.pnbindia.in. 5. All statutory dues/ attendant charges/ other dues including registration charges, stamp duty, Tax/Any Authority charges etc shall have to be born by the purchaser and Authorized Officer or the bank shall not be responsible for any charges, lien in encumbrance are any other dues to govt or any one else in respect of Property (e-auctioned) not known to the bank the intending bidder is advised to make there on independent inquiries regarding the encumbrance on the property including statutory liabilities, arrears of property tax, electricity dues etc.

STATUTORY SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002

DATE : 01.11.2024, PLACE : GURUGRAM

AUTHORIZED OFFICER, PUNJAB NATIONAL BANK, SECURED CREDITOR



Punjab National Bank logo and address: ZONAL SASTRA CENTER, 7th Floor, Bhikaji Cama Place, New Delhi-110066. Email: zs8343@pnb.co.in. SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

SCHEDULE OF THE SECURED ASSETS

Table with 7 columns: Lot No, Name of the Branch, Description of the Immovable Properties Mortgaged/ Owner's Name, (A) Date of Demand Notice u/s 13(2) of SARFAESI Act, 2002, (A) RESERVE PRICE, Date/ Time of E-Auction, Details of the encumbrances known to the secured creditors. Includes details for M/s Seven Seas Hospitality Private Limited, M/s Capital Flour Mills Private Limited, etc.

The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions: 1. The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS". 2. The secured asset will not be sold below the reserve price. The first bidding should be start higher than the reserve price. 3. The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorized Officer, but the Authorized Officer shall not be answerable for any error, misstatement or omission in this proclamation. 4. The Sale will be done by the undersigned through e-auction platform provided at the Website https://ebkray.in on date and time of auction specified above. 5. For detailed term and conditions of the sale, please refer https://www.pnbindia.in, https://ebkray.in

STATUTORY SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002

DATE : 02.11.2024, PLACE: NEW DELHI

AUTHORIZED OFFICER, PUNJAB NATIONAL BANK

Punjab National Bank logo and address: ZONAL SASTRA CENTER, 1st Floor, Bhikaji Cama Place, New Delhi-110066. Email: zs8343@pnb.co.in. SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

SCHEDULE OF THE SECURED ASSETS

Table with 7 columns: Lot No, Name of the Branch, Description of the Immovable Properties Mortgaged/ Owner's Name, (A) Date of Demand Notice u/s 13(2) of SARFAESI Act, 2002, (A) RESERVE PRICE, Date/ Time of E-Auction, Details of the encumbrances known to the secured creditors. Includes details for M/s. Mata Krishnawanti Memorial Educational Society, Mianwali Nagar, etc.

The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions: 1. The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS". 2. The secured asset will not be sold below the reserve price. The first bidding should be start higher than the reserve price. 3. The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorized Officer, but the Authorized Officer shall not be answerable for any error, misstatement or omission in this proclamation. 4. The Sale will be done by the undersigned through e-auction platform provided at the Website https://ebkray.in on date and time of auction specified above. 5. For detailed term and conditions of the sale, please refer https://www.pnbindia.in, https://ebkray.in

STATUTORY SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002

DATE : 30.10.2024, PLACE: NEW DELHI

AUTHORIZED OFFICER, PUNJAB NATIONAL BANK

FOR DAILY BUSINESS. FINANCIAL EXPRESS

THE BUSINESS DAILY.

US PRESIDENTIAL ELECTIONS

It's a fight to finish for Congress control

Will White House face a divided Congress yet again?

ASSOCIATED PRESS Washington, November 2

THE FINAL DOORS are being knocked, ads are blaring and candidates are making a last pitch to voters.

The outcome of Tuesday's election will shape the country's future, determining whether the new White House has allies or sceptics in Capitol Hill — or faces a divided Congress like this past session, which has been among the most tumultuous and unproductive in modern times.

House win over Trump was up for reelection. Republican candidates, many backed by the former president, are finding themselves having to answer for him on several fronts.

Among them is the decision by the Supreme Court, with three justices who were nominated by Trump, that ended the right to abortion access.

Starting Saturday, California Rep Pete Aguilar, the Democratic caucus chairman, is making



This past session of the government has been among the most tumultuous and unproductive in recent times with a divided Congress

But this year, most of the closely contested House campaigns are being waged beyond the presidential swing states, including in New York and California

\$2.5 bn is being spent to win the Senate and almost \$1 bn on the House

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Most of the closely contested House campaigns are being waged beyond the presidential swing states, including in New York and California, where Republican Kevin McCarthy, who was ousted as speaker and then left the Congress, had made inroads in his home state.

Starting Saturday, California Rep Pete Aguilar, the Democratic caucus chairman, is making

a nine-stop swing through the Golden State to win back seats.

"There's a lot of energy out there," said Washington Rep Suzan DelBene, who leads the Democratic Congressional Campaign Committee, in an interview from Omaha, Nebraska, a surprising battleground, after a swing through New York. "We're just working hard to get out the vote."

The Senate is the Republicans' to lose, a coda to the long stewardship of their party leader, Mitch McConnell of Kentucky. He recruited wealthy Republican candidates, many backed by Trump, to face off against a half-dozen incumbent Democrats facing tough re-elections.

PM Modi, Greece counterpart review bilateral ties



PRESS TRUST OF INDIA New Delhi, November 2

PRIME MINISTER NARENDRA Modi and his Greece counterpart Kyriakos Mitsotakis have appreciated the momentum in bilateral ties following recent high-level exchanges.

PRESS TRUST OF INDIA London, November 2

KEMI BADENOCH ON Saturday became the first Black woman to lead Britain's Conservative Party as she succeeded Rishi Sunak in the House of Commons as the Leader of Opposition.

The 44-year-old Nigerian-heritage parliamentarian defeated former cabinet minister Robert Jenrick after a three-

Twitter execs, ex-CEO can sue Musk for severance

BLOOMBERG November 2

ELON MUSK WAS dealt a significant setback in a court fight over his purge of Twitter Inc's top executives when he took over the company in 2022.

A judge ruled late Friday that former chief executive officer Parag Agrawal and other high-ranking officers can proceed with claims that Musk terminated them right as he was closing the deal to cheat them out of severance pay before they could submit resignation letters.

In the complaint the executives filed in March, they cited a passage in Walter Isaacson's biography of Musk in which the billionaire is quoted telling the author as he rushed to complete the acquisition, there was a "200-million differential in the cookie jar between closing tonight and doing it tomorrow morning."

At least one former employee was awarded unpaid



Judge ruled ex-CEO Parag Agrawal and other high-ranking officers can proceed with severance pay claims

severance in September in a closed-door arbitration that could set a precedent for other similar cases.

In July, Musk and X Corp defeated a lawsuit alleging that at least \$500 million in severance pay was owed to about 6,000 laid-off employees under provisions of the federal Employee Retirement

Income Security Act. US District Judge Maxine Chesney on Friday rejected arguments by Musk's lawyers that Agrawal's claims should be dismissed.

Edgett, the company's general counsel. They allege they're owed severance benefits equal to one year's salary plus unvested stock awards valued at the acquisition price.

Chesney is overseeing two other suits brought by Twitter executives, including one by Nicholas Caldwell, who was general manager for "core tech" and is seeking \$20 million as compensation for lost severance.

Representatives of X didn't immediately respond outside regular business hours to a request for comment. The case is Agrawal v Musk, 24-cv-01304, US District Court, Northern District of California (San Francisco).



Berkshire's cash sets record as Buffett sells Apple, BofA

REUTERS November 2

WARREN BUFFETT AND Berkshire Hathaway extended their retreat from stocks in the third quarter, selling more Apple shares and boosting cash to a record \$325.2 billion, while the company's operating profit declined.

In its quarterly report, Berkshire said it sold about 100 million Apple shares, on top of several billion dollars of Bank of America shares. Berkshire repurchased none of its own stock in the quarter, suggesting that Buffett doesn't view even his own company's shares as a bargain.

Kemi Badenoch is UK's new oppn leader



month-long leadership election following Sunak's resignation after the Tories suffered a bruising general election defeat on July 4. The shadow secretary of state for Housing, Communities and Local Government began by thanking her predecessor — who was the first British Indian leader of the party.

"I want to thank Rishi, no one could have worked harder in such difficult times. Rishi, thank you for everything you

did. We all wish you and your wonderful family the very best for the future," said Badenoch in her acceptance speech. Sunak took to social media to extend his support. "Congratulations to Kemi Badenoch on being elected Conservative Party leader. I know that she will be a superb leader of our great party. She will renew our party, stand up for Conservative values, and take the fight to Labour. Let's unite behind her," he said.

British Prime Minister Keir Starmer also congratulated the new Opposition leader and welcomed the "first Black leader of Westminster party" as a proud moment for the country.

Having previously served as business and trades secretary and dealt with free trade agreement (FTA) talks with India, Badenoch indicated during the course of the Tory leadership campaign that she blocked the deal over demands for more visas.

Unprecedented floods kill more than 200 in Spain

ASSOCIATED PRESS Madrid, November 2

FLASH FLOODS CAUSED by heavy downpours in eastern Spain earlier this week swept away everything in their path. As people got trapped in vehicles, homes, and businesses, authorities have recovered 211 bodies — most of them in the eastern Valencia region, while an unknown number of people are still missing.

Thousands of volunteers are helping to clear away the thick layers of mud and debris that still cover houses, streets and



roads, all while facing power and water cuts and shortages of some basic goods. PM Pedro Sánchez announced the deployment of 5,000 more soldiers who will join rescue efforts, clear debris and provide water and food. The government will also send 5,000 more national police officers to the region.

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Advertisement for The Indian Express AQDA, featuring a portrait of Dy Chandrachud and text about news and legal commentary.