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**WITHOUT LOCKDOWN, CASES WOULD HAVE HIT 1 LAKH: NITI MEMBER**

## Centre issues advisory easing curbs on select shops, sending four teams to new hotspots

Situation specially serious in Surat, Ahmedabad, Hyderabad, Chennai, says MHA; Thane also on the radar

DEEPTIMAN TIWARY,  
KARISHMA MEHROTRA  
& ABANTIKA GHOSH  
NEW DELHI, APRIL 24

### CORONA COUNT

23,452 CASES 723 DEATHS

4,814 RECOVERED

5,41,789 samples have been tested as on April 24

### INSIDE

15 DEAD, UJJAIN NOW  
LATEST MP HOTSPOT  
PAGE 10

ON THE day it red-flagged Ahmedabad, Surat, Hyderabad and Chennai among "major hotspot districts or emerging hotspots" and decided to send four new teams to monitor these cities, the Centre issued an advisory late Friday night relaxing curbs to allow functioning of select shops within and outside municipal limits. This will not, however, apply to Covid containment zones and hotspots.

In a fresh addendum to its April 15 lockdown guidelines, the Ministry of Home Affairs issued orders to exempt all shops in residential areas and market complexes in rural areas from the lockdown. Outside the municipal limits, which could be roughly translated as rural areas, all shops — barring liquor stores — can now open. Malls and large shopping complexes will remain shut in both urban and rural areas.

The order is likely to make non-essential items available to

the public.

The MHA brought in two crucial modifications and inclusions which will act as enabling provisions to allow states open up their economy further. Under the Disaster Management Act, states are, however, free to reject these relaxations in certain areas if they feel it is detrimental to their Covid containment efforts.

Through the new order, the government has removed "shopping complexes" from the

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Staff at Pune's Sassoon Hospital, a COVID care centre, during their lunch break on Friday. Arul Horizon

## Facing Centre heat, Bengal puts out audit: 57 deaths, 18 due to virus

EXPRESS NEWS SERVICE  
KOLKATA, APRIL 24

THE WEST Bengal government Friday said COVID-related deaths in the state numbered 57, of which 18 could be primarily attributed to coronavirus.

"Many questions are being raised on the audit committee set up by the state, and the death numbers. The committee submit-

ted its report today, in which they said 57 people who died had tested positive for COVID-19. Of them, 18 persons died primarily because of coronavirus. The remaining patients had co-morbidities, but were COVID-positive," state Chief Secretary Rajiva Sinha. In a press statement, Biswaranjan Satpati, head of the audit committee and former director, health services, said, "The expert committee for conduct-

ing audit into the death of COVID-19 positive patients which was set up on April 3 has, till this date, examined 57 cases of death of persons who had tested positive for COVID-19. This committee examined all relevant documents, including bed-head-ticket, treatment history, laboratory investigation report, death certificates and other documents sent by the hospitals

CONTINUED ON PAGE 2

### BUSINESS AS USUAL

By UNNY



## UP, MP plan return of migrants stuck in other states: Will send buses, quarantine

MAULSHREE SETH  
& MILIND GHATWAI  
LUCKNOW, BHOPAL, APRIL 24

UTTAR PRADESH and Madhya Pradesh announced Friday they were drawing plans to bring home their migrant workers stranded in other states while Chhattisgarh said it had sought permission to conduct a similar exercise.

In Lucknow, days after he sent buses to the Delhi border to bring back migrant workers, Chief



5-10 lakh may return over two months, says Adityanath

Minister Yogi Adityanath called a meeting and directed officials to draw up a plan for the return of UP's migrant workers in a phased manner from other states after they complete 14 days of quarantine. In a video-conference later with District

Magistrates, he said 5-10 lakh migrant workers are expected to return over the next two months.

Madhya Pradesh Chief Minister Shivraj Singh Chouhan too said workers from the state, stuck in different parts of the country, will be brought home. He said he had spoken to counterparts in UP, Rajasthan, Gujarat and Maharashtra and they had assured support.

In Raipur, Chhattisgarh Chief Minister Bhupesh Baghel told reporters: "We have also requested

CONTINUED ON PAGE 11

## PM repeats self-reliance message, now to villages: don't look outside country



PM interacting with sarpanchs, in New Delhi Friday. ANI

LIZ MATHEW  
& HARIKISHAN SHARMA  
NEW DELHI, APRIL 24

APART FROM reiterating the need for social distancing and compliance to lockdown rules, a common thread in many of Prime Minister Narendra Modi's recent addresses has been the need for the country to be self-reliant.

On Friday, interacting with gram pradhans from across the country to mark National Panchayati Raj Day, Modi again underlined the need for the country to self-reliant. "The pan-

dem has thrown us new challenges and problems which we have never imagined, but it also taught us a very good lesson with a strong message. It has taught us that we have to be self-reliant and self-sufficient. It has taught us that we should not look for solutions outside the country. This is biggest lesson we have learnt."

The Prime Minister's call for self-reliance comes at a time when the pandemic has upended the world economy, with trade and manufacturing output facing an unprecedented decline.

CONTINUED ON PAGE 2

## No coercive steps against Arnab for three weeks, says SC

EXPRESS NEWS SERVICE  
NEW DELHI, APRIL 24

THE SUPREME Court Friday granted Republic TV Editor-in-Chief Arnab Goswami protection for three weeks from "coercive steps" following multiple FIRs against him by Congress leaders and workers over his alleged derogatory remarks against party chief Sonia Gandhi during a news show on the lynching of three persons, including two sadhus, in Palghar in Maharashtra.

The bench of Justices D Y Chandrachud and M R Shah which heard Goswami's urgent plea — it was filed Thursday night and heard Friday morning — said: "For a period of three weeks, the petitioner shall be protected against any coercive steps arising out of and in relation to the above FIR arising out of the telecast which took place on 21 April 2020."

The bench, which said Goswami could seek anticipatory bail during this period, issued notice to the respondents, including the Centre. The notice is returnable in eight weeks. The bench stayed all FIRs, filed in

CONTINUED ON PAGE 2

## 'Conspiracy, fraud': Loan diverted to firm run by top executives, including auditor

That company, in turn, used money to buy stake in a Govt-promoted firm



AN EXPRESS SERIES  
PART 2

KHUSHBOO NARAYAN  
MUMBAI, APRIL 24

THE SLEW of allegations against Cox and Kings, as reported in *The Indian Express* Friday, uncovered in its forensic audit, relate to falsifying records, attempt to siphon off funds, bogus sale and debt default. Add to this list: forgery, conflict of interest and criminal conspiracy.

Part of the loan given by Yes Bank to Cox and Kings subsidiary was allegedly diverted to a firm run by the company's senior executives — including its internal auditor.

This firm, in turn, used that money to buy a stake in a Government-promoted financial institution, show records of a probe by Yes Bank and the resolution professional appointed by the National Company Law Tribunal.

Cox and Kings was one of Yes Bank's top borrowers when co-founder Rana Kapoor was head-

ing the bank. Yes Bank had an exposure of Rs 2267 crore to Cox and Kings.

Records of the probe, conducted after Kapoor's exit from Yes Bank, show that a firm promoted by Cox and Kings, Ezeego One Travel and Tours Ltd, allegedly "siphoned" Rs 150 crore it borrowed from Yes Bank and invested it in Redkite Capital.

This was done in two tranches between January 2018 and March 2019 through non-convertible debentures (NCDs).

Redkite Capital, set up in 2010, is owned by four firms controlled by Anil Khandelwal, Chief Financial Officer (CFO) of Cox and Kings; his father, Om Prakash Khandelwal; Naresh Jain, the internal auditor of Cox and Kings; and the Jain and Khandelwal family.

Redkite, records show, used the Rs 150 crore raised from Ezeego to acquire a controlling stake of 32.81 per cent in a government-promoted financial institution, Tourism Finance Corporation of India (TFCI), between February and March 2019 after the approval from the Reserve Bank of India (RBI).

The official spokesperson of RBI said the regulator does not comment on individual entities.

Probe records show that Ezeego did not disclose its first investment of Rs 80 crore in

CONTINUED ON PAGE 15

## Probe into Delhi riots: Student activists, PFI under police scrutiny



At Shiv Vihar, among the worst-hit areas in Delhi riots. File

MAHENDER SINGH  
MANRAL  
NEW DELHI, APRIL 24

THE DELHI Police, which recently invoked the stringent Unlawful Activities (Prevention) Act against four people — including two Jamia students and former JNU student Umar Khalid — in connection with the February Northeast Delhi riots, are exploring action against several members of the Popular Front of India (PFI), the Jamia Coordination Committee (JCC), Pinjra Tod, All India Students' Association (AISA) as well as former and current students of Delhi University and JNU under the same Act. A professor is also on the police radar, sources said.

Earlier this week, UAPA was invoked against Khalid, Jamia student and RJD's youth wing president Meeran Haider, JCC media coordinator Safoora

Zargar, and Danish, a resident of Northeast Delhi's Bhajanpura.

Police sources said they have scanned WhatsApp chats of nine people arrested in connection with the Northeast Delhi riots, and have concluded that these outfits were in touch with each other. "There is a common thread connecting them; they were communicating with each other and discussing arrangements and plans for the protests. In some conversations, they were discussing police security arrangements at the protest site and asking local leaders to mobilise more people, especially women and children," a police source claimed.

Police sources also said they are tracking the money trail between bank accounts of members of these outfits, and believe some of them received money from PFI as well as abroad. They also claimed speeches these

CONTINUED ON PAGE 2

## Govt panel proposes delayed start to new college session, Sept instead of July

RITIKA CHOPRA  
NEW DELHI, APRIL 24

THE COVID-19 lockdown has officially delayed the 2020-21 academic year, with a government-appointed committee recommending that the traditional mid-July start for higher education should be pushed to September.

Universities and schools across the country have been closed since March 16 when the Union government announced a countrywide class-



Colleges have been shut since March 16

room shutdown as one of the measures to contain the outbreak.

CONTINUED ON PAGE 2

**EXPLAINED**  
**E** Hint at how long the delay

A DELAY in the new academic session was expected since none of the entrance tests will be held on time. However, for the first time now, there is an idea of how many months' delay are students starting at.

### THE EDITORIAL PAGE

#### US, CHINA'S CRISIS OF LEGITIMACY

BY PRATAP BHANU MEHTA  
PAGE 8

#### SALUTING THE HEROES AND STOP CORONA VIRUS

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#### PAGE 1 ANCHOR

SREENIVAS JANYALA  
HYDERABAD, APRIL 24

ON MARCH 17 and 18, when a group of 10 Indonesians visiting Karimnagar in Telangana tested positive for COVID-19, they were the first cases in the state, setting off a nationwide Tablighi Jamaat scare as they were traced back to the gathering in Delhi.

Less than a month later, Karimnagar is set to become the first district in Telangana to be free of coronavirus, with the last two of its 19 positive cases ready for discharge. The district has

seen no deaths attributed to coronavirus.

From seven containment zones on April 5, Karimnagar town is down to just one, with restrictions lifted in the other six. Health officials said surveys showed no new cases outside the seven zones in the district.

District Medical and Health Officer Dr G Sujatha attributed the success to aggressive and extraordinary measures taken to contain the spread. "Even before the national lockdown was announced, we had sealed Karimnagar town, especially the affected zones. We also tracked

770 foreign returnees and after checking them, put them in home quarantine."

Sujatha said District Collector K Shashanka formed teams and ordered door-to-door surveys to identify people who may have come in contact with the Indonesians. "Over 100 teams, each comprising a doctor, supervisor, ANM and ASHA workers, reached out to every family in areas the Indonesians had visited. The survey of every family member was done daily morning and evening."

The Karimnagar cases had set off alarm bells as so many in



From seven containment zones, Karimnagar is down to one

one group, as well as their Indian guide, had tested positive — an epidemiological red flag.

Officials said at least 400 people from Telangana had participated in the Tablighi Jamaat meeting, at least 17 of them from Karimnagar. They returned between March 13 and March 18, with five of them accompanying the Indonesians.

The foreigners' group was first noticed by police and a health worker, who reported it to authorities. The first Indonesian tested positive on March 17, the remaining nine the next day, after which they were

moved to Gandhi Hospital in Hyderabad. The group was found to have travelled from Delhi in a second-class coach of AP Sampark Kranti Express, got down on March 13 at Ramagundam in Peddapalli district, visited several mosques, travelled in a six-seater autorickshaw, and participated in at least four meetings before arriving in Karimnagar on March 14. In Karimnagar, they had again visited several mosques, as well as an institute where they interacted with students.

That meant tracing as many

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## 90 YEARS ON, REMEMBERING PESHAWAR'S QISSA KHWANI BAZAAR MASSACRE

The marketplace in Peshawar was the site of a massacre perpetrated by British soldiers against non-violent protesters of the Khudai Khidmatgar movement on April 23, 1930.

## VIDEO OF THE DAY



## PARAPLEGIC SOLDIERS STITCH MASKS

The soliders in Mohali have made 4,000 masks so far

## TECH



## THE APPLE WATCH TURNS FIVE

It's time we tell you about some secrets of the timepiece

EXPRESS AUDIO

## What the Facebook and Reliance Jio deal means for both companies

NEW EPISODE EVERYDAY

The Facebook-Reliance Jio deal, what the tussle between the Centre and the Bengal government is about, and why convicts across Delhi are being granted bail

## FROM PAGE ONE

## Centre advisory

list of activities and establishments that are banned and replaced the same with "market complexes within the limits of municipal corporations and municipalities". This is likely to virtually open up the small economy in the entire rural sector.

Under the category of commercial and private establishments that can now operate, it has included "neighbourhood shops and standalone shops, shops in residential complexes" in urban areas governed by municipalities. However, these are shops which are registered under "Shops and Establishment Act of the respective State/UT", which means liquor stores, registered under the Excise Act, and any other store governed by any separate Act will not be allowed to operate.

In urban areas shops in market complexes, single-brand and multi brand malls will not be allowed to operate. In areas outside of municipal limits, "All shops... including shops in residential complexes and market complexes" will be allowed to operate.

However, no more than "50% strength of workers" is allowed and "wearing of masks and social distancing" is mandatory. Meanwhile, the Centre has

placed under the scanner four districts from three states — Gujarat, Telangana and Tamil Nadu — which have together recorded over 5,000 cases.

The MHA said that apart from the new Inter-Ministerial Central Teams (IMCTs), the one already monitoring Mumbai and Pune will also cover Thane, which has emerged as an area of concern.

"The situation is especially serious in major hotspot districts or emerging hotspots like Ahmedabad and Surat (Gujarat); Thane (Maharashtra); Hyderabad (Telangana); and Chennai (Tamil Nadu). These teams would use expertise of the Centre and augment state efforts to fight and contain spread of COVID-19 effectively," the MHA said in a statement.

The government had earlier deputed IMCTs to hotspots in West Bengal, Maharashtra, Rajasthan and MP. In Bengal, the move sparked a political firestorm with Central teams accusing the state of non-cooperation and the Trinamool government accusing the Centre of fighting with states.

Between April 1 and 22, the figures show that infections in Hyderabad and Chennai grew 10 and eight times, respectively. At the same time, it grew 40 times in Ahmedabad and Surat. Thane's growth was relatively moderate

at 23 times during this period.

The MHA statement said, "These teams would make on-spot assessment of situation and issue necessary directions to state authorities for its redressal and submit their report to the Central Government in the larger interest of general public."

The latest move was announced on the day that marked the highest 24-hour spike in COVID-19 cases so far, with 1,752 infections recorded from an overall total of 23,452 cases.

According to the Health Ministry's latest figures, the country has recorded 4,813 recoveries in all, with 37 deaths in the last 24 hours taking the total toll to 723. A total of 5,41,789 samples were tested till Friday morning.

Referring to these numbers, Dr V K Paul, NITI Aayog member (health), said that had there been no lockdown, the total number of cases would have been around 1 lakh. Dr Sujit Singh, director of the National Centre for Disease Control, said that currently 9.45 lakh people are under community surveillance for suspected contact with positive cases. "Our weekly doubling time (of cases) has increased from 4.2 on April 6 to 8.6 on April 20," he said.

In a video conference with state health ministers and officials,

Union Health Minister Dr Harsh Vardhan said that stage three (community) transmission has been avoided so far.

Dr Paul said that "the good effects will keep showing till the first or second week of May".

Incidentally, the Ministry of External Affairs had earlier said that India could have had up to 8.2 lakh cases by April 15 without the nationwide lockdown. The Health Ministry had initially rejected the claim but then clarified that some modelling studies did come to that conclusion.

With the addition of three more districts Friday, 15 districts on the COVID-19 map have not reported any fresh case in the last 28 days. A total of 80 districts from 23 states and UTs have not reported any new case in the last 14 days.

The Union Health Ministry has also asked that facilities under the National TB Elimination Programme remain functional.

## Audit report

concerned, and found that 18 deaths were due to COVID-19 infections."

It said, "The remaining 39 deaths were due to severe comorbid conditions... COVID-19 was the incidental finding. The comorbidities were cardiomyopathy with chronic kidney disease,

renal failure, cerebrovascular accident, acute lymphoblastic leukaemia, left ventricular failure and severe hypertension, multi-organ failure in Type-II diabetes and hypertension, red cell aplasia in a case of severe diabetes and hypertension, and severe diabetes with hypertension, hyponatremia."

Apurba Chandra, who heads one of the Inter-Ministerial Central Teams sent to West Bengal, Friday wrote to the Chief Secretary and sought to know the system of declaring COVID-19 deaths by the audit committee set up by the state. Expressing displeasure with the explanation provided, Chandra asked for the case records of all patients where the cause of death was attributed to some other cause.

A few hours later, the Chief Secretary revealed the contents of the death audit committee report. To a question, Sinha said, "What made us share information is not important. Important is, what information we are giving."

In the last 24 hours, the state recorded 51 new cases with the total number of active patients rising to 385. Further, 943 new samples have been tested in the last 24 hours, and the total number of tests has increased to 8,933.

## Self-reliance

Addressing the gram pradhans through video conference, the PM said, "Every village has to be self-sufficient enough to provide for its basic needs. Similarly, every district has to be self-sufficient at its level, every state has to be self-reliant at its level and the whole country has to be self-reliant at its level." He also appealed to panchayat representatives to ensure that every person in their panchayat downloads the app and uses it as a "personal bodyguard".

Complimenting villages for showing the way with their simple definition of social distancing, he said the phrase "Do gaj doori (a distance of two yards)" has been a mantra used in villages.

This emphasis on self-reliance — a throwback to the traditional Sangh 'Swadeshi' line, which has often seen the party at variance with its ideological parent — has found an echo in almost all the addresses the PM has made since the country went into a lockdown.

An official press note released after the PM's interaction with Council of Ministers on April 6 said Modi had told them, "the country needs to lessen its dependence on other nations, (the PM) asked all departments to maintain an objective index on how their work will promote Make In India".

The PM also pointed out that the crisis had offered India an "opportunity to become self-dependent in the medical sector".

BJP insiders said 'self-reliance' was a factor in the government's decision to back out of the Regional Comprehensive Economic Cooperation. Party leaders said reservations within the Sangh Parivar had played its part in the government's decision.

During his video call, the PM interacted with sarpanchs from Jammu & Kashmir, Karnataka, Bihar, Uttar Pradesh, Punjab, Maharashtra and Assam and discussed their COVID plans.

## College session

The seven-member committee, which was set up by the University Grants Commission (UGC) to deliberate on issues related to examination and the academic calendar, submitted its report Friday.

Besides the two-month delayed start to the new academic session, the panel has also recommended that the year-end or semester-end examinations that could not be held on schedule should be held in July. Haryana Central University vice-chancellor RCKuhad headed the panel. A C Pandey, director of Inter-University Accelerator Centre; Aditya Shastri, vice-chancellor of

Banasthali Vidyapeeth; and Raj Kumar, head of Panjab University, are among its other members.

The UGC will frame guidelines on university examinations, and the academic calendar based on the committee's report. "The guidelines will not be binding on higher education institutions, but they will lay down the outer time limit by which the government expects them to start their new academic year," said a source.

This committee's recommendation, if and when accepted by the UGC, would mean that the Union government would have to approach the Supreme Court to seek an extension of the last date for completing admissions to medical programmes (August 31) and technical applications (August 15) such as engineering. These deadlines are mandated by the top court.

Another committee set up by the UGC to make recommendations on online education has advised against asking universities to conduct online examination mandatorily, given the "diversity, local environment, composition of students and preparedness of the learners, current infrastructure and technology support".

Nageshwar Rao, Vice-Chancellor of IGNOU, is heading the committee on online learning.

## Delhi riots

people gave at various fora had a role to play in "inciting" the riots.

Since the lockdown was announced, four people have been arrested by the SIT for the February riots — Zargar, Haider, former Congress councillor Ishrat Jahan and activist Khalid Saifi.

Amid accusations that police were "abusing" their powers by arresting those critical of government policies under the "cover" of the lockdown, it tweeted on April 20: "While investigating Jamia and NE riot cases, Delhi Police has done its job sincerely and impartially. All arrests have been made on scientific, forensic evidence."

Zargar had been arrested on April 13, with police claiming she was among those who organised an anti-CAA protest and road blockade under the Jafrabad Metro Station on February 22-23. The protest had led to a pro-CAA rally by the BJP's Kapil Mishra, following which riots broke out in the district. There are no charges against Mishra.

While Pinjra Tod is a student collective, AISA is a Left-wing student outfit. The JCC was formed by some students after the December 15 violence outside Jamia, following which police barged inside the campus.

When contacted, JCC member Al-Ameen Kabear said, "The Delhi Police is trying to build false allegations against JCC members, especially during this pandemic. The Centre and Delhi Police know we can't do anything except a social media campaign. We want the Vice-Chancellor to demand the release of Jamia students."

PFI chairman O M A Salam said: "Witch hunt of student activists who took part in anti-CAA protests is nothing but communal and political vendetta."

In a Facebook post on April 15, Pinjra Tod wrote: "We have categorically said that we are committed to peaceful and democratic modes of protest and have no role in any violence."

AISA National President N Sai Balaji said, "The Delhi Police is going after students who were standing tall against a law that discriminates and takes away citizenship of the poor and minorities. It is unfortunate that during a pandemic when people are suffering... the government is witch hunting students with the UAPA."

## Telangana dist

people as possible who had come in contact with them, including those on the train and the auto driver.

The district administration put special focus on senior citizens

and those with ailments like diabetes, hypertension, asthma. "As these people are vulnerable to the infection, we checked on them daily. A call centre was started to track their health," Dr Sujatha said, adding that the helpline set up by the District Collector had also received queries from Saudi Arabia on the virus and its symptoms.

All private hospitals, government primary health centres and private doctors were told to report if any patient had fever, flu or other symptoms similar to coronavirus. The Indian Medical Association was roped in to conduct rapid fever surveys in particular areas.

In all, 480 samples were tested in the containment zones. The 19 cases that tested positive were admitted to District Hospital, of whom 17 have been discharged. Shashanka said that while the surveys continue, "Since three weeks no new cases have been reported." As of April 24, 164 remain in home quarantine, all of whom are doing well. A medical team continues to visit them daily, morning and evening.

The two remaining active cases have recovered, as well as completed a 14-day quarantine. As the state has now extended quarantine to 28 days, they are waiting for this to get over.

Among those already discharged are the Indonesians, who continue to be in Karimnagar, waiting for the lockdown to end to go home.

## SC on Arnab

different states, except one. It stayed all proceedings on any other FIR that may be filed regarding the April 21 telecast.

It transferred the FIR registered at Sadar police station, Nagpur, to the NM Joshi Marg police station in Mumbai, where an FIR was lodged on an alleged attack on Goswami and his wife on the night of April 22. The court asked him to cooperate.

On the request of senior advocate Mukul Rohatgi, Goswami's counsel, the bench directed that "in addition to the personal security provided to the petitioner, if a request is made by the petitioner to the Commissioner of Police, Mumbai, for providing adequate security at the residence of the petitioner or at the studio of Republic TV in Mumbai, such a request shall be expeditiously considered and... protection shall be provided, if considered appropriate and for the period during which the threat perception continues".

It declined to pass any direction restraining Goswami from making any controversial statement in future. Justice Chandrachud said "there should be no restraint on the media. I am averse to imposing any restrictions on media".

On the Palghar incident, Rohatgi said two *sadhus* were lynched by a crowd of people in the presence of 12 police personnel on April 16. "My client brought out this incident... show is of 45 minutes. He deals with questions of public interest... He raised questions on the role of police... Without anybody inviting religious issue, how were the *sadhus* lynched," Rohatgi said.

He said it was on this issue that Goswami posed some questions, saying when people of the minority community are killed, the Congress is the first to raise it, so why isn't its chief raising the issue of the lynching of *sadhus*. "The *sadhus* had done nothing. In that kind of a political debate, he raised the question," he said.

Incensed by this programme, a chain of complaints and FIRs, he said, had been lodged in various states, most of them ruled by the Congress. He said all complaints and FIRs were principally based on the defamation of the Congress chief — he went on to read some of the tweets by Congress leaders.

Rohatgi said it was settled law that a defamation case can only be filed by the aggrieved person and no one else. The complaints, he

said, are nearly identical and the sections invoked bailable. "He (Goswami) is in fact talking about peace and why is the government not acting... police was virtually complicit," he said.

"When you have a debate... you have provocative questions. If *sadhus* have been killed and there is turmoil in the Hindu community, then why are you not raising any questions... This is the nature of the dispute," Rohatgi said.

He said the court had always protected free speech and in this case "the idea is to muzzle the press... involve the channel and editor in these kinds of frivolous complaints".

Senior advocate Kapil Sibal, appearing for Maharashtra, referred to the alleged remarks made by Goswami and asked "is this freedom of speech". He wondered how a writ petition under Article 32 could be on "fake freedom of speech".

"You are trying to ignite communal violence here by putting Hindus against the minority," Sibal said. Making a reference to the Kanhaiya Kumar case, he said "here you are not allowing us to investigate, while in the Kanhaiya case, it was".

"You are fuelling communal violence," Sibal said. "Somebody has filed a complaint. Police will investigate to find out if it can be prosecuted. It's a settled position that if an FIR is lodged and upon reading the FIR an offence is made out, then there is no question of quashing it," he said.

"If Congress people have filed FIRs, what's the problem... Is Goswami so special that he will not appear? Don't the BJP people file FIRs?... Rahul Gandhi is appearing in a defamation case," Sibal said.

At this point, Justice Chandrachud said multiple FIRs have been filed on the same cause of action and there is ground for moving under Article 32.

Sibal replied it can be for clubbing of cases but not for seeking protection or grant for bail. He said police may decide to add Section 124A — sedition — tomorrow. "How can we say now what police might or might not do... Let police investigate and come to conclusions," he said.

Senior advocate Manish Singhvi, appearing for Rajasthan, said two of the sections in the FIR were non-bailable. He contended that there was a prima facie case. "There is no denial of the statement. The context in which the statement was made is clearly covered under 153A. It's a prima facie case of investigation under these two sections," he said.

He said the "context in which it (statement) was given... is religious. FIR can be registered against any person anywhere".

Senior advocate Vivek Tankha, who appeared for Chhattisgarh, said it was a "case of misuse of the broadcasting licence". He said it had hurt sentiments and had it not been for COVID-19, there would have been protests across the country.

"The gentleman who has come before the court is promoting communal disharmony... vitiated the atmosphere at the time of lockdown," he said.

"Today you cannot imagine the outrage... and the man is seeking protection of this court after inciting people," Tankha said, urging the court not to grant relief to Goswami, "otherwise we would be inching towards another division of the country".

"These people have broadcasting licences, so can they say what they want and whenever they want? If people see that such things get protected, they will be encouraged to say more. It's people like Goswami who should be stopped from saying things... protect the integrity of the country," he said, adding that millions of people were affected by the developments.

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EXPLAINED  
by The Indian EXPRESS





# 3 THE OUTBREAK THE CITY

FOUR PATIENTS UNDERGOING THERAPY AT THE MOMENT

## CM urges those who have recovered to donate plasma

EXPRESS NEWS SERVICE  
NEW DELHI, APRIL 24

THE DELHI government has so far used plasma therapy on four coronavirus patients, admitted at Lok Nayak Hospital, and has seen "encouraging results", Delhi Chief Minister Arvind Kejriwal said Friday.

He also appealed to those who have recovered to come forward and donate plasma to save other people's lives.

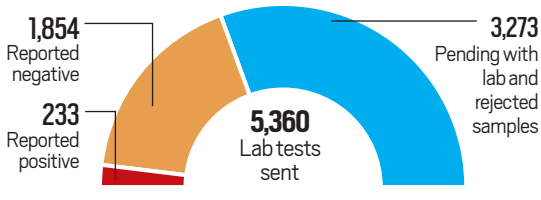
"We have done this as a limited trial on serious patients. The results are encouraging so far," he said. "We will be making calls to you, requesting you to come forward and help save other lives. We will also make arrangements for you to travel to and from the hospital."

Dr S K Sarin, who heads the Delhi government's COVID-19 taskforce, said the therapy was used for the first time in 1901 for diphtheria. "In our initial planning, we had thought about plasma therapy only for those with chronic respiratory diseases. But because we don't have any medicine for this so far, we decided to use this to neutralise the virus. There are three phases in this disease. The first is the virus phase, during which the virus enters the body and starts reaching and affecting different parts. The second is the pulmonary phase, during which there are injuries in the lungs, which cause breathing difficulties. In the third phase, cytokines are released in the body. If the patient reaches the third stage, it is the stage of organ failure. If the patient comes to the second stage, where lungs are affected but other organs are working, plasma therapy can work. In the

### COVID-19 IN THE CAPITAL



**'We will be making calls to you, requesting you to come forward and help save other lives'**



first stage, you can't catch it," he said.

Doctors at Lok Nayak Hospital have tested three more patients who can be administered the therapy. "Plasma is ready for them. The benefit of this therapy is that the patient can be prevented from entering the stage of cytokine storm and organ failure. The therapy in the first batch of patients will be complete in 10-15 days and we hope we can take a lead and show that this is working," he said.

However, the lack of plasma donors is proving to be a problem. Only those who recovered at least three weeks ago can be donors. While 857 patients have recovered in Delhi so far, most of them were discharged only in the last week.

"We need antibodies from those who have recovered. They need to show their patriotism.

We had a very young patient come in late night a few days ago, and we kept looking for plasma. He finally passed away at 4 am but we got plasma at 7 am. It was very depressing. This is not even blood donation. The blood will be transferred back to your body after antibody plasma is extracted. You can even do this again after 10 days. It is our responsibility to ensure no harm is done to the donor," Dr Sarin said.

There are close to 24 patients who could benefit from the therapy, he said. Till Thursday, there were 23 COVID-19 patients in the ICU and eight on ventilators.

"If donations are made in the next two days, it will go a long way in helping these patients. Our teams will do their best to try and treat them. Also, plasma therapy is not very expensive. Of the four we have given the therapy to so far, two are responding well. They are sitting up and hav-

ing breakfast. These people were almost on the stage of being put on the ventilator. They might be discharged in a week. In the other two, there has been no negative reaction," he said.

Elaborating on the condition of the four, Kejriwal said they were given the therapy on Tuesday.

"It has been three days, they were in the ICU and they might be taken to the ward today. In technical terms, the respiratory rate of the first patient was 30 as against a normal of 15. Oxygen saturation level was 85% against a normal of 95%. After the therapy, the respiratory rate became 20 and oxygen saturation level went up to 98%. Improvement has been seen in all four patients. The two who were given the therapy yesterday are also showing good results in a short time-frame," Kejriwal said.

Earlier, Max Hospital in Saket had also used the therapy on two patients. While one died, the other has shown improvement.

The government will now seek permission to use the therapy across Delhi.

"We will do more trials in the next 2-3 days and will then apply to use the therapy in the whole state. I have to repeat that these are initial results. They are encouraging, a ray of hope. The donor plays an important role by donating plasma. A lot of you would have donated platelets for dengue patients, where the blood is returned to the body. This is similar. I request those who have been cured to come forward and donate the plasma. If you don't donate, patients might die. We will make calls to everyone. There can be no harm. It is a simple process. Please come forward," Kejriwal said.

## 138 cases, 3 deaths: Corona spike for second day in city

ASTHA SAXENA & MAHENDER SINGH MANRAL  
NEW DELHI, APRIL 24

RECORDING MORE than 100 coronavirus cases for the second consecutive day, Delhi on Friday saw 138 fresh cases and three deaths. The total cases have reached 2,514, with the death toll at 53. As many as 857 people have recovered, with 49 being discharged on Friday.

During the week, the city reported fewer cases as compared to last week. On Monday, 78 new cases were reported followed by 75 and 92 on Tuesday and Wednesday. On Thursday, this shot up to 128.

Of the 2,152 samples sent for testing, 138 samples returned positive Friday, officials said. Among the new cases is a CISF constable posted at IGI Airport. He has been shifted to an isolation ward in Jhajjar in Haryana.

An assistant sub-inspector, posted at Jama Masjid in Central



district, has also tested positive. "He was tested for the virus on Thursday, and today we received his reports, which showed he was positive. He has been shifted to a hospital and is undergoing treatment," said a senior police officer.

"Samples of several other personnel attached with the Jama Masjid police station have also been sent for testing. However, we have not received their reports yet," said the officer.

So far, at least five police personnel who came in contact with the ASI have been advised to go on home quarantine for 14 days, said police.

Meanwhile, the health department has set up a commit-

tee to frame an SOP/security protocol to address safety issues of healthcare workers.

An order has also been issued to Delhi government hospitals to depute at least two trained nursing orderlies round the clock per hearse van to the allocated district, for managing bodies of victims in accordance with the guidelines.

According to health officials, an order has also been issued to refer all COVID-19 patients in need of dialysis to Lok Nayak Hospital. This comes after three private hospitals — Moolchand, Shanti Mukund and National Heart Institute — saw cases where patients who came for dialysis later tested positive for COVID-19.

Meanwhile, the health department has also written to the National Centre for Disease Control to carry out a quick assessment and audit of implementation of various guidelines, SOPs and other measures in hospitals to prevent infection spreading to healthcare workers.

## Delhi zoo's oldest tiger dies, negative for corona

SOMYA LAKHANI  
NEW DELHI, APRIL 24

THE NATIONAL Zoological Park in Delhi lost its oldest tiger Thursday evening. Kalpana, a 13-year-old white tiger, died around 6 pm. She had fallen sick three days ago.

"The tigress, our oldest cat at the zoo, passed away due to renal failure caused by old age, as per the vets at the zoo and tiger specialist Dr A B Shrivastav and his team," said zoo director Suneesh Buxy.

As per current protocol across zoos in the country, the animal's sample was sent for coronavirus testing. "We are just following protocol but there were no symptoms of coronavirus found in the tigress," said Buxy.

According to a source, the Indian Veterinary Research Institute has confirmed that the tigress was found negative for COVID-19.

Earlier this month, a tiger had tested positive for coronavirus at the Bronx zoo in New York, causing zoos across the world to sit up and take stock of things. At least eight big cats have tested positive since at the Bronx zoo.

Buxy said Kalpana had stopped eating on April 20. A source at the zoo told *The Indian Express*, "As soon as we realised the tigress wasn't eating and had become less active, the vet was informed to begin treatment."

Kalpana was born at the Delhi zoo and had given birth to three tigers over five years ago — two females named Nirbhaya and Seeta and one male called Tipu.

A source said, "The premises are being sanitised routinely. Sanitisers, masks and gloves have been provided to staff. We are closely monitoring the health and behaviour of all animals at the zoo."



## TRIP TO THE VET

A dog being taken to an animal hospital for treatment amid the lockdown, Friday, Amit Mehra

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## United Nations High Commissioner for Refugees (UNHCR) India joins hands with Save the Children to launch digital campaign #EveryOneCounts to inspire everyone to play a role in helping others

UNITED Nations High Commissioner for Refugees (UNHCR) India joins hand with Save the Children to launch a digital campaign #EveryOneCounts to inspire everyone to play a role in helping others

A digital campaign by United Nations High Commissioner for Refugees (UNHCR) India and Save the Children India with a message of "Everyone counts" in the fight against coronavirus will be launched on April 25, 2020. Under the banner of #EveryOneCounts, UNHCR and Save the Children will use social media to show that everyone counts, every voice, every action, however small, can make a difference. We all have a positive part to play in the fight against coronavirus.

#EveryOneCounts has long been used by the UNHCR to bring together civil society, the communities hosting refugees, businesses, donors, volunteers online. This year, the UNHCR in partnership with Save the Children, will share stories and discus-



sions that are inspired by the acts of kindness and solidarity from people who are doing their very best to improve life or lives. The campaign will feature social media posts like links, stories, polls, questions, Facebook and Instagram live, conversation with experts and videos. The campaign will



**THE CAMPAIGN WILL FEATURE SOCIAL MEDIA POSTS LIKE LINKS, STORIES, POLLS, QUESTIONS, FACEBOOK AND INSTAGRAM LIVE, CONVERSATION WITH EXPERTS AND VIDEOS**

run from April 25 to June 20, 2020 (World Refugee Day). Save the Children India will be driving activity via its Facebook, Twitter and Instagram account and UNHCR India will use its Facebook account.

Rubina (17), who lives in Hyderabad, over a telephonic conversations said, "I see anxiety on my father's face. He has a small shop in my community but business

is low, and we have to take each day as it comes. Though we have a lot to worry about the present situation around us, but when a stranger comes and asks my family and neighbour did you eat, are you doing okay and offer support, it gives me a lot of hope that this time shall pass and we will be a stronger community." Rubina is eagerly waiting to go back to school and complete her 10th board examination.

We hope these acts inspire others to #EveryOneCounts with these initiatives, or to start their own if there are none among their communities. Most importantly, we hope to communicate these small but incredible acts of solidarity that have a huge impact (even if they don't make the news) and that we wish to create a space to share them with others.

We all want things to go back to normal quickly but we need to turn the recovery into a real opportunity to do things right for the future. We are all in this together. The virus threatens everyone. Everyone counts, including you.



**Save the Children**

**Build a world  
in which every child attains the right to  
survival, protection, development and participation.**



# 4 THE OUTBREAK THE CITY



## CORONA WATCH

### Counselling for corona workers

**New Delhi:** The Delhi government Friday launched free counselling service through phone or video calls for those fighting at the frontlines against the coronavirus pandemic across India, including doctors and police personnel. They can request a counselling service by either calling or sending a WhatsApp or text message to 9868396802 or 9868396859.

### Centre, State doing their best, says HC

**New Delhi:** The Delhi High Court, while hearing a PIL by an NGO seeking supply of cooked food through kitchens and dry ration to migrants and daily wage labourers at camps, said it is aware that "both Centre and state governments are doing their best to provide food, dry ration and other essential items to people in need..."

### GTB doctors seek thermal scans, masks

**New Delhi:** A day after a resident doctor at GTB Hospital tested positive for COVID-19, the resident doctors' association Friday asked the medical director to implement measures including installation of thermal scans and provide N95 masks. Dr Sunil Kumar, medical director of the hospital, said, "Everything is being done as per protocol."

### Nine cases in Noida

**Noida:** Nine new coronavirus cases were reported in Noida Friday, while other NCR cities such as Ghaziabad, Gurgaon and Faridabad recorded no increase in the number. **ENS**

## Man detained for 'killing' parents

**New Delhi:** Delhi Police has detained a couple who allegedly killed the man's parents in Dwarka Friday. "We received a call at 11.15 am and found Raj Singh (61) and his wife Omwati (58) lying on the floor of their room in Chawla. There were sharp cuts on their faces. Singh's son and his wife were at the house. They were called for questioning," said DCP (Dwarka) Anto Alphonse.

Another officer said, "Singh's daughter had come in the morning but she was sent away by the couple, after which she called the police." **ENS**



## RAMZAN BEGINS

Residents of Old Delhi look out for the moon by the illuminated Jama Masjid as Ramzan begins, Friday. *Tashi Tobgyal*

## Authorities put an end to confusion: Azaan is allowed but all must offer namaz at home

**JIGNASA SINHA**  
NEW DELHI, APRIL 23

THE DELHI Police, Lieutenant Governor and Deputy Chief Minister Friday said *azaan* (call to prayer) would be allowed during Ramzan, which starts Saturday, though people must follow lockdown guidelines and offer *namaz* from home.

The clarification came after a video emerged showing two police personnel telling the muezzin of a mosque in Rohini not to play the *azaan*, citing an "order" by the L-G. "While observing *roza* and

prayers, we expect everyone to follow lockdown as per the guidelines. *Azaan* may be carried out in accordance with NGT guidelines. It is requested that *namaz* be offered at home," the Delhi Police tweeted.

The message was shared by L-G Anil Bajjal, who further wrote: "It is requested that *namaz* may be performed while staying indoors, and have *sehri* at home."

In the video from Thursday, a woman tells the two personnel, "*Azaan ke liye koi mana nahai hai...* Please show us the order. We will start fasting tomorrow, how will we find out the timings if the

Imam doesn't call for the prayer?"

A senior IPS officer from Rohini district said, "It was a miscommunication, and we have told the constables not to spread false information. It was a mistake since they got confused between *azaan* and *namaz*. Police personnel have been briefed again. We have also spoken to locals and told them that *azaan* will go on, and they must only do prayers at home. It is not banned."

Deputy CM Manish Sisodia too tweeted: "There are no restrictions on *azaan* and people must not gather at mosques for Ramzan."

In Dwarka, former MLA Adarsh Shastri claimed he had "received calls from people saying police are not allowing *azaan* in Mangolpuri and Pocket 8 of Dwarka". DCP (Dwarka) Anto Alphonse denied the claim and said: "There is no restriction on playing *azaan* from mosques."

A senior IPS officer said: "The basic difference between *namaz* and *azaan* has been explained. We will ensure that the holy month passes smoothly in the midst of the lockdown."

A Delhi Police spokesperson said the Rohini incident happened due to a "small communication is-

sue", which has been resolved. Anil Mittal, additional PRO of the Delhi Police, said, "We are in talks with religious leaders and priests. We want people to celebrate Ramzan indoors and not step out of their houses." Video messages recorded with religious heads requesting people to maintain social distancing have been circulated on WhatsApp by Delhi Police.

Atul Kumar Thakur, DCP (South), said, "We briefed our staff a week ago and have already conducted meetings with imams and maulvis. SHOs and other police officers have also made announcements about the restrictions."

## East Delhi flats first to be desealed

**EXPRESS NEWS SERVICE**  
NEW DELHI, APRIL 24

THE GOVERNMENT on Friday desealed an East Delhi apartment complex, making it the first area to be removed from the containment zone list, after no cases were reported from the neighbourhood for a few weeks.

Mansara Apartment in Vasundhara Enclave will remain in lockdown like the rest of city, but residents will be allowed to go out to buy groceries or work if they are involved in essential services. The apartment complex was declared a containment zone on March 31, after a person tested positive on March 26.

"As per guidelines... the operation will be scaled down if no secondary laboratory confirmed COVID-19 case is reported... for at least four weeks after the last confirmed test has been isolated and all contacts have been followed up for 28 days... these two conditions are fulfilled," said the order by the area DMA K Mishra.

There are around 150 families here. "More areas are likely to be desealed soon," an official said. CM Arvind Kejriwal said: "Operation Shield was successful because of cooperation from people living in this zone."

## AS COMPARED TO APRIL 2019

# Tax collection dips to a tenth, 'situation grim'

**MALLICA JOSHI**  
NEW DELHI, APRIL 24

DELHI'S TAX collection this April has dipped to a tenth of the collection in the corresponding period last year. Where Delhi collected Rs 3,566 crore as tax in April 2019, it has managed to get only Rs 323 crore till April 23 this year. Officials said that almost all the tax, under usual circumstances, flows in by the third week of the month.

The lockdown in Delhi began on March 23, two days before a nationwide imposition. Since then, only those involved in essential services and factories that manufacture essential items such as processed and packed food and medical equipment have been allowed to operate.

Hospital staff, bank officials, grain, vegetable and fruit mandis, grocery stores, takeaway services, e-commerce websites and pharmacists have been allowed to go to work too, since they are deemed to be part of essential services.

Deputy Chief Minister Manish Sisodia, who is also the finance minister, said the situation is grim. "April was the first month where we could see a major impact of the lockdown and COVID-19, as by the time the lockdown was announced in March, most collections were already in. Tax collections are next to nothing," he said.

Delhi's budget of Rs 65,000 crore was announced in March, on the first day of Delhi's lockdown.

Speaking to *The Indian Express*, Sisodia said: "Once we are over this, we will review sector-wise issues and see what the need of the hour is for each area. There is no point of a knee-jerk reaction when we don't have a



Finance Minister Manish Sisodia said the tax collection has been next to nothing

precedent or know what lies ahead. This is something that has not been seen in recent human history. There is no template, and conventional reform plans are useless."

Talking about an extension to the lockdown, which is in place till May 3, Sisodia said it was too early to take a decision.

After a fall in the number of fresh COVID-19 cases in the city, the numbers have started to rise again. There were 128 reported cases on Thursday and 138 on Friday.

Sisodia said, "May 3 is still over a week away. We will have to take a call on extension closer to that. Right now, we plan to have consultations with the industry and all stakeholders as well as economists, but that can happen only if there is a pause to the rate of spread of the disease. Once there is a pause, we can shift the focus back to the economy. Right now all our focus is on COVID-19. But yes, if the government doesn't have money, it will run out of money even for this fight. There are too many uncertainties right now."

## TN CM writes to Kejriwal on 'issues' with Covid centre

**EXPRESS NEWS SERVICE**  
NEW DELHI, APRIL 24

TAMIL NADU Chief Minister Edappadi K Palaniswami Friday wrote to his Delhi counterpart Arvind Kejriwal raising concerns about the condition of quarantine centres in the capital, which house over 500 people from Tamil Nadu who had visited the Tablighi Jamaat headquarters in Nizamuddin. He also wrote that since Ramzan is starting on Saturday, residents of the camps be provided food and medicines "at appropriate times".

Palaniswami wrote to Kejriwal two days after a 60-year-old from Tamil Nadu died at a COVID care centre in Sultanpuri. Those who were at the centre with him have alleged he was not attended to properly even though he was diabetic. Authorities have denied this, and doctors say the man had been taken to the centre from a hospital because he was asymptomatic and stable.

"... there are 559 Tablighis

from Tamil Nadu in New Delhi... The state government has been receiving grievances with regard to conditions of their stay. They have been complaining that some of them are diabetic and suffering from other comorbidities. They are also not provided timely meals," he said. He also referred to the 60-year-old's death.

Fathima Muzaffer, a member of All India Muslim Personal Law Board who lives in Chennai and is coordinating with the family, had earlier alleged that he was diabetic and was not given medicines and food on time — an allegation denied by the DM Sandeep Mishra, who said there were five doctors on duty when the patient collapsed. He also said that food was given on time to everyone.

"I request you to... extend the best possible care... As the Ramzan month is due to start, authorities may be asked to provide food and medicine at appropriate times," Palaniswami wrote.

The Delhi government did not respond to questions regarding the letter.

## AFTER GAUTAM BUDH NAGAR MOVED TO NEW PASS SYSTEM

# Long lines at Delhi-Noida border, officials say will be resolved soon

**ASHNA BUTANI**  
NEW DELHI, APRIL 24

GOPAL KUMAR set out from Shakarpur on his scooter, with a box labeled 'most urgent essential items for COVID-19', and headed to Noida Friday afternoon — only to turn back after being stopped by authorities at the Delhi-Noida border.

"I had to deliver masks, gloves and sanitisers to a dispensary inside BHFL, Sector 16, but I was not allowed to enter Noida. When the lockdown was implemented, I

had applied for a pass but was told I do not need it in order to deliver medical items. After the new order was passed, I applied again but my pass is pending. The goal is to contain the spread of COVID-19 but the exact opposite is happening," said the delivery boy.

On Tuesday, the Gautam Budh Nagar district administration sealed the border to contain the virus spread and said essential service providers will be allowed entry — provided they have a UP pass. While movement from Noida to Delhi was unhindered for essential service work-

ers, they were being stopped while returning home.

Authorities said the Delhi and Noida administrations have different rules. "Doctors and officials having COVID-19 duty passes issued by Government of India and Delhi are exempted. If the vehicle bears COVID-19 passes issued by the authorities, then ID card issued by concerned hospital or government authority will suffice," said Suhas LY, DM Gautam Budh Nagar. A senior police official said that all issues will be "resolved" in the coming days.

Dr Varun Chitrani, on COVID-



Vehicles in line to enter Noida from Delhi. *Abhinav Saha*

19 duty at Max Super Specialty Hospital, Patparganj, said, "After working 24 hours, I'm being stopped from going to my home in Sector 144. If they were going to stop us, why did they allow us to go to Delhi in the first place?"

A guard at the border also claimed several healthcare workers, including doctors, were not allowed to travel from Delhi to hospitals in Noida.

Tensions rose as more vehicles were stopped, including a bus ferrying 30 nurses from Apollo Hospital. "Nurses on COVID-19 duty are quarantined at hostels.

But what about us? Now we are told we cannot return home," said Anjana Devi, a nurse on the bus.

Several bank employees argued with officers to let them pass. Samiksha Singh, who works at SBI, said, "It seems like we will have to spend the night here. I stay in Sector 23... We have never been stopped before."

Authorities made exceptions for ambulances and patients. Ruchi Goyal, a resident of Noida's Sector 15, was driving back from Goyal Hospital when she was asked for a discharge summary. "I went to the hospital as I had in-

ternal bleeding... and was admitted for a night. I just have a prescription." After speaking to the doctors, police let her pass.

After hours of waiting, some turned to go back to Delhi while others stayed put. At 6.30 pm, authorities asked people to sign an undertaking stating that they will not attempt to travel to Noida without a pass from tomorrow. Dr Deepak Singh, who works in the pathology department at ESI Hospital, said, "We should not be asked to do this. We will not go to the hospital from tomorrow if we have to face a similar situation."



New Delhi







# INTERVIEW | Dr Sandeep Budhiraja, Group Medical Director, Max Healthcare, Senior Director, Institute of Internal Medicine

## Taking extensive measures to protect the nation

Max Healthcare has been at the forefront along with the COVID Warriors, ensuring better healthcare facilities for its personnel and numerous patients

■ ABHISHEK PATHAK

**What are the preventive measures taken to ensure that frontline healthcare workers and doctors remain safe?**  
Max Healthcare has been highly alert in creating clinical and non-clinical SOPs regarding handling of COVID patients, including various safety measures to be followed. Extensive training modules for all cadre of healthcare workers have been created and multiple, repeated trainings are happening for all exigencies. We have clearly told our frontline healthcare workers that they will be given an adequate level of protection in form of PPE, and we are ensuring that no hospital of Max Healthcare runs out of PPEs. We are also designing innovative ways of reducing risks of the infection among our healthcare workers and patients. Few examples are patient transport trolley with a cover, special protective cover while incubating the patient, and specially designed kiosks to take COVID sample. We have instituted in-house testing to do a complete universal screening of COVID for all



the patients and healthcare workers to ensure there is no asymptomatic positive person in the system who could be a potential risk. We have given HCQS prophylaxis to over 15,000 employees of Max Healthcare as it has shown to have a role in prevention of infection, especially for healthcare workers. We ensure that our healthcare workers don't work for long hours and get adequate breaks and

rest in between their duties. In addition, we are providing lodging and in-house food to all our healthcare workers involved in managing COVID patients. If there is an accidental exposure of the virus to a healthcare worker, complete in-house tracing is done, including testing, and if unfortunately, the worker has to be hospitalised, the entire care is done by Max Healthcare.

**Are the COVID-19 patients cooperating with healthcare workers?**  
For us at Max Healthcare, the answer has generally been 'no', except that we are also facing some issues in convincing people to get the COVID test done. According to our policy, until the test results of COVID suspect patients come negative, they are kept in isolation. So, some patients and their families have been complaining that why are we keeping the patient on the 'suspect floor'. Since we want the safety of patients and their families, we have been very strict about attendant policy. Hence, no attendant is allowed in the hospital

# INTERVIEW | Dr T S Kler, Chairman, PSRI Heart Institute

## Heart patients should focus on their health and follow the lockdown religiously to stay safe and sound

■ ABHISHEK PATHAK

**Anti-malarial drugs used against COVID-19 heighten the risk of cardiac arrest. How can we minimise this risk?**

Currently, hydroxychloroquine is recommended as a prophylaxis for COVID-19 infection. This is not a proven treatment of the infection yet. Any person who is exposed to a COVID positive patient should take it as a prophylaxis (400 mg twice on day 1, then 400 mg once a week thereafter). If any healthcare worker is involved, he should take it for 7 weeks. If the exposed person is a relative, then he should take this drug for 3 weeks.

This drug poses cardiac complications, including prolonging of the QT interval. If the QT interval is prolonged by 25% of basic QT then the patient gets prone to cardiac arrest (polymorphic ventricular tachycardia). For any person taking hydroxychloroquine, the recommendation is to first take ECG and then repeat it after 24 hours and if there is no significant prolongation of the QT inter-



val only then the drug can be continued. Care has to be taken that hydroxychloroquine should not be provided with other drugs like azithromycin that prolong the QT interval as well. So, if you're given a combination of both these drugs, which was recommended as a treatment for COVID-19 infection, the chances of the QT prolongation become even more. So, if you're on the combination of these drugs, it should be under strict medical supervision of doctors.

**Can COVID-19 mimic heart at-**

**tack signs in patients?**

Around 15-20% of COVID-19 patients have cardiovascular manifestations, with one of them being heart attack (myocardial infarction). First, there can be a pseudo myocardial infarction which has to be ascertained by doing angiography and ECG. Second, due to the coronavirus infection, the viscosity of the blood increases and it heightens the risk of clot formation in a person leading to blocking of arteries and which will eventually lead to sudden heart attack. Third, the infection can also lead to rhythm problem with irregular heartbeat.

**What precautions should heart patients take right now?**

There's a high chance of mortality due to COVID-19 infection in case of people with heart problems. People with heart diseases and other comorbidities have low immunity compared to people with normal cardiovascular system. I would advise people with heart problems to follow the lockdown religiously. Such people should take regular follow-ups with their doctors via either video conferencing or telephonic consultations.

# The safety of residents and well-being of staff is our priority

Through its social media campaigns and unique initiatives, the Gaurs Group has maximised the safety of its residents, staff and labourers at its sites and societies

■ ABHISHEK PATHAK

**How are you encouraging residents in your societies to adapt to the message of 'Stay Home, Stay Safe'?**

The Group is currently engaged in extensively promoting the idea of 'Stay Home, Stay Safe' through its many unique awareness campaigns. For this, we are connecting with our residents through our social media handles and spreading the messages on the importance of cleanliness, personal hygiene, and social distancing. Even the shops inside the premises of our societies are maintaining social distancing and asking the residents to mandatorily wear masks and gloves while coming to shops.

**What practices are you following to keep your societies safe and secure?**

The whole country is going through a hard time where it is has become imperative to keep ourselves in perfect health and maintain personal hygiene with utmost candour. The surroundings we live in have to be sanitised regularly along with maintaining social distancing. More than 25,000 families live in the Gaur City and their safety is our priority. To make this feasible, we have installed a mechanised sanitiser machine to protect all our residents from the deadly COVID-19 virus. All the areas, shops and avenues of the Gaur City are being sanitised using this machine twice a day. Sanitisation is an important aspect of preventing COVID-19, and this machine is being used for the first time in Delhi NCR by the Gaurs Group. This advanced-technology machine is being used in many other countries and can sanitise up to a distance of around 30 to 50 metres. We also have teams coordinating with



the city police to check if anyone who has a foreign travel history along with any other corona affected or suspicious cases are being sent for COVID testing/isolation.

**What measures are you taking to ensure the safety of employees?**

As per the guidelines issued by the Government of India on preventive measures to be taken in view of COVID-19, the Gaurs Group is taking extensive and comprehen-

sive measures to ensure prevention against the pandemic. Various disinfectant teams are working at all of our projects from the last fortnight on a regular basis to ensure public safety. We have also installed the mechanised sanitiser machine on all our under-construction sites so that our fellow workers are also protected. Using this machine, we are sanitising our whole project sites. Staff at our societies have been ordered to wear masks, wash and sanitise hands every hour.

**In what ways is the Group fulfilling its CSR activities? What are the measures taken for the safety and security of workmen at your various project sites?**

In the current times, when millions of labourers are walking back to their native places unaided due to the lack of food and other basic necessities, we are standing by our almost 3,000 labourers who are currently stranded on our different project sites. We are taking care of their food and shelter at our project sites, including Gaur Yamuna City, Gaur Siddhartham, Gaur City Center, Gaur City 7 Avenue, and Gaur City14 Avenue. The labourers are also being given a month's rations supply and other necessary things.

**What are the benefits you extending to buyers who are interested in buying a property now? Are you also offering any payment benefits to existing and prospective customers currently?**

We have come out with a unique 'Ghar Baithe, Ghar Kharido' offer for commercial as well as residential projects where we are asking potential buyers to pay Rs 1 lakh to book as against the full booking amount. The rest of the amount can be paid within the next 100 days.

# Supporting the community

Believing in the philosophy of giving back to the society, AIPL is currently extending support to over 1,600 workmen by providing them daily ration, food, shelter and medical check-ups

WITH the current ongoing crisis of COVID-19, life has come to a standstill for many. In these uncertain times, Advance India Projects Limited (AIPL) has come forward to help the poor and needy in all possible ways. AIPL's vision and mission doesn't end just at creating signature projects but further stretches ahead in creating a healthy and joyful society, instilling strong values for the betterment and development of the nation. The company has put its best foot forward with a lot of encouraging initiatives aimed at helping the economically weaker sections of our society by catering to their basic needs and food requirements.

AIPL believes in the philosophy of giving back to the society and helping the underprivileged is a way of serving this noble cause. All AIPL construction sites emphasise on the safety of workers at all times, and also nutritious food, Guru Ka langar, is served on a daily basis at lunchtime to over 2,600 workers. The company is taking care of its workers so that they don't have to worry about their livelihood and sustenance. The company believes that this stratum of our society comprises the most hard-working people and they face difficulty in meeting even their basic requirements.

During the prevailing situation of COVID-19 pandemic, AIPL has extended its support to over 1,600 workers. This support has been extended in the form of either langar or distributing dry rations, including 10-day ration kits in the form of wheat, flour, rice, dal, oil, salt etc. Apart from this, AIPL is also feeding over 300 stray animals on a daily basis.

AIPL is also engaged in taking care of the safety and hygiene of the workmen stranded at its various project sites due to the current



lockdown, providing them with food, shelter and medical care directly and through its associates. As instructed by the authority, the company is periodically checking body temperatures of workmen at its project site camps to monitor the symptoms of COVID-19. It has launched an awareness campaign to educate the workmen through pep talks, given by its HSE team members, to bust the myths surrounding COVID-19 and to reduce stress amongst workers.

The company has arranged for grocery items through milkbasket and MCG to avoid residents from moving out of the premises. Gloves and masks are distributed to staff and workmen at project sites on regular basis. Social distancing and other preventive measures are being followed during the distribution of foods etc. Dedicated apartment/area is pro-



During these unprecedented times, AIPL expresses its solidarity with everyone staying at home or affected by the COVID-19 pandemic, and a wholehearted applause for those fighting on the frontline"

vided to the retained staff with complete stay-over and cooking facilities, including regular stock of rations, to make the staff comfortable during their stay.

Further, any staff found with any symptoms of COVID-19 would be relieved from duty for the medical check-up with immediate effect. AIPL is also ensuring regular cleaning/sanitisation of washroom, corridor, and common areas with R-1. Space has been created at lift lobby for screening of all visitors and employees in AIPL's commercial buildings as well.

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# 6 THE OUTBREAK NATION



## CORONA WATCH



A market in Solapur, Maharashtra, on Friday. *PTI*

### KARNATAKA

## Five prisoners test positive, others shifted

**Bengaluru:** As many as 133 inmates of the Ramanagara district jail near Bengaluru were shifted to a quarantine facility on Friday after five prisoners accused of resorting to violence in the city's Padarayanapura area—where 14 cases have been reported—tested positive. On April 19, violence had broken out in the sealed ward when health workers entered it. A total of 121 people were arrested and sent to the Ramanagar jail. The inmates have now been moved to Haj Bhavan. *ENS*

### TAMIL NADU

## Seven cops in Coimbatore test positive

**Coimbatore:** Seven police personnel tested positive for COVID-19 here on Friday, following which the Podanur police station to which they were attached was closed, city police commissioner Sumit Saran said. All of them were admitted to a private hospital. The police station would be closed for a few days for disinfection, and function temporarily from a marriage hall, he said. The cops were part of a group of 75 manning 10 containment zones in the city and took tests on Thursday, he said. *PTI*

### KERALA

## 4-month-old girl dies after cardiac arrest

**Kozhikode:** A four-month-old girl who had tested positive for COVID-19 and was suffering from congenital heart disease died in a hospital here in Kerala early Friday after suffering a cardiac arrest, officials said. This is the third COVID-related death and the first infant fatality in the state. The baby was admitted to the hospital on April 21 with a history of fever, cough, breathing difficulties and seizure. *PTI*

# 'Was accused of creating panic... time has proved Kerala is on right track'

KERALA HEALTH Minister **K K SHAILAJA** speaks to **SHAJU PHILIP** on how the state managed to flatten the COVID-19 curve and why it is too early to rest. Excerpts:

### Is the COVID-19 threat over for Kerala?

We don't think the COVID-19 problem can be solved within a month. At present, our caseload has come down and there is good recovery. Another relief is that there was no community spread as a major chunk of the cases were people from Gulf countries and their primary contacts. At the same time, we haven't reached a shore of comfort. Cases are going up in neighbouring states. In this scenario, Kerala cannot remain as a safe island. We have to continue our present vigilance and standard operating procedure. I have told our medical teams that we cannot rest considering the huge work before us. I have told them we may have to fight for the next four or five months.

### What is the challenge ahead?

The return of expatriates would be a big challenge for

Kerala. We are really distressed by the poignant experiences shared by people from the Gulf. In many bachelors' camps, ordinary workers were telling me that they have symptoms but were not getting tested. We are ready to bring them back on a priority basis. Also, there are Keralites in other states, especially students presently held up in hostels. They also want to come back after the lockdown. Quarantining all these people would be an unprecedented challenge. We have to ensure enough stock of testing kits when there is a huge inflow of people into the state. Right now, we are handling less than 150 cases, but our planning is for tens of thousands.

### How are you preparing for that stage?

We will have a strong screening system in the airport, stricter than the one before lockdown. More teams would be deployed to ensure that not a single person is left out of screening at airports. The symptomatic would be shifted to hospitals and the asymptomatic would go to their homes or common quarantine



**THE EXPRESS INTERVIEW**  
WITH  
**K K SHAILAJA**  
KERALA HEALTH MINISTER

centres. Earlier, we had provided good facilities at quarantine centres. But in the next stage, when the number of people go up, we may not be able to ensure such facilities to everyone. We would have to convert auditoriums and institutions into quarantine centres. We had planned very well

but the task is not so simple...

### How did Kerala manage to flatten the curve?

Our planning and preparedness are the most important factors behind our success. We had planned in advance. In early January, when I heard that a virus had been spotted in Wuhan, a high-level meeting of the health department was held. I could easily sense the danger because there are students from Kerala in Wuhan and some medical students had even approached me in the past for internships. I told the officials that the students usually return during February-March and hence we should be careful. After the 2018 Nipah outbreak in Kerala, reports of virus spotting anywhere in the world is a matter of concern for the state. On January 24, we initiated an action plan, which was taken down to all districts. That worked well and we handled very well all the three positive cases from Wuhan without any of their contacts getting infected.

### How did you address the post-Wuhan scenario?

There was an impression that

the virus attack was over. As no fresh cases were detected or reported anywhere in India, many advised me to lower the vigilance. But, we maintained a team at the airport for screening passengers although universal screening was not in place then. We got in touch with airlines to announce the screening at Kochi. Some even accused me of creating panic among people through such actions. The Opposition asked me to learn from America and follow that country's mitigation method. If we had withdrawn that vigilance, the COVID-19 war fronts in Kerala would have multiplied. Only one family escaped our airport screening. We never remained complacent even when cases were not reported. We trained doctors and other health staff and asked them to remain vigilant if persons with respiratory diseases turn up. When we strictly screened and quarantined people, I was blamed for over-action. But time has proved Kerala is on the right track and is following the right SOP of screening, quarantining, isolating, tracing and treatment. **FULL INTERVIEW ON [www.indianexpress.com](http://www.indianexpress.com)**

## Six-month-old among two kids booked over isolation norms

**EXPRESS NEWS SERVICE**  
DEHRADUN, APRIL 24

THE ADMINISTRATION of Uttarakhand's Uttarkashi district has recommended the suspension of a government official after he reportedly lodged a case against a six-month-old child and three-year-old girl, along with 45 others, for violating the lockdown.

COVID-19 magistrate Girish Rana, a government engineer, on April 10 reportedly received information that 47 people in an Uttarkashi village who were put under home quarantine had violated the restriction.

Instead of visiting the spot, Rana contacted a person in the village and noted down the name of people who allegedly violated the quarantine. On the basis of his report, a case, under IPC section 188 and sections of Disaster Management Act, was lodged on April 11 by the revenue police against 47 people, including the two minors.

The inclusion of the young children was discovered on April 19 and 20 during the investigation. "It was questioned how a six-month-old child can violate rule. When the inquiry officer asked Rana about this, he confessed that he had made the complaint for case without visiting the spot and by taking names from somebody over phone. The matter was addressed on April 22," said Ashish Chauhan, District Magistrate, Uttarkashi.

The DM said that the inquiry officer has completed the investigation and a final report will be submitted in court on Saturday. Chauhan said he has recommended Rana's suspension, and that a probe has been ordered.



## BOARDING CALL

A US embassy official gives instructions to a batch of NRIs being taken to the US in relief flights. The NRIs were shuttled in buses from Ludhiana to the Delhi airport on Friday. *Gurneet Singh*

## 328 stranded Bangladesh nationals flown to Dhaka

**SHUBHAJIT ROY**  
NEW DELHI, APRIL 24

A TOTAL of 328 Bangladeshis, who were stranded in different parts of the country because of the lockdown, returned to Dhaka on Friday. Their travel was facilitated by the Bangladesh High Commission in India.

One batch of 162 passengers was carried by a special flight of Biman Bangladesh from New Delhi and another 166 people flew home by another special

flight of US-Bangla airlines from Chennai.

Also, about 3,600 stranded British travellers are set to return home on 14 new flights chartered by the UK government.

The return of the Bangladesh nationals, most of whom came to India for treatment, was made possible by a team of Bangladesh mission officers led by High Commissioner Muhammad Imran.

Another group of 164 Bangladeshis is expected to fly home on Saturday from

Chennai. This group mostly comprises people who were under treatment at Bengaluru's Narayana Hospital.

So far, nearly 1,000 Bangladeshis stranded in Indian cities because of the lockdown have returned home by air and land routes with assistance of Bangladesh missions in New Delhi, Kolkata, Mumbai, Guwahati and Agartala.

The British High Commission, meanwhile, has said 3,600 stranded British travellers are set to return home on 14 new flights chartered by the

UK government.

This would take the total number of people flown to the UK from India on the government's chartered flights to over 13,000.

Jan Thompson, Acting High Commissioner to India, said, "We are extremely grateful for the close and continuing support of the Indian government and airport authorities in facilitating this unprecedented repatriation exercise. We are continuing to work around the clock to get as many British nationals home as possible."

**ARUN JANARDHANAN**  
CHENNAI, APRIL 24

**Southern Agro Engine Pvt Ltd**  
**Guindy Industrial Estate,**  
**Chennai**

No. of workers: 20  
Usual strength: 80

AS A MANUFACTURER of sprayers usually used for agricultural works but now being deployed for coronavirus disinfecting drives, Jayavijayan Dayalan's Southern Agro Engine Pvt Ltd falls under the category of "essential services". That, Dayalan says, means little.

With his suppliers yet to start operations, the 46-year-old says he has deployed no more than 20 workers as he can't meet the demand.

While the Union Home Ministry has issued a clarification, the threat of facing penalty



**WORK IN PROGRESS**

**FIELD REPORTS FROM FACTORIES**

should any of their workers test positive for COVID-19 is stopping many units from starting work, he says.

When the lockdown started on March 25, Dayalan's factory, like most other units at the Guindy Industrial Estate, shut for a week. "Then there was huge pressure from government agencies for our products. We had to step in, we mobilised workers and opened our units to supply the products we already



With masks, gloves and social distancing, work goes on at the manufacturing unit in Chennai. *Express*

had ready," he says. Southern Agro manufactures a range of sprayers, including those that run on batteries, on high-power engines, and even those mounted on wheels, apart from power weeders and tillers, for an

annual turnover of around Rs 55 crore.

The first task was retaining the labourers. "Some 10% of them are from northern states like Bihar and Mizoram. Others are from Chennai and neighbouring

districts." While around 10 were already home before the lockdown started, others subsequently went to stay with relatives. Dayalan then organised accommodation for 10 workers next to his factory and another 30 at a unit owned by his father nearby.

"We have provided them ration, kerosene and all essential facilities. A local canteen brings food during work hours," he says.

Located towards one end of Chennai, the Guindy Industrial Estate has over 1,000 MSME units. A majority, except those making medicines or food products, are shut. Those open are struggling like Southern Agro.

Murali D, 40, who has been working at Southern Agro for six years and now holds the rank of manager, travels to work from his home in Chennai. He has a pass for his motorcycle. However, he remains in fear for his family. "I

deal with no less than 50 people every day, including clients. When I get home, I go straight to the bathroom. I eat alone, sleep in the hall," says Murali, who ensures all workers wear gloves and masks while at work.

Surya Narayanan, a frail worker in his late 50s, stays with 15 others at the accommodation arranged by the company. The premises are spacious, with rooms holding two-three people. However, as soon as the lockdown is lifted, Surya Narayanan hopes to visit home in Andhra Pradesh.

In good times, Southern Agro would have 200 employees on rolls, with 80 people working at any time from 9 am till 5.30 pm, putting in extra hours during the peak farming periods of May-July and December-February.

However, things have been sliding for a while. First, the 2015 Chennai floods hit Dayalan's

### BMC PANEL'S DEATH AUDIT

# In Mumbai, 6.4 days from start of symptoms to death: report

**TABASSUM BARNAGARWALA**  
MUMBAI, APRIL 24

THE AVERAGE time between onset of symptoms of coronavirus and the death of that patient in Mumbai is 6.4 days, and the average time between hospital admission and death is 2.4 days, according to a death audit report carried out by a committee appointed by the BrihanMumbai Municipal Corporation (BMC).

The committee found that patients were reaching hospital late and dying soon after hospitalisation.

After scrutinising 133 deaths in Mumbai, Vasai-Virar, Navi Mumbai and Palghar, the panel made 11 recommendations.

With 18 more deaths on Friday, Maharashtra's toll crossed 300—Mumbai, at 178, accounts for well over half those.

"Mumbai must plan for larger capacity," the report emphasised, stating that there is need to make intense preparation in next 4-6 weeks. The report's top recommendation is the "need to identify early warning signs" to prevent deaths and provide early intervention. It pointed out that healthcare workers in COVID care centres must look for the slightest

of symptoms—such as fever, low blood pressure, bluish lips, breathlessness, persistent pressure or pain in chest—and test such people immediately. The committee has stated that a liberal testing approach is required for pregnant women, elderly, people with co-morbidities such as hypertension, diabetes, asthma, kidney ailment and cancer if they develop even slight symptoms.

The seven-member team

### 72 FRESH CASES REPORTED IN TAMIL NADU

## 4-day total lockdown in Chennai, two other cities

**EXPRESS NEWS SERVICE**  
CHENNAI, APRIL 24

TAMIL NADU reported 72 new COVID-19 cases on Friday, taking the total number of cases in the state to 1,755. Three cities in the state—Chennai, Coimbatore and Madurai—which have reported the highest number of cases so far, will face a total lockdown of services from 6 am on April 26 till 9 pm on April 29, Chief Minister Edappadi K Palaniswami announced on Friday.

The CM said a similar tightened lockdown will be enforced in Salem and Tirupur corporations too, from 6 am on April 26 and 9 pm on April 28.

According to state government data, the state has 864 active cases. Two deaths were reported on Friday taking the toll in the state to 22. A total of 866 pa-

headed by Dr Avinash Supe, a former KEM Hospital dean and now director at Hinduja Hospital (Khar), was formed to study the high mortality rate in Mumbai and recommend ways to curb it.

A second six-member panel, appointed by the state government, was formed to review deaths in the rest of Maharashtra. This panel is chaired by Dr Archana Patil, additional director, Directorate of Health Services.

The BMC death audit found that 79 per cent of those who died had co-morbidity. In 74 cases, the person suffered from either hypertension or diabetes, or both; in 14 cases the patient suffered from pulmonary illness and in eight cases also had kidney ailment.

It found that 28 people who died had no co-morbidity, and were reported dead either due to age or purely of COVID-19 infection. Maximum deaths occurred in the 61-70 years age bracket (42 people), followed by 37 people in the 51-60 age bracket.

The report notes that 80 of 133 deaths analysed had died within two days of hospitalisation, 34 died within 3-5 days and the rest after five days of hospitalisation. The audit also analysed time taken between patient first developing symptoms till the time they got admitted.

The audit advised that ambulances must be made available in slums so that symptomatic patients can be quickly hospitalised. Each hospital with COVID-19 treatment facility should also have two neonatal intensive care beds to ensure paediatric COVID-19 cases can be handled if they turn critical, the committee advised.

"There is a need to test faster, admit patients early and watch over their oxygen saturation levels," a committee member said.

tients have been discharged from hospitals. On Friday alone, 114 patients were discharged from various hospitals in the state after completing treatment.

Friday's lockdown in multiple cities was declared due to the steady increase of cases. In the state, Chennai has reported the highest number of cases (452), followed by Coimbatore (141). Madurai city has reported 56 cases, Salem 30 cases and Tirupur city 110 cases.

CM Palaniswami said only certain essential services would be allowed during the "total lockdown" in these cities. While medical services, including hospitals, laboratories in hospitals, pharmacies, ambulances and funeral services, wholesale vegetable markets, and mobile vegetable and fruit shops will be allowed to function, grocery stores and vegetable and fruit vends, won't.



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THE INDIAN EXPRESS, SATURDAY, APRIL 25, 2020

## THE EDITORIAL PAGE

WORDLY WISE  
CHESS IS THE GYMNASIUM OF THE MIND  
—BLAISE PASCAL

The Indian EXPRESS

FOUNDED BY

RAMNATH GOENKA

BECAUSE THE TRUTH INVOLVES US ALL

## THE OTHER VIRUS

Holding citizens accountable for acts of hate is not incidental but key to united fight against pandemic

**A**MID THE CORONAVIRUS crisis, three states framed a terrible everyday bigotry — but also, and hearteningly, a swift and lawful state response. In Mumbai this week, a resident of a suburb who refused to take groceries from a Muslim delivery-person was arrested. The delivery person had recorded a video of the bigoted behaviour he was faced with on his phone, Section 295A of the IPC treats as an offence “deliberate and malicious acts, intended to outrage religious feelings of any class by insulting its religion or religious beliefs”. In Gujarat, arrests have been made for circulating messages on social media that cited the Tablighi Jamaat congregation in New Delhi — which did contribute significantly to the making of a COVID hot spot — to call for the social and economic boycott of the entire Muslim community. In Uttar Pradesh, after it came to light that a private hospital had issued an advertisement saying it would not admit Muslim patients unless they took a COVID test, the Meerut police filed an FIR against the owner under Sections 188 (Disobedience to order duly promulgated by public servant), 295A and 505 (statements “conducting to public mischief”). Such action taken in Maharashtra, Gujarat and Uttar Pradesh — states that are, incidentally, ruled by the BJP and the Shiv Sena, parties not exactly known for their political commitment to the secular principle — may not deter the next act of hate on the street, but it points to the way forward. At a time when anxieties and fears sparked by a shared health crisis are threatening to drive the wedge deeper between communities and sharpen polarisation, rendering the Muslim community doubly vulnerable, the state needs to, quite simply, uphold the law.

The problem, of course, is that for the most part, the state either looks away from acts of religious prejudice and discrimination that violate the fundamental rights and freedoms of fellow citizens, or becomes complicit in them. Or, responds defensively, as when the charge is levelled by governments and organisations located abroad — as it did, recently, after the OIC spoke of a rising “Islamophobia” in India in times of the coronavirus. The Indian envoy to the UAE, and the Indian embassies in Oman and Qatar rose immediately to douse that controversy, lest it affect the country’s image and ties in a region crucial to India’s diplomacy and strategy. On the other hand, it is inadequately realised or acknowledged how grievously religious polarisation, and the failure to act against it, could hurt, and even roll back, the hard-won gains that India is slowly and laboriously making in its battle against the virus.

In fact, heightened vigilance against the communal virus, and a firm resolve to act against it, must be, and must be seen to be, an essential part of India’s anti-COVID strategy. The state must be on guard against communal bigotry, not just because it can erupt in violence, but also when it takes a costly toll on the many solidarities that shore up the fight against a common enemy in a public health emergency.

## MUTUAL FEAR

Franklin Templeton decision could have ripple effects. RBI and SEBI must ensure adequate liquidity to intermediaries

**O**N THURSDAY, FRANKLIN Templeton Mutual Fund announced its decision to wind up six debt schemes with a combined asset base exceeding Rs 25,000 crore. The fund house said that redemption pressures, coupled with reduced liquidity in the bond markets, had compelled it to take this decision. The Association of Mutual Funds of India (AMFI) has sought to quell the panic, assuring investors that a significant share of fixed income fund assets is invested in superior credit quality securities, and that the schemes have liquidity to ensure normal operations. While this may well end up being a localised event, there are concerns over its possible ripple effects. This event could lead to risk aversion on the part of both investors as well as fund managers. Risk averse investors may rush to withdraw from similar funds, while fund managers may now prefer the safety of more liquid higher rated paper, leading to further stress in the bond markets.

Over the past month, investors have pulled out billions from debt funds, as fears that the disruption in economic activity caused by the lockdown will impair the ability of corporates to service their debt obligations, have gained traction. This surge in redemptions has created liquidity issues for fund houses. The Franklin Templeton schemes were largely directed towards high-yield instruments. In the current environment of risk aversion, finding buyers for low-grade credit papers is a daunting task. And even if it did find buyers, it would have had to take huge haircuts. Debt funds are a key source of funding of corporates. And if the redemption pressure builds up, and they are unable to offload their portfolios in the market, or their borrowings are not sufficient to cover their obligations — SEBI has imposed a limit of 20 per cent of assets under management for such loans — then funding to corporates will come under severe strain. Credit flows beyond the higher investment grade firms are likely to come under pressure, and liquidity issues may well morph into solvency issues.

The results of the latest round of the RBI’s targeted long-term repo operations suggest banks are unwilling to take on credit risk. Who will then take on the credit risk? To begin with, the Reserve Bank of India should consider providing direct liquidity to intermediaries, perhaps along the lines of what was done during the financial crisis of 2008-09. The costs of intervening early are less than the price of delayed action.

## PLAYING FROM HOME

Chess gets ready for its digital play as internet-mediated games draw the biggest players of the sport

**A**FTER WORKING FROM home, the world is innovating playing from home. Not Ludo or rummy, not the sort of games which we play online to keep boredom at bay. The Royal Game is going on the internet, with 10 teams competing for the Online Nations Cup. Some of the biggest names will be playing from home next month, including Viswanathan Anand, Gary Kasparov and Vladimir Kramnik. Elsewhere on the internet, Magnus Carlsen, the biggest name of all, is hosting another tournament.

It had to happen. Chess was one of the first games to be played by computers and by the late Nineties, machines were capable of defeating the best human grandmaster. After the arrival of the internet, chess programmes erased the distance between players, getting them together on the same screen. But some resist the speed of online play and prefer an older method, with each player laying out the game on his or her own board at home, and communicating moves by email or in a chatroom. They channel an institution which turns 70 next year — correspondence chess, in which players send moves to each other, usually by post, and games last for up to two and a half years. It’s a radical variant of chess, since players are allowed to consult books, the internet and other reference material, and get a month of “reflection time” after every 10 moves.

The International Correspondence Chess Federation was established in 1951, but its predecessors go back to 1928. On the basis of dubious historical evidence, it is claimed that the first correspondence games date back to the 12th century, when moves were sent to opponents by homing pigeon. But it is certain that this form of slow chess shares a fundamental feature with the Online Nations Cup — both are based on absolute trust.



PRATAP BHANU MEHTA

CHINESE ATTEMPTS TO displace American economic and strategic hegemony in the international system were not going to be without friction. This competition opened up the prospect of what Graham Allison described as the Thucydides Trap — the possibility of deepening tension as one great power seeks to replace another. This tension has now been immeasurably deepened. The Trump administration has been seeking to redefine the terms of the economic relationship with China. And the COVID-19 crisis has turned the world public opinion against China in ways that were unimaginable a few months ago. China is being widely held responsible for a cover-up and a delay in the global response to the virus. Country after country is rethinking its economic relationship with China.

But when the dynamics of the Thucydides Trap were being analysed, few had imagined that this competition would break out when both the Chinese and the American political systems would be facing deep internal challenges. This opens up the possibility of overlaying what is known as the Tacitus Trap over the Thucydides Trap. The Chinese coined the term, “Tacitus Trap,” in homage to the great Roman historian, Tacitus. This trap describes a condition where a government has lost credibility to the point where it is deemed to be lying, even if it speaks the truth. President Xi Jinping himself used this term as a call to arms to the Chinese government to maintain its credibility. What tactics the Chinese government will adopt to achieve this end is an open question. But even the Chinese coiners of the term could not have imagined that the Tacitus Trap might not just be a challenge facing China. It could become the defining political condition of our time. Authoritarian governments would face a credibility crisis because of their propensity to control information. Many democratic governments face a different credibility crisis: Hyper-partisanship would simply make truth or lies a function of which side was saying it, making sober collective action difficult. The existence of a possible Tacitus Trap exacerbates the risks of the Thucydides Trap.

A great power competition is riskier when the political systems of the great powers display greater pathologies than strength. The Chinese and American political systems are by no means equivalent. But their weaknesses

Both US and China face internal credibility crisis. It could work to detriment of international system

The Chinese coined the term, Tacitus Trap, in homage to the great Roman historian, Tacitus. This trap describes a condition where a government has lost credibility to the point where it is deemed to be lying, even if it speaks the truth. President Xi Jinping himself used this term as a call to arms to the Chinese government to maintain its credibility. What tactics the Chinese government will adopt to achieve this end is an open question. But even the Chinese coiners of the term could not have imagined that the Tacitus Trap might not just be a challenge facing China. It could become the defining political condition of our time.

seem to be gaining the upper hand. In the US, healthy political competition has been replaced by hyper-partisanship: At the federal level, many of the checks and balances on executive power have been denuded; American federalism which was a shock absorber is now also a potential source of conflict; class conflict is at the deepest it has been for decades. With President Donald Trump there is looming uncertainty over just how much the institutional frame of American politics might get tested. But one surest sign of an internal pathology is when a power gives up the very ideas that gave it deep internal and external legitimacy. America made horrendous mistakes in the conduct of its international affairs. But it was able to absorb the moral costs of those mistakes because of the ideological allure of its model — grounded in openness. The American system has a capacity for renewal. But it will be a long haul.

The Chinese regime will face a deeper legitimacy crisis of its own. A legitimacy crisis does not mean a weakening hold on power. It can have the opposite effect — an aggressive and coercive hunkering down of elites. But the signs of a crisis are apparent: The increasing use of coercion, surveillance and repression and the even more insistent control of information orders. The Chinese government might get high marks for its lockdown strategy. But the stigma that it covered up the facts and inflicted needless damage on China and the world will gnaw at its political system. China’s relatively quiet confidence that it would gain global ascendancy in the world system has been replaced over the last few years by a bellicose diplomatic aggressiveness. This is not a sure-footed regime confident of its capabilities and growing external legitimacy.

This internal disarray in both superpowers heightens external risks. Domestic political compulsions to take a more aggressive external posture towards the world are heightened. There is little doubt now that the “China Question” will now be one central theme of the American election, and partly understandably so. But the China question will, in some senses, displace, the thornier questions over economic and social policies of both parties. It will be the trope through which internal contradictions are papered over. And in that context, the incentive of

both parties will be to outbid each other in the hard line they propose.

China is in an even more difficult situation. There is no question that the world will increasingly call China to account for its actions during this crisis. The intention may not necessarily be to censure China. It can be driven by the desire to ensure that there are sufficient levels of transparency and international cooperation to both combat the virus, and to minimise the risks of such events being repeated. But the Chinese regime will not find it easy to accommodate the international community, without in some senses, risking opening up a domestic can of worms. Such openness and transparency would now be inconsistent with the principles by which the regime now secures its internal legitimacy. It will also be hard to do, without a serious loss of face, in the context of the China question now becoming the central axis of American politics. The autonomous dynamic of nationalism in one country can risk reinforcing it in the other.

The challenges of dealing with the pandemic or existing interdependencies may yet impose a degree of sobriety on both superpowers. But the demands on internal legitimacy are increasingly pointing in a direction where both countries will not find it easy to dial back from ratcheting up tensions, in ways that might make delicate diplomacy more difficult.

We are at a transformative moment where almost all the rules of the international order are potentially up for renegotiation, from trade to cybersecurity, from the environment to pandemic risks. The massive economic shock of the COVID crisis is going to occasion deep restructuring of the domestic economies. But for these challenges to occur when the political systems of both superpowers are becoming exaggerated caricatures of themselves does not bode well. We might not just be in G-Zero world, with the two major powers abdicating their international responsibilities; we might be in G-minus-two world, where the internal credibility crises of the governments of the major powers work simultaneously to the detriment of the international system.

*The writer is contributing editor, The Indian Express*



KHALED AHMED

THIS COLUMN is dedicated to a great Indian named Justice Markandeya Katju.

It appears that by the time a judge becomes a member of the Supreme Court in Pakistan, his personality is elevated to the status of a saviour. People living in small cities, and suffering the tyranny of the local feudal aristocracy, want their sons to either join the police department or become a lawyer. Objective: To save the family from persecution. Once a lawyer, the chances are that the small-town intelligent boy will become a judge in the lower courts with the prospect of progressing to the high court and, if lucky, to the Supreme Court of Pakistan.

Unsurprisingly, the three lawyer-judges who reached the apex of the judiciary in Pakistan in recent times saw themselves as saviours in the Islamic sense: Caliphs wandering the streets and helping the poor and wronged. One such example of a chief justice of the supreme court gone “caliph” was Iftikhar Muhammad Chaudhry (2005-2013). His style was the suo motu method, a name given to public interest litigation in which the court itself becomes a litigant — after which you know who is likely to win the case.

The “Chaudhry court” was soon perceived as stepping into areas where it didn’t have a clue, and it started unilaterally rescinding international contracts and exposing the state to international penalties run-

## A TALE OF THREE JUDGES

Pakistan has seen some unconventional judges in the Supreme Court in recent times

ning into billions of dollars. After about 6,000 suo motu cases, Justice Chaudhry became too much to handle for the ruling General Pervez Musharraf who removed him forcibly — confirming Chaudhry’s status as a suo motu messiah. He was propped up as a hero of the people by the lawyers hitting the roads in protest in 2008, till he was reinstated and the general ousted from power.

Next came the SC chief justice Saqib Nisar (2016-2019) who said he wanted to be Baba Rahmat (benefactor of the poor in Punjabi folk) and started going around dispensing instant justice. Now, Pakistan had two Baba Rahmats competing in the goodness department, the other being Prime Minister Imran Khan. Justice Nisar got after the private sector medical colleges “robbing parents in the name of education and admission”. Then he pledged to build a dam that Pakistan was postponing for lack of money: He started going around hat-in-hand till he got nine billion rupees from suo motu-scare parties, while the dam actually required Rs 1,491 billion. The finale, after retirement, was his son’s wedding on which he spent Rs 1.5 crore, the bride’s dress reportedly being designed by the famous Indian designer Anita Dongre.

The third funny ex-SC judge is Javed Iqbal, currently heading the National Accountability Bureau (NAB), which nabs politicians and keeps them jailed without ac-

cusing them of anything because the “burden of proof” is on the man in the NAB jug. Under Iqbal, the NAB is a dismal champion of injustice set up with intended malice.

Justice (retd) Iqbal, as NAB chief, got into a controversy with a Tayyaba Farooqi. Their “flirtatious” video was made public, much to the shame of Iqbal, who was supposed to be god-like in the midst of the sinful politicians he was punishing.

There was also the “caliphal” district and sessions judge, Justice Kazim Ali Malik, who unseated the speaker of the national assembly, Ayaz Sadiq, in 2015, and didn’t shy away from writing this “pious” judgment: “I have put following questions to my own conscience: 1) Am I created simply to keep on thinking about food? 2) Am I like that animal, which is tied down to a post and which thinks nothing but its fodder? 3) Am I like that uncontrolled beast which roams about and does nothing but eats its fill and does not know the purpose of life for which it is created? 4) Have I no divine religion, no conscience and fear of Allah? 5) Am I left absolutely free in this world without any check or control to do as I like? 6) Am I at liberty to stray, to wander away from the true path and roam about in the wilderness of greed and avarice?”

*The writer is contributing editor, Newsweek Pakistan*

## APRIL 25, 1980, FORTY YEARS AGO

## GAUHATI LATHICHARGE

AS NORMAL WORK in offices and banks in Assam continued to be paralysed for the third day, 31 persons were injured in a lathicharge some three kilometres away from the Narengi oil complex. Central Reserve Police personnel were ordered to use lathis as several hundred persons in the Lalmati area attempted to go to the Oil India pipeline headquarters by a new route. A spokesman for the agitating organisations said this would continue until they were allowed to proceed to Narengi. He criticised the All India Radio for not reflecting in its broadcasts “the true nature of the mass movement in the state.”

## BJP RECOGNISED

THE ELECTION COMMISSION VIRTUALLY recognised the three-year-old Janata Party by giving recognition to the Bharatiya Janata Party led by Atal Behari Vajpayee as “a national party” and allotting it the “lotus” as reserved symbol. It also ordered the freezing of the Janata symbol “haldhar”. The Commission was convinced of a “prima facie dispute between two groups of the Janata Party, one led by Vajpayee and the other by Chandra Shekhar, and each claiming to be the real Janata Party”.

## RUSSIA OPENS ROUTES

ALTHOUGH PRESIDENT CARTER’S national

security adviser, Brzezinski, has said that Carter has not taken even a tentative decision to use military force against Iran, the Iranians are preparing for a US blockade. The Soviet Union has reportedly agreed to open three trade routes on its border to Iranian traffic in anticipation of a possible American blockade of ports on Persian Gulf. The Soviet-Iranian agreement opened the transit point of Julfa, where a railway line joins the two countries in northwest Iran, Astara where a highway capable of handling heavy truck traffic cuts across the two at the western end of the Caspian Sea, and Anzali, formerly Bandar Pahlavi, a Caspian seaport at which Soviet vessels have been seen unloading goods.





# 9 THE IDEAS PAGE

## Lockdown with a human face

While trying to contain coronavirus, immediate focus should be on alleviating hardships of poor and vulnerable groups, including migrant workers



C RANGARAJAN

AS THE CORONAVIRUS spreads, severe dilemmas haunt policymakers. Even the scientific community is confused and does not seem to know whether the South Korean model of more intensive testing is preferable to the European model of a complete lockdown. The economic crisis that we are facing today is very different from any crisis that we have encountered recently. This is the first economic crisis in recent memory to have been triggered by a non-economic factor — a pandemic. It has brought to a grinding halt nearly all economic activity.

The dilemma policymakers face is often starkly described as the choice between “lives” and “livelihoods”. On April 14, the government decided to extend the lockdown by another 19 days. A lockdown essentially amounts to limited economic activity and this results in throwing temporary workers and daily wage earners out of employment. Migrant labour falls in this category. According to the 2011 census, the number of migrant workers under the category, “migrants for work/employment” was 41.42 million. This number must have grown substantially by now. The impact of the lockdown has fallen very heavily on the poor and vulnerable groups. We need to bear this in mind while evolving the strategy to combat the virus.

Elsewhere, I have classified the expenditure during the period we combat the virus into three broad categories. First, medical and healthcare expenditure, which includes the money spent on extension of hospital facilities, employment of additional medical and healthcare workers, costs of testing on a much wider scale and the purchase of accessories like personal protection equipment, ventilators and testing kits. The expenditure under this category is a “must” and there can be no compromise on it. The length of the battle will decide the cost. Second, the expenditure involved in taking care of the people thrown out of employment, and other vulnerable sections of the population. Third, stimulation expenditure aimed at restarting the economy. Here, the financial system presided over by the RBI will play an important role. But the government also has a role.

The “life” versus “livelihood” dilemma pertains to the lockdown policy. A tight lockdown over an extended period may save lives by curtailing the progress of the virus. But at the same time, it places several segments of society under severe hardship. With the lack of economic activity, many will go hungry. In this context, the government must look at two issues. First, it must consider to the extent to which the lockdown can be relaxed while keeping in mind the priority of restricting the spread of the virus. The government has recently announced some relaxations. This is a welcome step. However, it must keep this concern under continuous consideration. It must explore other options on the medical front as well. For example, will more testing make it possible to reduce restrictions? Second, if the lockdown is a “compulsion”, we need to pay adequate attention to the plight of people who have been affected adversely.

The government had earlier announced certain measures to help some segments of society. With the lockdown being extended, it is necessary to raise the levels of relief, and also cover segments of society not covered earlier — migrant labour, for example. They can neither go home nor get employment or



CR Sasikumar

income. Cash transfers to these workers may not be that easy as many of them might not have bank accounts. Moreover, we do not have a registry of these workers. Many may not have local ration cards and therefore, may not receive aid from the local or state government. The best course of action is to provide food and shelter in a systematic way. Local authorities must find a mechanism to achieve this. Hunger is a blot on society and needs to be fought no less than a virus.

There is much talk about a “stimulation package” to revive the economy. The financial system will have to lead the charge. The government can provide direct help only to small producers and certain sectors of the industry severely affected by the lockdown. In any case, most such efforts will have to wait for the lockdown to be lifted.

Expectations regarding additional expenditures by the government vary from 2 per cent of the GDP to 5 per cent of the GDP. Normal sources of financing will not be adequate to meet this order of expenditure. Central finances were under pressure even before the onset of the pandemic. Many analysts felt that the figure of 3.5 per cent of the GDP as the fiscal deficit, indicated in the budget for 2020-21, would be exceeded. The pandemic will necessitate an increase in expenditure. Moreover, with the decline in economic activity, revenues will also go down. The revenue projections were made on the assumption that the nominal income growth would be 10 per cent. But this is unlikely to be achieved. The nominal income growth is likely to be 7 per cent, at best. Given the in-

The government had earlier announced certain measures to help some segments of society. With the lockdown being extended, it is necessary to raise the levels of relief, and also cover segments of society not covered earlier — migrant labour, for example. They can neither go home nor get employment or income. Cash transfers to these workers may not be that easy as many of them might not have bank accounts. Moreover, we do not have a registry of these workers. Many may not have local ration cards and therefore may not receive aid from the local or state government. The best course of action is to provide food and shelter in a systematic way. Local authorities must find a mechanism to achieve this.

crease in expenditures and the slowdown in revenue collection, the borrowing programme will exceed significantly over what was indicated in the budget. Monetisation of debt is inevitable and it will have its own consequences. The brunt of the expenditures will be borne by the state governments and therefore, the Centre must allocate additional resources to them. They may also be allowed additional borrowing above 3 per cent of the state domestic product.

In the first quarter of 2020-21, the GDP growth rate will be negative. Agricultural performance during the year could be the same as in 2019-20 as the rainfall is expected to be normal. The developed world may go through a recession over the year. Thus the external sector may not be of much help. It is quite possible for the economy to have a V-type recovery from the second quarter of 2020-21. On that assumption, the overall growth rate for the year can be 3 per cent. This is an optimistic estimate.

To return to the present, the focus of the government has to be two-fold. It must act vigorously to contain the virus, explore the possible alternatives to a complete lockdown, and prepare a road map for removal of restrictions. Second, it must take all actions to provide adequate help to the poor and the needy including the migrant workers. Lockdown, as necessary, must be with a human face.

*The writer is former chairman, Economic Advisory Council to the Prime Minister, and former governor, Reserve Bank of India*



ABHISHEK SINGHVI

IF EVERY adversity presents an opportunity and every cloud has a silver lining, then the COVID-19 pandemic is the time to bring in innovations and new paradigms in the administration of justice. Though what follows is Supreme Court-centric, it can be replicated with appropriate modifications at all levels of the judiciary. What is sadly missing is not talent, capacity or funding but attention to detail and a holistic, uniform protocol at each level of the hierarchy.

First, we cannot have vacation court-like functioning during the pandemic and switch magically to the pre-COVID normal after the lockdown. It would be naive to assume that post lockdown, hordes of lawyers will, or should be, allowed to descend upon the SC, and business will resume as usual. Since pre-COVID normalcy is many months away, we must evolve three protocols, not two — lockdown, post lockdown pre-normal and normal.

Second, during the lockdown, there is no reason why a minimum of two-thirds, indeed all 35, of SC judges should not sit daily. Why is the best equipment, the best technology, not operational over the last month to enable this? Instead, we have two or three

benches sitting and dealing with less than 50 matters every week. Indeed, with the state-of-the-art technology, judges should not be required to meet and endanger themselves, as is currently happening.

Third, the two largest rooms at the new SC building should be fully equipped to enable a limited number of lawyers, who cannot afford virtual lawyering, to present their arguments from within the court — they should maintain strict social distancing. The lawyers who fall in this category or would want to come to court are, of course, a minuscule number. However, they must be facilitated.

Fourth, the strict test of urgency currently applied must be maintained. False urgency claims are the bane of Indian litigation. They clog the legal pipeline while ordinary and poor litigants have to undergo an eternal wait. COVID and its short-term aftermath is the best time to evolve two tracks of litigations. Judges holding courts that are akin to a vacation bench could deal only with hyper urgent cases — as is currently happening, albeit trebling the current listings. The bulk of the remaining 35 judges can then take up cases that are going on for 10 years or more.

Within a few months, all the cruel figures which underline the high pendency rate of the SC will vanish. But this requires a ruthless listing procedure since one party will always be interested in causing delays. The procedure should also involve careful screening by judicial interns, advance invitations of five or seven-page written submissions should be issued and strict time limits, based on such pre-screening, fixed. All five-judge and higher bench references may be excluded from this list for the time being.

Fifth, for the full court to function, we should have had ramped up technology yesterday. It is deplorable that the apex court is not equipped with efficient technology. This would require Rs 100-crore at most — surely the SC deserves this amount. The judiciary should be the least concerned with issues such as seating arrangements for judges, the number of parties and advocates who can be accommodated and the quality of audio and video. All this should be operationalised by technicians working on government directions. We are inexcusably behind on all this.

Seventh, when full normalcy returns (the third phase), we must ensure that these

methods are used to conduct a significant proportion, perhaps 33 per cent, of all hearings. The much-criticised orality of the Indian system will diminish, time limits that we have failed to implement for seven decades will become the new normal, and precision, through written submissions, will get a boost. Less crowding, less wastage, less dirt and less transmission of infection can easily become the new normal.

Eighth, as the above paradigms extend to lower court hierarchies, virtual lawyering will allow shift systems for courts and make evening and night courts routine, without egregiously enhanced strains on our infrastructure.

The possibilities are limitless. We have nothing to lose except our chains, habits and comfort zones. Let us start by utilising the full forthcoming SC vacation to virtually function at full strength.

*The writer is a Rajya Sabha MP, former chairman Parliamentary Standing Committee on Law, former Additional Solicitor General of India and senior National Spokesperson of the Congress. Views are personal*

### WHAT THE OTHERS SAY

“With thousands of new cases still being reported every day in the country, the (US) administration has been scrabbling around like a squirrel after nuts looking for someone to blame.”

— CHINA DAILY

## The public policy dilemma

There is indeed tension between lives and livelihoods



BIBEK DEBROY

THERE IS risk and there is uncertainty. Since the days of Frank Knight, economists have differentiated between the two. Risk has a known probability distribution. For uncertainty, the probability distribution is unknown. COVID-19 makes us confront uncertainty, not risk. In either event, agents maximise expected payoffs. For risk, there is a given probability distribution that can be used by everyone. For uncertainty, there is a subjective probability distribution, which can, and does, vary from individual to individual.

How do I devise this subjective probability distribution? Through information and experience I already possess. There are various rationality assumptions used by economists. They are often violated. Otherwise, behavioural economics wouldn't have taken off. Typically, given a situation, when your decision doesn't agree with mine, I say you are irrational. However, with uncertainty, the problem may not be with rationality assumptions, but with differences in subjective probability distributions. Because of COVID-19, there is a certain risk of getting infected. Let's call this the infection rate — total infections divided by the total population. Do I know what this infection rate is, for India, or for any other country for that matter? I don't. I am not being pedantic. To the best of my knowledge, no country has done universal testing.

No country has done universal testing for a proper random sample either. The ICMR has told us more than 75 per cent of Indian patients will be asymptomatic. Who do we test? Those who show symptoms, those who have been in contact with confirmed patients and those who suffer from severe respiratory diseases. Most countries do something similar. In other words, when I work out an infection rate based on those tested, there is a sampling bias. This isn't a proper infection rate. To the best of my understanding, the only country where we have had something like a random sample is Iceland. There, the infection rate was 0.8 per cent. There are similar caveats about the death rate. If I mechanically divide number of deaths by the number of confirmed cases for India, I will get a death rate just over 3 per cent. The global figure is a little less than 7 per cent. But neither of these is a death rate for the total population, since only those with severe symptoms are included in infection numbers. Three per cent or seven per cent are over-estimates. In a controlled environment like Diamond Princess, death rate as a ratio of total passengers, and not those infected, was less than 0.4 per cent. The true infection rate and true death rate are not alarming numbers.

What does this have to do with differential subjective probability distributions? There are slices in India's population pyramid with rural/urban and other spatial

differences too. Consider two extreme types. Type A, who are globalised in information access and morbidity. Life expectancy is 80 plus and there are lifestyle diseases like diabetes and high blood pressure. This co-morbidity increases possible death rates and thanks to globalised access to information, certainly increases perceptions about death rates, making them out to be higher than they are. Some of them have fixed incomes, regardless of what happens to lockdown. Therefore, if you think in terms of maximising expected payoffs with a subjective distribution, high probability is attached to loss of life and low probability to loss of livelihood. I have simplified, but you get the general idea. Contrast this with Type B, someone whose life expectancy is 60, without a fixed income stream and whose health concerns are tuberculosis and water-borne diseases, not COVID-19. Nor is access to information that globalised. High subjective probability will be attached to loss of livelihood and low probability to death from COVID. Both the types reflect subjective probabilities. Neither is “irrational”. There is tension between the two. Type A would like the lockdown to continue indefinitely, until long tail of the infection curve tapers off, perhaps beyond September. Type B would like lockdown to be eased soon, with necessary restrictions in hotspots. There is indeed tension between lives and livelihood. Even if health outcomes and information access are like Type A, but income is contingent on growth, preferences might mirror Type B.

Public policy needs to balance such differential individual preferences. This used to be the aggregation issue of the once fashionable, and somewhat esoteric, social/collective choice theory. Doing injustice to that entire literature and reducing it to column-type language, if preferences are heterogeneous, one set of individuals imposes its choice on the rest. Type A disproportionately influences policy. This determination of aggregate preferences is a dynamic process. Therefore, sooner or later, Type B contests this and as the lockdown is prolonged and livelihood costs mount, discontent surfaces, as it has across a range of countries. There were also welfare economics notions that pre-dated social choice theory, such as compensation principles of Kaldor, Hicks and Scitovsky. The point can be made using the two stereotypes. Specifically, Type A need to compensate Type B for their losses. To state it starkly, livelihood losses suffered by Type B need to be compensated by government through redistributive measures and this has to be financed by higher taxes imposed on Type A. The right question for the Type A is not whether they want the lockdown to continue, but whether they are willing to pay a COVID-tax to support lockdown extension.

This is meant to be a caricature, but it illustrates the public policy dilemma. Note that without a revival in growth, tax-paying capacity of Type B is limited and with job losses, some Type As become Type Bs. The choice is starker.

*The writer is chairman, Economic Advisory Council to the PM. Views are personal*

### LETTERS TO THE EDITOR

#### ONE-SIDED ARTICLE

THIS REFERS TO the article, ‘Leading from the front’ (IE, April 24). The writer praises the Narendra Modi-led government for its efforts regarding the coronavirus. Every line of the article presents a one-sided story, just one example (of many): The article states that “PM Modi directly reached out to the 1.3 billion citizens to seek their mandate”. Modi's communication through TV and Radio is one-sided. The PM has not yet held a single press conference. There are ample of questions from the state of migrant labours to the lack of test kits, that are unaddressed.

**Suchak D Patel, Ahmedabad**

#### SWIFT JUSTICE

THIS REFERS TO the editorial, ‘Securing the fighters’ (IE, April 24). The brutal attack on medical workers is a matter of shame. The ordinance is welcome but should be supplemented with a set of strong enforcement measures. The attackers must be tried in fast track courts.

**SS Paul, Nadia**

#### NO BENEFIT

THIS REFERS TO the article, ‘Don't waste the oil crisis’ (IE, April 24). The government is unlikely to pass on the windfall from the oil price crash to citizens. The extra revenue will be used to compensate for the loss that has occurred due to the lockdown.

**Gulshan Kumar, Agra**

#### LETTER OF THE WEEK

##### FALSE CLAIMS

THIS REFERS TO the article, ‘The test of a nation’ (IE, April 23). Even as the writer commends the PM's farsightedness, the tragic migrant crisis continues to unfold. As for the “timely” lockdown, we know that it took nearly two months after the first case was reported to announce it. The almost threatening demand for hydroxychloroquine from Trump is what the writer calls India's “crucial role” in the changing global order. The “cooperative federalism” alluded to is only a euphemism for the Centre's chauvinism. Finally, given the stress on it, one wonders if gratitude can replace PPEs for our corona warriors.

**Muhammad Ghazali, Patna**

#### BENIGN BEHEMOTH

THIS REFERS TO the editorial, ‘A big deal’ (IE, April 24). The coming together of Facebook and Jio is a game-changer. The new entity will combine e-commerce and communications. The concerns on data privacy and net neutrality are unfounded, as both companies are responsible corporates.

**Rajiv Jain, Zirakpur**





DELHI CONFIDENTIAL



EXTERNAL AFFAIRS Minister S Jaishankar is clearly making good use of time during the lockdown in between diplomatic phone calls and official meetings. He has posted on social media that he has finished reading the trilogy of Hilary Mantel, the Booker Prize-winning English author. "A truly satisfying #WorldBook Day. Finally finished Hilary Mantel's trilogy-The Mirror and The Light," he tweeted. Mantel's latest book is a 912-pager. With many Indians stranded overseas, the tweet also faced some criticism on social media.

**POWER OF ONE**


PRIME MINISTER Narendra Modi started his interaction with gram pradhans on Friday with reference to Mohammad Iqbal, a panchayat representative of Narwaw, in Jammu and Kashmir. After congratulating Iqbal for keeping in touch with the ground, Modi told him that initiatives of his panchayat have ensured that the village would be able to observe Ramzan properly. Modi also made it a point to include one of Iqbal's mantras – respect all, suspect all – in the concluding remarks. Iqbal has said there is only one confirmed COVID-19 case in his block till date, and explained why even that solitary case emerged: "There is no panchayat constituted till date - we did not have panchayat members. Therefore, we could not trace the patient. We have identified and quarantined all those with travel history."

**TO PATNA VIA KOREA**

WITH THE pandemic expected to stretch out till the end of the year, the Election Commission has started looking at how it could affect upcoming elections. Bihar is slated to go to the Assembly polls towards the end of the year. The EC, in a preliminary meeting held recently, has decided to explore the South Korea model in this respect. South Korea conducted elections to 300 seats in its national assembly this month, and the poll panel has set up a committee of officers to study the changes adopted by that country in its polling process due to the pandemic.

**TAKING STOCK**

WITH THE annual conference of military leadership to take stock of defence and national security issues cancelled due to the pandemic, Defence Minister Rajnath Singh, who was to preside over the meet, interacted with leaders of the three forces to review their COVID-19 preparedness and took stock of the operational preparedness. Singh asked the forces to ensure operational preparedness to prevent any action from adversaries, avoid wasteful expenditure and mentioned that they should look at tasks that can be done quickly and can also help revive the economy when the lockdown is lifted.



**OFFICE OF THE RANCHI MUNICIPAL CORPORATION, RANCHI**  
{ENGINEERING SECTION}  
KUTCHERY ROAD, RANCHI, PIN – 834001  
e-mail : support@ranchimunicipal.com

Tender Notice: RE-02/27(SWM) DATED:-24-04-2020

**NOTICE INVITING E-TENDER (2<sup>nd</sup> Call)**

1.	Name of Work	Ranchi Municipal Corporation intends to adopt online single stage two cover system bidding process for selection of the Service Provider to carry out Municipal Solid Waste Management services -Door to door collection of Solid Waste and transportation of the same by using closed body vehicles with tipping arrangement including Labours in accordance with SWM Rules 2016, upto established transfer station, secondary collection points and recycle recovery centres from eligible individuals / registered firms/ company incorporated under the Companies Act 1956/ 2013 agencies registered partnership firms/ public limited companies, for the following activities for a period of Five (5) years..
2.	Earnest Money	Rs. 50 lakhs in the form of a Fixed deposit/ bank guarantee issued by a Nationalized/Scheduled Bank in India having a branch in Ranchi, in favour of "Municipal commissioner, Ranchi Municipal Corporation, Payable at Ranchi ("Bid Security").
3.	Tender Cost	Rs. 25000 (twenty five thousand only) by way of non-refundable demand draft issued by a Nationalized/Scheduled Bank in India having branch in Ranchi in favour of "Municipal commissioner, Ranchi Municipal Corporation, Payable at Ranchi
4.	Contract Period	05 Years
5.	Date of Publication of Bid on Website	27.04.2020 at 2:00 PM
6.	Bid Document download start date	28.04.2020 at 10:00 AM
7.	Receiving of Queries	04.05.2020
8.	Pre-Bid Meeting	13.05.2020 at 3:00 PM (IST) in office of Municipal Commissioner, RMC, Ranchi
9.	Uploading of Response	18.05.2020
10.	Last Date of Submission of Technical & Financial Bid	By 28.05.2020 Upto 5:00 PM
11.	Submission of Hard Copy of EMD/Tender Fee etc	Till 29.05.2020 Up to 4:00 PM
12.	Opening of Technical Bid	30.05.2020 at 12:30 PM
13.	Publication of Technically Qualified Bidder's	Shall be Communicated Later
14.	Opening of Financial Bid	Shall be Communicated Later
15.	Name & address of Office inviting tender	Municipal Commissioner, Ranchi Municipal Corporation, Ranchi- 834001
16.	Helpline Number	0651-2203469

**Eligibility Criteria & Project Details:-** Interested bidders are advised to go through the RFP document for information pertaining to Eligibility Criteria and Project related information. Interested Bidder shall submit the Proposal electronically through the website [www/jharkhandtenders.gov.in](http://jharkhandtenders.gov.in) or other important/ relevant documents, bank draft, bank guarantee etc. should be scanned and enclosed with the e-tender as per the guidelines given in the RFP document.

Note: 1. RMC reserves the right to cancel or modify the bidding process without assigning any reasons and any liability.  
2. Further details can be seen on website <http://jharkhandtenders.gov.in>

Sd/-  
**Municipal Commissioner**  
Ranchi Municipal Corporation  
PR 227964 (Ranchi Municipal Corporation) 20-21 (D)

# As more states take students back from Kota, those left appeal to CMs

EXPRESS NEWS SERVICE  
JAIPUR, APRIL 24

AFTER UTTAR Pradesh, Madhya Pradesh and Uttarakhand, more state governments on Friday firmed up plans to bring back students from their respective states stuck in Kota, the coaching hub in Rajasthan.

While arrangements were made on Friday to send 1,000 students to Haryana, nearly 400 students to Assam, and 1,500 others to various parts of Rajasthan, the Chhattisgarh government sent at least 75 buses along with health staff and police officials to bring back more than 2,000 students from the state enrolled at various coaching institutes in Kota.

In Guwahati, Assam's Finance Minister Himanta Biswa Sarma announced that the state will bring back 391 students from Kota in 17 buses.

On Saturday, nearly 100 students are expected to be sent to Himachal Pradesh, and 500 others to various parts of Rajasthan in government-run buses. Another 300 students are likely to travel home in private vehicles, officials said. In Bhopal, officials of Madhya Pradesh government said all students from the state who were stuck in Kota have returned. The state, they said, had sent nearly 150 buses from Gwalior to ferry them back. But even as their counterparts from other states are ready to be taken back home in arrangements made by their respective governments, students



BACK FROM KOTA: Students on arrival in Ahmedabad. PTI

from Bihar have kept up their protests, demanding action from their state government. From posting on social media to going on hunger strike, they have left no stone unturned to catch the attention of Bihar Chief Minister Nitish Kumar, who has refused to follow his counterparts in other states and bring students from the state home, stating that any such move will be doing "injustice with the principles of lockdown".

They have been joined by some students from other states such as West Bengal, Telangana and Andhra Pradesh, who are also trying to reach out to their respective state governments.

According to the Rajasthan Chief Minister's Office, nearly 11,000 students from Bihar, 3,000 from Jharkhand, 2,500 each from West Bengal and Chhattisgarh, 1,800 from Maharashtra, and approximately 1,000 students from Odisha are still stuck in Kota.

Talks are also on with Jammu and Kashmir to send students from the Union Territory back home, it is learnt.

According to the Rajasthan government, around 18,000 students in Kota have returned home as of Thursday. These include about 12,500 from UP and Uttarakhand, 2,800 from Madhya Pradesh, 350 from Gujarat, 50 from Dadra and Nagar Haveli, and 2,200 others who come from Kota division itself. In Raipur, officials said Chhattisgarh Chief Minister Bhupesh Baghel has instructed them to ensure proper distancing is maintained in the buses while bringing the students back.

At ground zero Kota, meanwhile, several videos and images of students from Bihar, holding placards and demanding to be taken back home, are doing the rounds on social media. Some students have also started a hunger strike and have shared online im-

ages of watery daal ostensibly being served to them.

They are also tweeting with hashtags such as "Humey Ghar Jana Hai" (we want to return home), "Nitish Help Kota", and "Send Us Back Home".

Students from some other states are also trying to reach out to their state governments. Om Prakash, a student from West Bengal, said, "Students from UP, MP and Uttarakhand have been safely sent back home as cases continue to rise, our mental health keeps deteriorating. Classes are shut and we have no idea when our examinations will be held."

In a video message, one Ramesh Mali says, "Honourable CM of Andhra Pradesh and Telangana, please help Telugu Kota students stuck here. We are facing many problems. The food is not safe. The mess staff do not use gloves and masks. We are feeling very unsafe here. Our parents are very worried as cases are rising." The district reported 18 more coronavirus cases on Friday, taking its total to 140. Of these, 60 people have recovered. Kota has also reported three deaths due to coronavirus. The Rajasthan government has issued a Google form for students from the state. The students will have to enter basic details along with the ID card issued by the coaching centre in Kota. After the nationwide lockdown was implemented on March 25, approximately 40,000 students were stuck in Kota.

WITH INPUTS FROM RAMESH MALI, GUWAHATI, BHOPAL

# BJP adapted its work culture to needs of lockdown: Baluni

EXPRESS NEWS SERVICE  
NEW DELHI, APRIL 24

FREE RATION for the needy and face masks for every household in each polling booth across the country – these are among the measures the BJP has implemented to assist the Narendra Modi government's efforts to help the poor during the lockdown, senior functionaries said on Friday.

BJP president J P Nadra, who is a former Union Health Minister, has addressed over four lakh party members through 70 video and 20 audio conferences as part of the saffron party's efforts to support the needy, the BJP said.

According to the party's national media head and Rajya Sabha member Anil Baluni, the party has adapted its work culture to the needs of the lockdown – relying heavily on technology to spearhead and monitor a host of relief activities down to the level of district and blocks.

Baluni said BJP workers have provided food to over five crore people during the lockdown so far and have given ration kits – containing a week's worth of provisions for a family – to one crore people under the "feed the needy" campaign.

As Prime Minister Narendra Modi has also called for the launch of a face mask campaign, Nadra has asked party workers to work to ensure that every



BJP president J P Nadra has addressed over 70 video and audio conferences as part of the effort.

household in each polling booth gets two masks, and urged workers to impress upon 40 people each to donate to the PM-Cares Fund, which was launched by the government to raise money for its fight against COVID-19.

According to Baluni, Nadra has been constantly interacting with the senior party leaders from the state and the national office bearers since the lockdown for feedback and suggestions.

Former party chief and Home Minister Amit Shah, an MP from Gandhinagar, also joined one such video conference meeting recently in which leaders from his home state Gujarat were present.

Nadra, who holds a video conference every evening with his national office bearers to take stock of the situation, has also urged the party leaders to promote the download of the Aarogya Setu app.

# 15 dead in 102 cases in new hotspot Ujjain

MILIND GHATAI  
BHOPAL, APRIL 24

UJJAIN, WHICH reported the first COVID-19 death in Madhya Pradesh on March 25, has become a new hotspot with 102 positive cases and the death toll now at 15 – the highest fatality rate in the country in cities with more than 100 cases.

About 70 of these cases in Ujjain have come to light in the past four days. On April 20, the number of positive cases and death toll, respectively, were 31 and six in this temple town.

Ujjain collector Shashank Mishra told *The Indian Express* that most patients were aged, reported their illnesses late and had comorbidities such as blood pressure and diabetes. He said the administration strictly enforced lockdown restrictions and carried out a survey which brought many cases to the fore. He said the infection among most people in Ujjain could be traced to Indore, about 35 km away.

Indore's case count was 1,029 till 3 pm on Friday and the city has reported 55 deaths so far.

Ujjain's Chief Medical and Health Officer Dr Anasuya Gavli said most cases have been reported from four to five containment areas, which suggests social distancing rules were not followed. Many of the patients

**The state government on Friday announced that 28 doctors have been asked to report in Ujjain in the next four days**

had respiratory issues and low immunity, she said.

The health officer said the death toll of 15 includes those who were referred to Indore and added that test results for 225 samples are awaited.

To build confidence among the people, the administration has decided to choose home quarantine over institutional quarantine, she said. "If they live at their homes with family members, they will feel better. Moreover, it will send a message to others with symptoms to volunteer for tests, which was not happening."

The administration has allowed nearly half of the 150 people in institutional quarantine to return home, she said.

The state government on Friday announced that 28 doctors have been asked to report in Ujjain in the next four days.

Meanwhile, the case count in state capital Bhopal was 360 at 3 pm on Friday. Madhya Pradesh has reported 1,846 COVID-19 cases and 92 deaths so far.

**Extension of Last Date**

**Notice inviting tender for purchase of Office & Computer Stationery / Consumable Items**

HSIIC released an advertisement in this newspaper on 04.04.2020 inviting online bids from the reputed suppliers / vendors for supply of Office & Computer Stationery / Consumable Items.

Due to administrative reasons, the last date of submission of online bids is hereby extended from 24.04.2020 to 12.05.2020 by 4.00 pm. Physical submission of bid documents is on 13.05.2020 by 10.00 am. the Date of Opening & Evaluation of Technical Bid shall now be 13.05.2020 at 11.00 am and Financial Bids shall be opened online on 14.05.2020 at 11.30 am. The other terms and conditions shall remain the same. For further details, prospective bidders may visit web portal of Haryana Government i.e. <https://tenders.hry.nic.in>

Gen. Manager (P&A)  
**Haryana State Industrial and Infrastructure Dev. Corp. Ltd.**  
Regd. Office: C 13 & 14, Sector-6, Pandharkua, Ph.0172-2590481-83, Fax:0172-2590474, E-Mail: [contactus@hsidc.org.in](mailto:contactus@hsidc.org.in)  
Web page: [www.hsidc.org.in](http://www.hsidc.org.in), CIN : U29199HR1987SGO034545

# Row erupts between TMC, Rlys as 9 RPF personnel test positive

EXPRESS NEWS SERVICE  
NEW DELHI, APRIL 24

A WAR of words has erupted between the Trinamool Congress and the Railways after nine RPF personnel tested positive for COVID-19 in West Bengal, with the ruling TMC in the state questioning how the infected personnel travelled during the lockdown. The Railways has constituted a fact-finding committee to find out the circumstances under which these per-

sonnel got infected.

The personnel were part of a 28-member Railway Protection Force (RPF) contingent from Kharagpur division of South Eastern Railways, which had returned to the state from Delhi with a consignment of arms and ammunition in a parcel express train on April 14, the Railways said in a statement.

After a constable, who was part of the contingent, developed coronavirus-like symptoms, his swab was tested at a government facility on Thursday

and the results returned positive.

Trinamool MP Derek O'Brien tweeted, "...They all came to Kolkata from Delhi on 14 April by train. Why were positive patients traveling during #lockdown? WHO SENT THEM ? Screening? How many people did they met?"

The Railways said there was no violation of the guidelines issued for COVID-19 management by the Centre or any state government, and that the RPF contingent had not come in contact with any members of the public.

# In Jammu, NC youth leader questions red zone classification, UT admin calls it inflammatory

ARUN SHARMA  
JAMMU, APRIL 24

QUESTIONS ARE being raised in Jammu over the designation of two Muslim-dominated localities as COVID-19 red zones since March 29, where no positive case has been recorded so far.

The administration has responded by claiming that 10 positive cases have been recorded from the area as a whole, and that more than 45 "high-risk" contacts of those cases reside here. It has also threatened action against a local Youth National Conference leader, who raised the issue, accusing him of using "inflammatory" words.

On Wednesday, Youth National Conference provincial secretary Zeeshan Javed Rana posted on Twitter: "Will the govt reveal the reason for declaring Bhatindi and Gujjar Nagar as Red Zones? Were the guidelines issued by @MoHFW\_INDIA properly followed, or is it because of a Muslim majority population." He also tagged J&K administration spokesperson Rohit Kansal and Jammu Deputy Commissioner Sushma Chauhan in the tweet.

Responding, the official handle of the Deputy Commissioner posted: "Kind of words that U have used in this tweet r inflammatory in nature & liable for penal action. Nevertheless for the

record there r 10 +ve cases from the said Red zones, besides more than 45 high risk contacts of those who have turned positive elsewhere reside in these areas." Many of Jammu's politicians and officials own residences in Gujjar Nagar and Bhatindi.

A senior official pointed out that around six people, including two doctors, had tested positive in Channi Himmat area nearby, but the administration did not declare it a red zone. Incidentally, Deputy Commissioner Chauhan stays in Channi Himmat.

Last month, Chauhan had declared Bhatindi, Sunjwan and Gujjar Nagar areas, and Bhawani Nagar in Janipur, as red zones.

The move bars movement of all people in and out of these areas, barring medical emergencies, for which they would have to contact a helpline. A senior official said: "The administration does not seem to have applied its mind while declaring these areas as red zones. It does not seem to have followed the Standard Operating Procedure laid down by the UT administration."

According to Rana, Gujjar Nagar and Bhatindi "should not have been been in the red zone, as there has been no positive case so far". He said, "We are with the administration in this battle, but it should tell people in red zones when they will be able to see some relaxation."

Chauhan said there are two factors behind the move to declare an area as a red zone: reporting of a positive case and presence of high-risk contacts. "Gujjar Nagar and Shahidi Chowk are adjoining localities and there was one positive case (detected) in Shahidi Chowk and over 45 high-risk contacts of this case in Gujjar Nagar," she said. "After taking all those factors in mind, these kind of details have to be discussed with the SSP... while doing so, we try to keep a balance between what is desired by the Health Department and what is practically feasible on the ground." Asked about the cases in Channi Himmat, she said one of the doctors who tested positive lived there with his family. "He reported it very early and because of that we were able to test him and his family members," she said. "As their further contacts, all low-risk contacts, tested negative, we took a considered decision that declaring the entire area as red zone was not required." On Friday, Rana responded tweet with a series of posts. "I didn't anticipate such response from @dcjammuofficial accusing me of using inflammatory words. Since when is bringing attention of the officials to a prevalent situation making us liable for penal action."

FULL REPORT ON [www.indianexpress.com](http://www.indianexpress.com)





West Bengal Governor Jagdeep Dhankhar

## CM obstructing central teams’ work: Bengal Governor

EXPRESS NEWS SERVICE  
KOLKATA, APRIL 24

GOVERNOR JAGDEEP Dhankhar on Friday accused Chief Minister Mamata Banerjee and her government of failing to combat the novel coronavirus disease (COVID-19) pandemic.

Dhankhar did not mince his words in a 14-page letter to Banerjee, saying she had adopted a “street fighter approach” and adopted an “accusatory mode” to cover up “monumental failures” by series of “blunders”. He also accused her of having scant regard for the Constitution. The Governor alleged Banerjee was impeding the work of central teams that are in the state to take stock.

“How worrisome - ours is the only state where central teams whose only role is affirmative and in aid of the state, are made to face unwholesome scenarios - in all other states it was seamless,” Dhankhar wrote. “Your cover-up ‘mechanism’ would lead to very painful results. Banning of mobile phones inside isolation wards is a case in point. Time to reveal the real picture so that our fight against the coronavirus may be enhanced and sharpened.”

Dhankhar’s latest remarks came a day after he sent a five-page letter to Banerjee, alleging that she was violating the Constitution. The letter was written in response to one by the Chief Minister in which she reminded him that he was “nominated”. Banerjee also accused him of “consistent interference” in the state administration.

In Friday’s letter, Dhankhar claimed that people were suffering untold miseries while the media was being muzzled. He added that health warriors were stressed, and human rights of those not from the Trinamool Congress had been almost suspended.

“Emasculation of the administration and the police have reached [a] pinnacle as a consequence of their politicisation,” he added. “As an escape route you thought of being in your favourite pastime of being in ‘accusatory mode’, and take to the streets. Let me indicate in times of such gigantic crisis ‘street fighter approach’ is counter-productive and has potential to spell disaster for the people.”

# Kerala HC issues directions for confidentiality in health data

SHAJU PHILIP  
THIRUVANANTHAPURAM, APRIL 24

THE KERALA High Court on Friday issued a set of directions to ensure confidentiality of COVID-19 data which the state government is transferring to US-based firm Sprinklr for analysis.

Weeks ago, the Kerala government accepted the offer from Sprinklr, a Software as Service (SAS) firm, to analyse COVID-19 data in the state for better management of the situation. This had drawn criticism from within the ruling LDF as well as the Opposition Congress, as the issue was not discussed in the Cabinet nor vetted by the Law Department.

In its interim order, the bench of Justice Devan Ramachandran and T R Ravi said the state government should anonymise the data before it is shared with Sprinklr. Also, the government should in-

## Implement lockdown effectively: Jharkhand HC to govt

EXPRESS NEWS SERVICE  
RANCHI, APRIL 24

THE JHARKHAND High Court on Friday said there is a “war-like situation in the entire India” in view of the COVID-19 pandemic and urged the state government to work effectively so that people’s confidence does not wane.

Hearing a slew of petitions regarding the state’s preparedness to deal with the outbreak, Chief Justice Ravi Ranjan and Justice Sujit Narayan Prasad said the

# Not high-risk, no known co-morbidity: 17-year-old’s death fits a Gujarat blip

SOHINI GHOSH  
AHMEDABAD, APRIL 24

A 17-YEAR-OLD with no co-morbidities died of coronavirus in Ahmedabad on Friday, the latest casualty in the state who neither fell in the high-risk category nor had added complications.

So far, eight of the 112 who have died in the state (or 7%) have neither been high-risk nor had any co-morbidity. Ten (9%) have been high-risk but with no co-morbidity, as per a vulnerability profile analysis by the Gujarat Health Department of the dead in the state until Thursday.

High-risk patients are defined as those above 60 years or below five years of age, and pregnant women.

While more than 50% of last week’s deaths in the state were of patients categorised as high-

risk along with multiple co-morbidities, this week, a larger number of fatalities involve high-risk patients without any co-morbidity or high-risk patients with a single co-morbidity. Of the total deaths, 43 (38%) so far have been of patients with a single co-morbid condition, while 51 or nearly 45% of those had multiple co-morbidities.

Ahmedabad Municipal Commissioner Vijay Nehra warned on Friday that the city alone was looking at 8 lakh cases by May 31 if its doubling rate of coronavirus cases remains at the existing four days, hitting the 50,000 mark by May 15.

The youngest to die this week was a 16-year-old, from Dani Limda area, a hotspot in Ahmedabad. According to Dr Jaiprakash V Modi, in-charge superintendent of the Civil Hospital where the girl was admitted, she had the autoimmune

lupus disease and was brought to the hospital gasping for breath. “She was on steroids and several other medications and had to be intubated,” Dr Modi told *The Indian Express*.

Officials at AMC remained unavailable for comment on the case of the 17-year old, despite repeated attempts.

In an analysis of deaths across the state released on April 20, Principal Health Secretary Jayanti Ravi had said more than half the deaths till then (35 of 67) were of high-risk patients with multiple co-morbidities.

Ravi said, “We found that 35 of the deaths or 52.23% were patients categorised as high-risk and had multiple co-morbidities, 21 deaths (31.34 per cent) were high-risk patients with a single co-morbid condition, four deaths were of high-risk patients with no co-morbidity and seven deaths were seen in patients nei-

ther categorised as high-risk nor had any co-morbidity.”

Since then, based on the data provided by the state government, every day has seen some deaths with no known co-morbidities. On April 21, for example, the dead included eight patients with no known co-morbidities. The next day, five more with no known co-morbid conditions died, while Thursday saw a 60-year-old man with no known co-morbidity succumb.

In an online press briefing, Nehra said they were confident that by the time this phase of the lockdown ends on May 3, Ahmedabad would have increased its doubling rate to seven-eight days. This would lower case projections to 10,000 by May 15 and 50,000 by May 31 for the city.

“On April 17, Ahmedabad had 600 cases, which doubled to more than 1,200 on April 20, that

is within three days. At present, the case doubling rate is four days, and if this remains, the city will have 50,000 cases by May 15 and 8 lakh cases on May 31,” the Municipal Commissioner said.

On Friday, Ahmedabad reported 151 new cases and seven deaths, taking the total number of cases to 1,638. Out of these, 105 have been discharged while 74 have died. Out of the 1,459 active cases, 1,440 are stable and 19 on ventilator.

Gujarat had a doubling rate earlier of nearly four days, shooting up from 1,108 cases on April 17 to 2,216 on April 21, but this is now believed to be around six days. On Friday, the count stood at 2,815. The state’s average tests per million population figure stands at 593.66, less than half compared to Delhi and lower than other badly hit states.

WITH INPUTS FROM  
RITUSHARMA

## Of 53 new cases in a day in Bihar, 31 from 1 district

EXPRESS NEWS SERVICE  
PATNA, APRIL 24

THE NUMBER of COVID-19 positive cases in the state has jumped to 223 over the past four days, with 53 cases reported on Friday. Of the 53, 31 cases were reported in one day from Munger district alone — which leads the chart with 67 cases, mostly from Jamalpur.

While the cases in the previous hotspot of Siwan has registered 30 cases, Nalanda, Patna, Buxar and Rohtas have been showing upward trends. In Patna, Khajipura area alone has 15 cases. Buxar also reported 10 cases. Samples are being collected both from door-to-door surveys and contact-tracing of positive cases. The state has screened about four crore people so far.

Bihar principal secretary (Health) Sanjay Kumar said they had been tracing the contact history of all fresh cases. While most cases were because of contacts, sources of infections in over two dozen cases have not been ascertained so far. The cases in Munger are primarily attributed to the travel history of two people. Of them, officials said one person had attended at Tablighi Jamaat meeting in Nalanda.

Munger DIG Manu Mahraj told *The Indian Express*: “All Jamalpur spread is because of one contact history of a person who had come from Nalanda after travelling to Nepal.”

returned positive. In the two tests held since April 21, the woman tested negative two times. She was discharged on Friday, but has to remain under home isolation for another 14 days. National Health Mission district programme manager Dr Abey Sushan said, “She has hypertension and cholesterol. Her coronavirus symptoms had stayed over a week. But, the case was not getting converted from positive to negative, despite regular tests.”

## FROM PAGE ONE UP, MP plan return of migrants, Centre silent

permission to bring back our migrant workers stranded across the country. Once the permission is granted, we will bring them back.”

UP Chief Secretary RK Tiwari told *The Indian Express*: “Chief Minister has directed today that a plan be prepared. No estimated number (of such migrant workers) is available at present, but it could be lakhs. That is why a plan has to be prepared to bring back such people in a phased manner. Ultimately, these people have to reach their destination.”

UP Additional Chief Secretary Awanishi Awasthi said: “Chief Minister has asked us to prepare a workplan on how to bring back workers from other states where they have completed 14 days of quarantine. He has asked senior officials to prepare a list of such people so that there’s coordination with other states.”

According to an official statement of the UP government, such people will be brought to the borders of respective states and from there, sent in buses to the districts. They will be quarantined for 14 days in the districts where shelter homes and quarantine centres will be sanitised.

The workplan will include operation of community kitchens at these shelter homes. After 14 days, they will be sent home with ration and told to undergo home quarantine for another 14 days.

At the review meeting, it was also decided send senior administrative officers, a police officer and a senior health officer to each of the 18 high-risk districts. The officers will camp in the districts and monitor lockdown measures, medical facilities and arrangements at shelter homes. They will send a daily report to the Chief Minister.

In Bhopal, Chief Minister Chouhan said residents of MP will be allowed to travel to other states to bring back relatives stuck there. He said workers from other states stuck in MP will also be allowed to return.

## About Rs 30 crore paid to residents stranded out of Assam so far: Himanta

ABHISHEK SAHA  
GUWAHATI, APRIL 24

THE ASSAM government has so far paid out around Rs 30 crore to economically-weak residents of the state who are stranded across the country due to the lockdown, state Finance Minister Himanta Biswa Sarma said on Friday, adding that the initiative to reach out to those stranded is “one of the largest” compared to that by any state government as of now.

Sarma added that from Sunday, 150 people in Bilasipara, Chapor and Dhubri town in Dhubri district will be subjected to “sudden random” pool testing. “With the situation in West Bengal becoming bad, it is gradually becoming essential to keep a close watch in the bordering districts of Dhubri and Kokrajhar. Hence surveillance activities will

### AS UP PLANS RETURN, ONLY 10 POSITIVE

*Lucknow:* Nine migrant labourers who are back in Uttar Pradesh have tested positive in the past 24 hours, taking the numbers to 10 in the five-lakh odd that are estimated to have returned since the lockdown began. This could be one of the factors as UP plans to bring migrant labourers back from other states. Five of them are in Bagraich, three in Shravasti and one each in Balrampur and Bhadohi.

The workers can arrange transport on their own or avail of facilities provided by their state governments.

State officials have been told to let stranded worker travel to their home districts. Chouhan said arrangements for screening and medical examination will be done on district and state borders. But workers from containment areas and affected districts like Indore will not be permitted to travel.

In New Delhi, officials of the Ministry of Home Affairs remained silent on whether UP and MP’s decision to bring home migrant workers from other states was in consonance with national lockdown guidelines that the MHA had issued on April 15.

Under the April 15 guidelines for Phase II of the lockdown, movement of people across the country is prohibited, the only exceptions being those engaged in essential services or those included in the exempted category.

On April 19, the MHA issued a detailed standard operating procedure for movement of migrant labour for work within a state. It, however, said there could be no inter-state movement of labour.

—WITH ENS NEW DELHI  
AND RAIPUR

## Kerala woman recovers after 45 days

SHAJU PHILIP  
THIRUVANANTHAPURAM, APRIL 24

A 62-YEAR-OLD woman from Kerala has recovered from a COVID-19 infection 45 days after she first tested positive — a rarity as most positive cases have a history of turning negative within 3-4 weeks.

The woman, who hails from Pathanamthitta district, was a primary contact of the three-

member family which had returned from Italy. The family had skipped screening at the airport and was later detected by the health department on March 6. The family then visited the woman and she later also travelled with them. When the family tested positive on March 8, the woman and her daughter went into isolation. On March 10, the duo also tested positive.

As many as 20 tests were carried out on the 62-year-old after she tested positive. But all tests

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**DELHI JAL BOARD: GOVT. OF NCT OF DELHI**  
**OFFICE OF DIRECTOR (REVENUE)**  
**VARUNALAYA PHASE-II, KAROL BAGH, NEW DELHI-110005**  
**PUBLIC NOTICE**



Dear Consumers,

Despite the trying times of COVID-19 Pandemic, Delhi Jal Board is providing uninterrupted water & sewerage services to the residents of Delhi. Revenue from water bills is the most important source of DJB's income. To facilitate smooth and unhindered services, all esteemed consumers of DJB are requested to contribute their bit by paying their water bills on time. Please avail online facilities for DJB water bill payment.

As preventive measure to contain the spread of novel Coronavirus (Covid-19), follow social distancing norms and avoid direct public interaction, it has been decided:-

1. To raise water bills calculated on consumption pattern during last bill rounds consumption / reading status as per record subject to adjustment on actual reading basis in subsequent billing cycle. Consumer may also bill himself on actual reading basis as per meter through DJB mobile app - mSeva.
2. SMS of the water bill will be sent on registered mobile no. of the consumers.
3. There is facility to view bill at DJB customer portal [www.djb.gov.in](http://www.djb.gov.in) and at DJB mobile app - mSeva
4. Consumers may pay water bills through any of the online modes mentioned as under:-
  - a. Payment Gateways on DJB customer portal [www.djb.gov.in](http://www.djb.gov.in)
  - b. Any online agency approved under approved Bharat Bill Payment System (BBPS) viz. Paytm, Amazon, Google Pay, Airtel, freecharge, mobikwik, Phonepe, Tech Process, Bill Desk, Banks website etc.
  - c. DJB mobile app - mSeva.
  - d. NEFT/RTGS mode : Payment may be made through NEFT/RTGS to any of the Authorized Bank:

<b>Beneficiary Name</b>	- Delhi Jal Board
<b>Name of Beneficiary Bank</b>	- Kotak Mahindra Bank Ltd.
<b>A/c No.</b>	- DJB 10 digit New KNO (Alphanumeric 13 characters i.e. DJB followed by 10 digits K.NO of water connection mentioned on the bill, without any brackets or space)
<b>IFSC Code</b>	- KKBK0000214
<b>Account Type</b>	- Current
<b>Branch</b>	- Connaught Place

ISSUED BY PRO (WATER)  
Adv. No. J.S.V. 12/2020-21

Sd/-  
**(Paras Ram)**  
Director (Revenue)

court expected the lockdown to be implemented in Jharkhand in the way it is being done elsewhere in the entire country.

Advocate General Rajeev Ranjan said the state government is tackling the situation, but every-day a new set of challenges emerges. The court then said, “Court ko aapse sahanubhuti hai, lekin isko Harivansh Rai Bachchan ki kavita ‘Kyaa Karoon Samvedna Lekar Tumhari’ ki tarah samajhna hoga.” The Chief Secretary also filed a response to the court’s order in the previous hearing where

it pulled up the state government for transportation of labourers escaping a containment zone in Ranchi. The Chief Secretary said an FIR has been lodged against five people who went to Lohardaga from the containment zone in Ranchi. The response added that a policeman who did not stop the vehicle during checking has been suspended.

The Chief Secretary said the government has sought an explanation regarding the order for movement of several people in buses and the recall of the order.

New Delhi









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If there are questions of current or contemporary relevance that you would like explained, please write to [explained@indianexpress.com](mailto:explained@indianexpress.com)

# Franklin Templeton Mutual Fund: what went wrong, where it leaves investors

**SANDEEP SINGH & GEORGE MATHEW**  
NEW DELHI, MUMBAI, APRIL 24

FRANKLIN TEMPLETON Mutual Fund, the ninth largest in the country, has jolted investors with its decision to wind up six yield-oriented managed credit funds from Friday. The six schemes — Franklin India low duration fund, dynamic accrual fund, credit risk fund, short term income plan, ultra short bond fund and income opportunities fund — have combined assets under management of around Rs 28,000 crore, nearly 25% of the total assets under management (Rs 116,322 crore) of Franklin Templeton MF in India.

The fund house has said it took the decision in order to protect value for investors via a managed sale of the portfolio, amid the severe market dislocation and illiquidity caused by the COVID-19 pandemic. Investors, however, are bracing for substantial losses.

## What does the winding up of schemes mean for investors?

It essentially means that Franklin Templeton MF will first liquidate the assets in the schemes and then return the money to investors. With the market situation tough for now, investors may not get an immediate exit. Industry insiders say the fund house may find it difficult to get a buyer for the low-rated assets in the portfolio, so investors may have to wait. On the other hand, if the fund house pushes hard to get new buyers for those assets, it will go at a substantial haircut, which would mean a big loss for investors on their capital investment.

As one investor put it, “investors will pay a heavy price for the incompetence of the fund house”. The fund house has blamed the COVID-19 pandemic and the lockdown for its failure in managing the assets of investors.

## Will this decision affect other schemes of the fund house?

The fund house has said that all other funds it manages — equity, debt and hybrid — are unaffected by the decision. So, the winding up of these schemes will have a limited impact on investors of other schemes. The fund house said the ongoing liquidity crisis in the market has impacted higher yielding, lower-rated credit securities in India and, since these six schemes had direct exposure to them, they have been impacted.

## What are credit risk funds?

Credit risk funds are debt funds that play on the principle of high-risk-high-reward. By definition, credit funds invest 65 per cent of the portfolio in bonds that are AA rated or below, and investors must be aware that they are investing in schemes that are investing in lower-rated papers. While higher-rated bonds of companies are more secure and offer lower interest rates, credit risk funds generally invest in lower-rated bonds which offer higher return but also carry a higher risk.

Shutting down six schemes is unprecedented and can break investor confidence in mutual funds.

## Why are they risky?

The managers of most credit risk funds

have been seen chasing high yields and ignoring the associated higher risk. This strategy worked well when the external environment was good — the economy witnessing higher growth rates, and no undue pressures on the liquidity front. In such times, when credit funds were exposed to companies with a weaker balance sheet, chances of default were low. However, when there is stress in the economy, and even strong companies are finding it tough to raise funds, companies with a weaker balance sheet and higher leverage (AA rated and below) are most vulnerable. At such a time, banks, mutual funds and financial institutions that have lending exposure to such companies will see stress building in their books, and borrowers will not be able to service the interest and principal payment. Investors are now questioning why only Franklin Templeton was unable to read the writing on the wall and act early.

## How important is the role of the fund manager?

While all credit risk funds invest up to 65 per cent in bonds rated AA or below, market experts say that fund managers can lower their risk by following a higher diversification strategy. If the scheme is diversified significantly on the asset side (not given large exposure to a few companies), then even if there is a default by one or two companies, the entire portfolio does not get affected. Similarly, if the scheme is well diversified on the liability side (not having just a few large investors), then even if one or two investors seek redemption, it does not push the fund house to sell — as has happened with Franklin Templeton.

## Should investors worry about their money in credit funds of other fund houses, and debt funds?

While winding up of a scheme does not impact investment in other schemes, investors still need to assess where their investments are. As the economy is facing a serious challenge on account of the lockdown and several companies across sectors are struggling, it is time for investors to look at the quality of the companies where their investments lie. If their investments have exposure to debt or equity of lower-rated companies that are highly leveraged, they must consider reallocating them.

The Association of Mutual Funds in India held a conference call where industry leaders reassured investors that they should not panic. Terming what happened at Franklin Templeton an isolated case, Nilesh Shah, chairman AMFI and MD of Kotak Mahindra Mutual Fund, said the credit profile and liquidity profile of investments by the industry is good and the isolated event will have no bearing on the industry's day-to-day operations. “In fact in majority of credit risk funds, there has been a significant movement towards better quality assets, higher cash and better liquidity profile and they have been able to meet day-to-day redemptions in these challenging times,” said Shah.

Milind Barve, MD, HDFC AMC, also reassured investors. Stating that the size of the credit risk fund is only around 5 per cent of the debt AUM, he said, “It is not an industry of category problem. Retail investors should not panic in what we believe is a one-off incident. They should look carefully at the portfolio of credit funds and take comfort from that.”

**UDIT MISRA**  
NEW DELHI, APRIL 24

THE COVID-19 spread has meant that the Indian economy, which was already slowing down rapidly over the past couple of years, has completely stalled. Most estimates suggest that India's GDP (gross domestic product) will barely grow in the current financial year — that is, if it does not contract as is likely to be the case in most major economies of the world.

What is the reason for this fall? With a nationwide lockdown, incomes have fallen and so have consumption levels. In other words, the demand for goods (say a pizza or a car) and services (say a haircut or a holiday) in the economy has gone down.

What can be done to boost demand? People need to have money. But, of course, who will give them money. From the highest-ranking CEOs to stranded workers, incomes have taken a huge hit, if not completely dried up.

## Who is doing what?

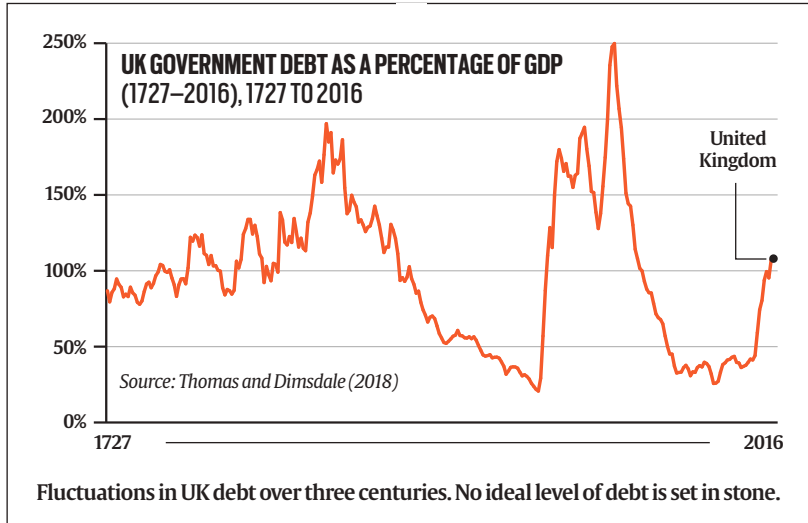
For its part, the Reserve Bank of India (RBI) has been trying to boost the liquidity in the financial system. It has bought government bonds from the financial system and left it with money. Most banks, however, are unwilling to extend new loans as they are risk-averse. Moreover, this process could take time.

The government's finances were already overextended going into this crisis, with its fiscal deficit (the total amount of borrowings to bridge the gap between its spending and revenues) way over the permissible limit.

As things stand, under normal circumstances, just because the economy has stalled and the government will not be getting its revenues, the “general” government (that is, Centre plus states) fiscal deficit is expected to shoot up to around 15% of GDP when the permissible limit is only 6%.

On top of that, if the government was to provide some kind of a bailout or relief package, it would have to borrow a huge amount. The fiscal deficit will go through the roof.

Moreover, for the government to borrow the money, the market should have it as savings. Data show that savings of domestic households have been faltering and are barely enough to fund the government's existing borrowing needs. Foreign investors, too, have been pulling out and rushing to



Fluctuations in UK debt over three centuries. No ideal level of debt is set in stone.

“safer” economies like the US, and are unwilling to lend in times of such uncertainty.

So there isn't enough money in the market for the government to borrow. Moreover, as the government borrows more from the market, it pushes up the interest rate.

As such, within the normal economic framework, things can only get worse before they get better, and the process of recovery could be painfully slow and full of hardships wherein children don't get an education, the hungry don't get adequate meals and so forth.

But there is a solution — the “direct” monetisation of government deficit.

## What is “direct” monetisation of deficit?

Imagine a scenario where the government deals with the RBI directly — bypassing the financial system — and asks it to print new currency in return for new bonds that the government gives to the RBI. Now, the government would have the cash to spend and alleviate the stress in the economy — via direct benefit transfers to the poor or starting construction of a hospital or providing wage subsidy to workers of small and medium enterprises etc.

In lieu of printing this cash, which is a liability for the RBI (recall that every currency note has the RBI Governor promising to pay the bearer the designated sum of rupees), it gets government bonds, which are an asset for the RBI since such bonds carry the government's promise to pay back the designated

sum at a specified date. And since the government is not expected to default, the RBI is sorted on its balance sheet even as the government can carry on rebooting the economy.

This is different from the “indirect” monetising that RBI does when it conducts the so-called Open Market Operations (OMOs) and/or purchases bonds in the secondary market.

## Are other countries doing it to counter the economic crisis related to COVID-19?

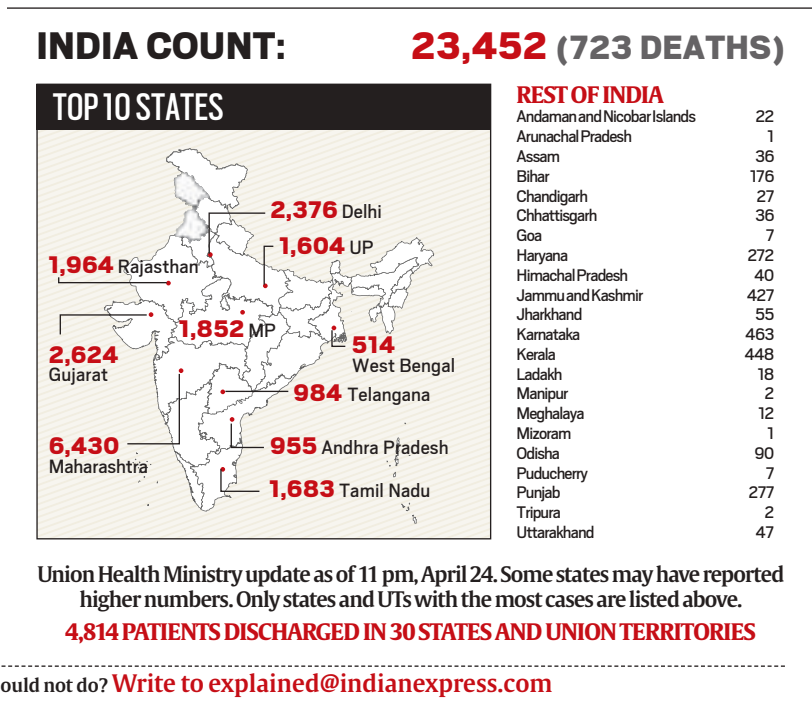
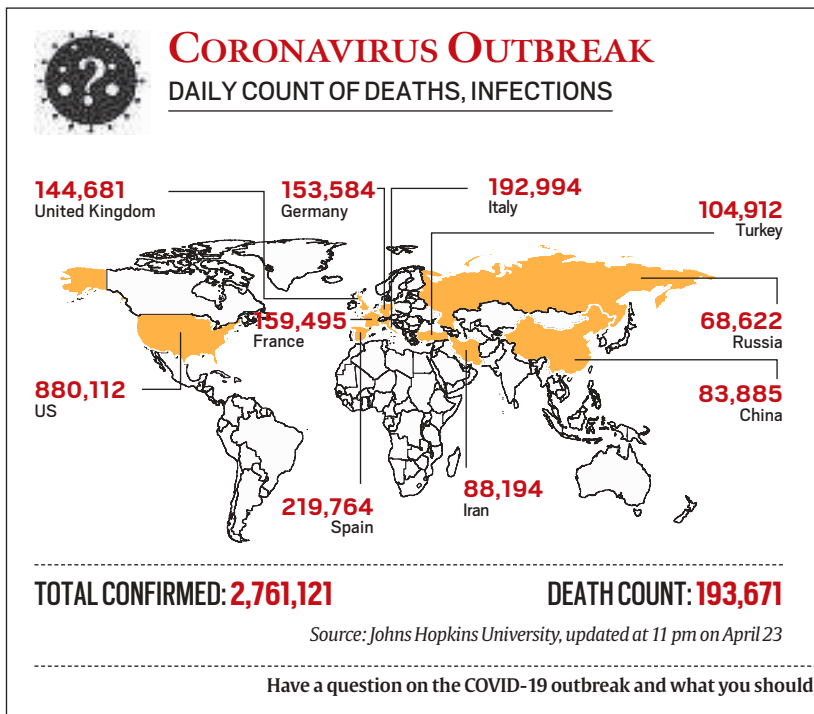
Yes. In the UK on April 9, the Bank of England extended direct monetisation facility to the UK government even though Andrew Bailey, Governor of the Bank of England, opposed the move till the last moment.

## Has India ever done this in the past?

Yes, until 1997, the RBI “automatically” monetised the government's deficit. However, direct monetisation of government deficit has its downsides. In 1994, Manmohan Singh (former RBI Governor and then Finance Minister) and C Rangarajan, then RBI Governor, decided to end this facility by 1997.

Now, though, even Rangarajan believes that India would have to resort to monetising the deficit. “Monetisation of the deficit is inevitable. Such a large increase in expenditure cannot be managed without monetisation of government debt,” he said recently.

## Then, why does the government not ask



## AN EXPERT EXPLAINS

# Uddhav's nomination to Council: Issues in Constitution, role of Governor



FAIZAN MUSTAFA

ON APRIL 9, after a meeting presided over by Deputy Chief Minister Ajit Pawar, the Maharashtra Cabinet recommended to Governor Bhagat Singh Koshyari that Chief Minister Uddhav Thackeray should be nominated to one of the seats reserved for the Governor's nominee in the state Legislative Council.

A fortnight on, Koshyari is yet to act on the Cabinet's recommendation — even as the Chief Minister's current term in office approaches its end. A constitutional crisis looms.

## Provisions of the Constitution

Thackeray took oath on November 28, 2019 — and in accordance with Article 164(4), “a Minister who for any period of six consecutive months is not a member of the Legislature of the State shall at the expiration

tion of that period cease to be a Minister”.

It follows that the Chief Minister must become part of the Maharashtra legislature before May 27; however, with the pandemic raging, a by-election cannot be held. The only way to fulfil the requirement, therefore, is for Thackeray to be nominated to the Upper House by the Governor. If that does not happen, he will have to make way for someone else to lead the Shiv Sena-NCP-Congress coalition.

In *S R Chaudhuri vs State of Punjab and Ors* (2001), the Supreme Court had ruled that “it would be subverting the Constitution to permit an individual, who is not a member of the Legislature, to be appointed a Minister repeatedly for a term of ‘six consecutive months’, without him getting himself elected in the meanwhile. The practice would be clearly derogatory to the constitutional scheme, improper, undemocratic and invalid”.

## The nomination route

A situation in which an individual who is not a member of the legislature becomes chief executive of the government is in itself fairly common. H D Deve Gowda was not a Member of Parliament when he was appointed Prime Minister in June 1996.

Sushil Kumar Shinde and Prithviraj Chavan were not members of the Maharashtra legislature when they became Chief Minister in 2003 and 2010 respectively. Thackeray is likely to have had no problems becoming a member of the legislature had the pandemic not hit.

The nomination route for non-member Ministers is less common — but not unconstitutional. In 1952, C Rajagopalachari was nominated as Chief Minister of Madras by Governor Sri Prakasa. In Maharashtra, Datta Meghe and Dayanand Mhaske were nominated to the Vidhan Parishad by the Governor after being appointed Ministers.

Under Article 171(5), the Governor can nominate “persons having special knowledge or practical experience in respect of literature, science, art, co-operative movement and social service”. Last month, the President nominated former Chief Justice of India Ranjan Gogoi to Rajya Sabha even though there were doubts about him meeting these prescribed qualifications.

Thackeray can be said to have a stronger claim in this regard — he is an ace wildlife photographer and, as per the Allahabad High Court in *Har Sharan Varma vs Chandra Bhan Gupta And Ors* (February 15, 1961), even politics can be seen as ‘social service’.

## The role of the Governor

Two Legislative Council seats in the Governor's quota are currently vacant; however, the terms of these vacancies end on June 6, and a fresh appointment can be made only for the remainder of the term. It has been argued that Section 151A of The Representation of the People Act, 1951, prohibits the filling of a vacancy if “the remainder of the term of a member in relation to a vacancy is less than one year”. However, this cannot be a reason for the Governor to refuse nomination — because the bar is in respect of by-election to fill a vacancy, not nomination.

Of course, the Governor could argue that he is not obligated under the Constitution to act swiftly on the advice of the Council of Ministers; also, why should he nominate Thackeray only to save his chief ministership? But it is important to note the extraordinary context — India is currently battling a health emergency of the kind not seen in the history of the republic. Political uncertainty is the last thing that Maharashtra, which has the highest coronavirus case load and death toll by far in the country, needs at this moment.

## The question of discretion

What are the limits to the Governor's

discretion in nominations? In *Biman Chandra Bose vs Dr HC Mukherjee* (1952) the Calcutta High Court rejected the plea that none of the nine nominated members to the legislature fulfilled the required criteria, and held that the Governor cannot use his discretion in nominating members to the Council. He has to go by the aid and advice of the Council of Ministers.

Article 163(1) of the Constitution makes it clear that the Governor must follow the recommendations of the Council of Ministers in all situations “except in so far as he is by or under this Constitution required to exercise his functions or any of them in his discretion”.

It can be argued that Koshyari is bound by the advice of the Council of Ministers only in executive matters as defined in Article 162 (those “with respect to which the Legislature of the State has power to make laws”) — and since the nomination of members is not an executive power, he can act in his discretion.

However, it must be noted that under Article 169, while Parliament has the power to abolish or create a Legislative Council, it can pass such a law only after the state Assembly has passed a resolution to that effect. Thus, the legislative power of the Assembly can be

## the RBI to print new money?

Direct monetisation of deficit is a highly contested issue. Another former RBI Governor, D Subbarao, recently cautioned against it. Subbarao wrote in the *Financial Times*: “There is no question that India must borrow and spend more in this crisis; that is a moral and a political imperative. But New Delhi should not forget that its bruising balance of payments crisis in 1991, and a near-crisis in 2013, were, at heart, a result of extended fiscal profligacy.”

## What are the main problems with direct monetisation of government deficit?

The main argument against it pertains not so much to its initiation as to its end. Ideally, this tool provides an opportunity for the government to boost overall demand at the time when private demand has fallen — like it has today. But if governments do not exit soon enough, this tool also sows the seeds for another crisis.

Here's how: Government expenditure using this new money boosts incomes and raises private demand in the economy. Thus, it fuels inflation. A little increase in inflation is healthy as it encourages business activity. But if the government doesn't stop in time, more and more money floods the market and creates high inflation. And since inflation is revealed with a lag, it is often too late before governments realise they have over-borrowed. Higher inflation and higher government debt provide grounds for macroeconomic instability, as mentioned by Subbarao.

## To what level should government debt be ideally limited?

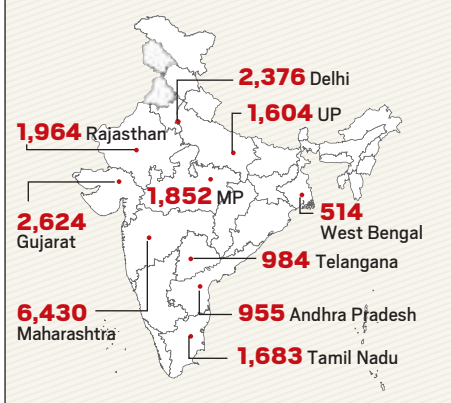
While no ideal level of debt is set in stone (see graph, showing how government debt in the UK has fluctuated over three centuries), most economists believe developing economies like India should not have debt higher than 80%-90% of the GDP. At present, it is around 70% of GDP in India.

“It should commit to a pre-determined amount of additional borrowing and to reversing the action once the crisis is over. Only such explicitly affirmed fiscal restraint can retain market confidence in an emerging economy,” Subbarao wrote.

The other argument against direct monetising is that governments are considered inefficient and corrupt in their spending choices — for example, whom to bail out and to what extent.

## INDIA COUNT: 23,452 (723 DEATHS)

### TOP 10 STATES



Union Health Ministry update as of 11 pm, April 24. Some states may have reported higher numbers. Only states and UTs with the most cases are listed above.

4,814 PATIENTS DISCHARGED IN 30 STATES AND UNION TERRITORIES

### REST OF INDIA

Andaman and Nicobar Islands	22
Arunachal Pradesh	1
Assam	36
Bihar	176
Chandigarh	27
Chhattisgarh	36
Goa	7
Haryana	272
Himachal Pradesh	40
Jammu and Kashmir	427
Jharkhand	55
Karnataka	463
Kerala	448
Ladakh	18
Manipur	2
Meghalaya	12
Mizoram	1
Odisha	90
Puducherry	7
Punjab	277
Tripura	2
Uttarakhand	47



# 14 THE OUTBREAK THE WORLD

## PANDEMIC WATCH



Workers perform a blood test. *Reuters*

### SPAIN

#### Lowest death toll in a month recorded

*Madrid:* Spain recorded 367 people deaths from novel coronavirus over the past 24 hours, the lowest daily number of fatalities in four weeks, the government said on Friday. It is the smallest number of new coronavirus deaths since March 22 when 394 deaths were recorded. The number brought the country's total deaths to 22,524. More people were diagnosed as recovered than as infected over 24 hours for the first time since the start of the pandemic, the health ministry's emergency coordinator Fernando Simon told a news conference.

### JAPAN

#### 43 new cases on cruise ship

*Tokyo:* An Italian cruise ship docked in Nagasaki had 43 more new cases in an outbreak that erupted this week, bringing the total infected to 91, local officials said Friday. The outbreak on the Costa Atlantica surfaced Tuesday when officials from Nagasaki and Mitsubishi Heavy Industry, which is in charge of repairs and maintenance on the ship, announced a crew member developed a cough and fever. The ship has no passengers and 623 crew, whose nationalities are not disclosed. Officials said they plan to have all the remaining crew members tested by the end of Friday.

### CHINA

#### Cases now in single digits

*Beijing:* China's confirmed coronavirus cases dropped to single-digit, while technology giants like Alibaba and Tencent have launched booking services for COVID-19 tests. China's National Health Commission (NHC) on Friday said six new confirmed coronavirus cases — two imported and four domestically transmitted — were reported in the country on Thursday. As of Thursday, China reported a total of 1,618 imported cases, including 32 in critical condition, and 34 new asymptomatic cases, including one from abroad. The overall death toll remained at 4,632.

### UNITED KINGDOM

#### Nose cells 'likely entry points'

*London:* Scientists have identified two specific cell types in the nose as likely initial infection points for the novel coronavirus that causes COVID-19. The researchers, including those from the Wellcome Sanger Institute in the UK and University Medical Centre Groningen in the Netherlands, discovered that goblet and ciliated cells in the nose have high levels of the entry proteins that the COVID-19 virus uses to get into our cells. The identification of these cells could help explain the high transmission rate of COVID-19, they said.

## U.S. DEATHS CROSS 50,000, over a quarter of the world's fatalities

## SMALL BUSINESSES, HOSPITALS to be aided by latest relief legislation

## STATES STRUGGLE TO MEET mounting unemployment claims

# US Congress clears \$482 bn more in relief aid

NEW YORK TIMES  
WASHINGTON, APRIL 24

THE HOUSE gave resounding approval on Thursday to a \$484-billion coronavirus relief package to restart a depleted loan program for distressed small businesses and to provide funds for hospitals and coronavirus testing, and it moved to ramp up oversight of the sprawling federal response to the pandemic.

President Trump said he would quickly sign the measure — the latest installment in a government aid program that is approaching \$3 trillion — which passed with broad bipartisan support even as some liberal Democrats condemned it for being too stingy. But the fight over what should be included foreshadowed a pitched partisan battle to come over the next round of federal relief, which is likely to centre on aid to states and cities facing dire financial straits.

At the White House, Trump, who said he was "grateful" that Congress had cleared the bill, said the issue of funding for struggling states was "probably going to be the next thing on the list."

Even as they dispensed with another nearly half-trillion taxpayer dollars, Democrats were moving to scrutinise the admin-



Demonstrators leave fake body bags outside the Trump International Hotel during a protest in Washington. *Reuters*

istration's handling of the funds. Just before the aid package passed, they pushed through a measure creating a special House subcommittee to investigate the Trump administration's response to the pandemic and the array of federal spending measures enacted to address it, defying objections from Trump and Republicans.

Republicans have resisted providing money to the states — what the Senate majority leader, Mitch McConnell of Kentucky, called "blue state bailouts" — even as local governments have been overwhelmed by an explosion of

unemployment claims, with more than 26 million people losing their jobs in just five weeks.

The federal government is kicking in an extra \$600 per beneficiary, but states must pay the bulk of unemployment benefits using trust funds.

The death toll due to the coronavirus pandemic in the US crossed the 50,000 mark on Friday, according to Johns Hopkins University. APTI report said that in the last 24 hours until Friday morning, as many as 3,176 people died from the coronavirus in the US — one of the highest such recorded tolls.

## FDA warns against drugs Trump touted

NEW YORK TIMES  
NEW YORK, APRIL 24

THE DRUGS hydroxychloroquine and chloroquine can cause dangerous abnormalities in heart rhythm in coronavirus patients, and should be used only in clinical trials or hospitals where patients can be closely monitored for heart problems, the Food and Drug Administration warned Friday.

"The FDA is aware of reports of serious heart rhythm problems in patients with Covid-19 treated with hydroxychloroquine or chloroquine, often in combination with azithromycin" and other drugs that can disrupt heart rhythm, the agency said.

There is no proof that hydroxychloroquine and chloroquine can help coronavirus patients. They are approved to treat malaria and the autoimmune diseases lupus and rheumatoid arthritis. Trump has advocated their use repeatedly, at odds with many of his top public health officials.

## Injecting disinfectant, power of sunlight: Trump's new theories

WILLIAM J BROAD & DAN LEVIN  
NEW YORK, APRIL 24

PRESIDENT TRUMP has long pinned his hopes on the powers of sunlight to defeat the COVID-19 virus. On Thursday, he returned to that theme at the daily White House briefing, bringing in a top administration scientist to back up his assertions and eagerly theorising about treatments involving the use of household disinfectant that would be dangerous if put inside the body, as well as the power of sunlight and ultraviolet light.

After the scientist, William N Bryan, the head of science at the Department of Homeland Security, told the briefing that the government had tested how sunlight and disinfectants — including bleach and alcohol — can kill the coronavirus on surfaces in as little as 30 seconds, an excited Trump returned to the lectern.

"Supposing we hit the body with a tremendous — whether it's ultraviolet or just very pow-



Donald Trump

erful light," Trump said. "And I think you said that hasn't been checked, but we're going to test it?" he added, turning to Bryan, who had returned to his seat. "And then I said, supposing you brought the light inside the body, either through the skin or some other way."

Apparently reassured that the tests he was proposing would take place, Trump then theorised about the possible medical benefits of disinfectants in the fight against the virus.

"And then I see the disinfectant where it knocks it out in a minute — one minute — and is there a way we can do some-

## EXPLAINED

### Experts rush to push back

TRUMP'S MUSING about injecting or ingesting disinfectant has met with swift and blunt criticism. The FDA, the maker of Lysol, health experts and the US administration have all stepped in to issue cautionary words. The danger, experts said, was that many would find such an idea plausible and attempt it, leading to grave consequences.

thing like that by injection inside, or almost a cleaning?" he asked. "Because you see it gets in the lungs and it does a tremendous number on the lungs, so it would be interesting to check that." **NYT**

## Amid surge in cases, Africa dangerously behind in global race for virus gear

ASSOCIATED PRESS  
JOHANNESBURG, APRIL 24

AS AFRICA braces for a surge in coronavirus cases, its countries are dangerously behind in the global race for scarce medical equipment. Ten nations have no ventilators at all.

Outbid by richer countries, and not receiving medical gear from top aid donor the US, African officials scramble for solutions as virus cases climb past 25,000.

Even in the best scenario, the United Nations says 74 million test kits and 30,000 ventilators will be needed by the continent's 1.3 billion people this year.

Very few are in hand. "We are competing with the developed world," said John Nkengasong, director of the Africa Centers for Disease Control and Prevention.

"The very future of the continent will depend on how this matter is handled."

Politicians instinctively try to protect their own people and "We know that sometimes the worst in human behaviour comes out," said Simon Missiri, Africa director with the International Federation of Red Cross and Red Crescent Societies, urging an equitable approach to help developing nations.

The crisis has jolted African nations into creating a pooled purchasing platform under the African Union to improve negotiating power. Within days of its formation, the AU landed more than 100,000 test kits from a German source.

## 'FIGHT AGAINST MALARIA COULD BE SET BACK 20 YRS'

■ The WHO warned that the battle against malaria in sub-Saharan Africa, where it kills hundreds of thousands, could be set back by 20 years

■ It said new projections indicate that in a worst-case scenario, 769,000 people could die of malaria this year

■ Sub-Saharan Africa is the worst affected by malaria. It had 93% of the world's cases and 94% of deaths in 2018. The deaths were mainly children under the age of 5

The WHO is pitching in, approaching manufacturers for supplies.

But Africa isn't holding out a begging bowl, Nkengasong said.

Instead, it's asking for a fair crack at markets — and approaching China for "not donations. Quotas that Africa as a continent can purchase."

Africa imports as much as 94% of its pharmaceuticals, the UN says.

Some African nations, after securing medical equipment, have complicated delivery by causing cargo to stall at ports; 43 have closed their borders.



At a mosque in Jambi area of Indonesia as Ramzan begins, on Friday. *Reuters*

## Faith and distance as world marks Ramzan

AGENCE FRANCE-PRESSE  
JAKARTA, APRIL 24

MUSLIMS AROUND the world began marking Ramzan under coronavirus lockdown on Friday with unprecedented bans on family gatherings and mass prayers, while a pushback in some countries has sparked fears of a surge in infections.

This year, the holy daytime fasting month will be a sombre affair for many across Asia, the Middle East and North Africa.

Widespread rules have been imposed banning praying in mosques or meeting relatives and friends for large "iftar" meals at dusk — a centrepiece of the month-long fast.

"This Ramzan is very different

### BANGLADESH

Bangladesh on Friday banned Iftar gatherings as it recorded the highest single-day spike of 503 cases, increasing the total to 4,689. The Ministry of Religious Affairs said no individuals or institutions will be allowed to arrange or participate in any gathering over Iftar meals and threatened legal action over failure to comply

ent — it's just not festive," said Indonesian housewife Fitria Famela. "I'm disappointed that I can't go to the mosque, but what can we do? The world is different now."

### PAKISTAN

Doctors in Pakistan have issued an urgent warning that the government was loosening its lockdown too soon, allowing mosque gatherings for Ramadan and letting more work resume long before testing was widespread enough. The Sindh govt banned congregational prayers, saying it did so on the advice of doctors

However, some religious leaders in Asia have waved off fears about the spread of COVID-19. The top Islamic organisation in Indonesia's conservative Aceh province publicly bucked a na-

tional order to stay at home.

Mohamad Shukri Mohamad, the top Islamic cleric in Kelantan, planned to skip public prayers and family meals — even if it meant not seeing his six children and 18 grandchildren.

"This is the first time in my life that I've been unable to go the mosque," he told AFP. "But we must accept it and obey the rules of social distancing to protect our lives."

Muslim-majority Malaysia has extended a strict lockdown until mid-May with mosques, schools and most businesses closed — and police checkpoints set up to catch rulebreakers.

Even popular Ramzan bazaars, where Muslims buy local delicacies before breaking their fast, have been banned.

## World leaders launch plan to speed up Covid drugs, vaccine

STEPHANIE NEBEHAY & MICHAEL SHIELDS  
GENEVA/ZURICH, APRIL 24

WORLD LEADERS pledged on Friday to accelerate work on tests, drugs and vaccines against COVID-19 and to share them around the globe, but the United States did not take part in the launch of the World Health Organisation (WHO) initiative.

French President Emmanuel Macron, German Chancellor Angela Merkel and South African President Cyril Ramaphosa were among those who joined a video conference to launch what the WHO billed as a "landmark collaboration" to fight the pandemic.

The aim is to speed development of safe and effective drugs, tests and vaccines to prevent, diagnose and treat COVID-19, the lung disease caused by the coronavirus - and ensure equal access to treatments for rich and poor.

"We are facing a common threat which we can only defeat with a common approach," WHO Director General Tedros Adhanom Ghebreyesus said as the meeting got underway.

"Experience has told us that even when tools are available they have not been equally available to all. We cannot allow that to happen."

Macron said: "We will continue now to mobilise all G7 and G20 countries so they get behind this initiative. And I hope we'll manage to reconcile around this joint initiative both China and the U.S., because this is about saying: the fight against COVID-19 is a common human good and there should be no division in order to win this battle." **REUTERS**

## ITALIAN HOUSEHOLDS REPRESENT 'THE BIGGEST RESERVOIR OF INFECTIONS'

# Warning as Italy isolates sick at home: 'A ticking time bomb'

JASON HOROWITZ & EMMA BUBOLA  
ROME, APRIL 24

WHEN HER middle-aged son got sick, Ruffina Pompei did what she had done for decades, bringing vegetable soup and freshly squeezed orange juice to his room. She slept in an armchair outside his room and changed his clothes. She told her husband, 89, to steer clear.

But the coronavirus tore through the apartment.

Her son died in a hospital in the region of Abruzzo on March 29. Her husband died the next day in the same hospital.

Pompei, 82, was also diagnosed with the virus.

"I could not leave him alone," she said of her son.

Before everyone else in the West, Italians received and largely obeyed an order to stay at home. "I'm staying home" became a hashtag, then the name of a national ordinance and then a motto hung from balconies and windows. But while staying home has worked, reducing the rate of infections, bringing down the daily toll of the dead and creating breathing room for hospitals, home has become a dangerous place for many Italians.

Italian households represent "the biggest reservoir of infec-



Emanuele Visigalli with his family in Codogno. *NYT*

tions," said Massimo Galli, the director of the infectious diseases

department at Luigi Sacco University Hospital in Milan.

The family acts as a multiplier, said Andrea Crisanti, the top scientific consultant on the virus in the Veneto region. "This is a ticking time bomb," he said.

Italy's leading virologists now consider home infections, alongside clusters in retirement homes, to be a stubborn source of the country's contagion. Living together in close quarters and the failure to move the infected into dedicated quarantine facilities have, they say, paradoxically propped up the curve of infections that "stay home" measures were designed to suppress.

"Domestic contagion is the lesser evil," said Giorgio Palù, a former professor of virology and

microbiology of the University of Padova and the former head of the European and Italian Society for Virology. Compared to unleashing the contagion on the streets, it was better to keep the virus in the family. "At home," he said, "I block it."

Self-isolating was also especially difficult for older people, who often need special care and attention. In late February, Emanuele Visigalli and his brother looked after their mother, 79, who had come down with a cough and temperature in the Lombardy town of Fombio.

He tried to get her hospitalised, but dispatchers from the coronavirus hotline suggested

she self-isolate at home.

An ambulance first came for his mother. Then for his father, 81. Then, a week later, another came for him. Both his parents died in the hospital, but he improved and doctors sent him home.

He said he did not hug his children or kiss his wife when he got back, and started sleeping in a separate room that his wife disinfect every day.

"At the dinner table, I sit on one side of the table and they all sit on the other side," he said. Looking out his window, he said he grew upset by the people walking the streets. "What is their problem with staying at home?" **NYT**



## COVID-19 EFFECT SHIPPING

With significant pile ups at ports, major container shipping lines start skipping India

### STATUS OF VESSELS AT VARIOUS PORTS

Sl. No.	Name of Port	Number of Vessels	
		At Berth*	At Anchorage**
1.	Kolkata (KDS)	6	7
2.	Kolkata (HDC)	8	37
3.	Paradip	18	28
4.	Visakhapatnam	11	7
5.	Kamarajar	2	4
6.	Chennai	7	6
7.	V O Chidambaram	6	4
8.	Cochin	5	6
9.	New Mangalore	3	6
10.	Mormugao	4	1
11.	Mumbai	12	5
12.	Jawaharlal Nehru	8	-
13.	Deendayal (Kandla)	17	17
TOTAL:		107	128

\*Working vessels waiting for sailing)

\*\*Waiting for berthing

**SUSHANT SINGH & ANIL SASI**  
NEW DELHI, APRIL 24

A NUMBER of major global container shipping lines have started skipping country's up container gateways, following the disruption caused at the major ports by the lockdown imposed by the Centre to check the spread of COVID-19. But this has not affected the number of commercial ships moving in the shipping lanes of the Indian ocean, in which continue at the earlier levels of 11,000 to 12,000 ships at any given time.

Major global container shipping lines, which include Maersk Line, Hapag-Lloyd, CMA-CGM and China Ocean Shipping Company (COSCO), are reported to have begun completely skipping the country's top container gateways, including the state-owned Jawaharlal Nehru Port Trust and Chennai port, and the Adani-operated Mundra port, industry players confirmed to *The Indian Express*.

"Due to the significant reduction in demand, we will be having blank sailings (sailings canceled by the carrier) from West Asia/Indian subcontinent to Europe and Mediterranean ... and vice-versa," said Maersk Line, the world's biggest container liner, in a customer advisory dated April 3. Issues in clearing import containers from the ports and adjoining container freight stations, alongside the problems arising on account of the complete lack of export shipments from India, have ended up disrupting carrier schedules.

However, this has not affected the movement of commercial shipping in the major shipping lanes of the Indian Ocean, which are monitored round-the-clock by the Indian Navy's IMAC. As per official sources, the number of ships in these lanes remain the

same as earlier at 11,000-12,000 ships at any time. There are a total of 13 major ports in India which handled a traffic of 7,04,822 MT in FY20.

Immediately after the imposition of the 21-day lockdown, the Directorate General of Shipping imposed a 14-day quarantine on shipping vessels arriving from any port in China or any COVID-19-affected nation. While vessels arriving after 14 days of departure from a country where the virus had spread were not required to comply with the additional precautionary measures, those recording stoppages at any port of affected nations for refueling were not to be considered for the calculation of this 14-day transit.

As a result of these restrictions and complexities in the stipulated docking norms, "significant pile-ups" were reported at India's major ports (state-owned) and key container transshipment hubs, an official involved in the exercise said. This was accentuated by the staff shortage at ports due to rotational rostering since the lockdown. Ports that were not able to comply with the specified requirements were simply told not to allow berthing for vessels that arrived within 14 days from the infected countries, which further added to the pile-up.

Compounding the problem further, some 70 per cent of truckers serving NJPT in Mumbai, India's busiest container hub, have abandoned work and gone back to their villages following the outbreak and the subsequent clampdown.

Most of the private ports and terminals operating in the country have invoked the force majeure clause as most of them are involved in end-to-end contracts and operations were badly disrupted for a variety of reasons.

## FUND HOUSE WINDS UP 6 SCHEMES, BLAMES COVID & LOCKDOWN

# Mutual fund investors panic-sell amid Franklin Templeton crisis

**GEORGE MATHEW & SANDEEP SINGH**  
MUMBAI/NEW DELHI, APRIL 24

THE MUTUAL FUND industry Friday witnessed a turmoil as anxious investors resorted to panic selling in debt schemes following Franklin Templeton Mutual Fund's abrupt decision on Thursday to wind up six schemes with aggregate assets under management (AUM) of over Rs 28,000 crore. Industry leaders and CEOs of five leading mutual funds later came together to allay investor fears and assure them of credit quality of the portfolio held by the industry.

Sources said the Reserve Bank of India (RBI) is likely to intervene by opening a special window to provide support to mutual funds, which are facing tremendous redemption pressure, through banks. The RBI had opened a similar facility in 2008 during the global financial crisis. Debt funds, which saw an outflow of over Rs 1.94 lakh crore, are likely to witness more outflows in April in the wake of the Franklin Templeton fiasco.

According to fund managers, after Franklin Templeton's unilateral decision to wind up its six schemes, debt MF investors reacted negatively, adding to the re-

**EXPLAINED**  
**Not all eggs bad in MF basket**

GIVEN THE pandemic, investors have turned risk averse. Unlike banks, MFs have no back-up, but have to sell assets to meet redemptions. But not all funds aggressively invest in low-rated paper, and quick regulatory intervention can allay investor concerns.

demption pressure since morning. "Many of my clients have been redeeming their holding from not just credit risk funds but also other debt schemes of various mutual funds. While they need not worry about their holdings, we are seeing such a reaction," said the head of a financial services firm that is also a big MF distributor.

Worried investors who fear heavy losses in Templeton's six schemes — namely Franklin India Low Duration Fund, Franklin India Dynamic Accrual Fund, Franklin India Credit Risk Fund, Franklin India Short Term Income Plan, Franklin India Ultra Short Bond

Fund and Franklin India Income Opportunities Fund — also demanded action against the fund house for destroying investor confidence in debt schemes of MFs.

"Sebi must take action against Franklin Templeton. They messed around with Rs 28,000 crore of investor money. The fund house is now blaming COVID and lockdown for the closure. Sebi should ask why they put money in papers of shady companies," said veteran stock broker and mutual fund tracker Pawan Dhamidharka.

Industry insiders say that with investors getting wary over their investments in debt MFs, the CEOs of leading fund houses came to address concerns and assure that debt schemes have strong portfolio of assets with high credit quality and liquidity profile. They said Templeton was an isolated case.

At the joint video conference, Milind Barve, MD, HDFC AMC, said, "It is not appropriate to brush all credit funds and all fund houses and all products in the same category. Retail investors should not panic." Stating that there is a 'degree of anxiety' around credit risk fund, he pointed that "almost 30 per cent of the credit risk funds comprises AAA rated paper and cash and another 30-50 per cent in AA or AA+ rated papers. It is not

that entire portfolio is high yield or low-quality paper."

Industry participants said the sudden rise in redemption, if continued, will pose a lot of concern for the industry as then MFs will be forced to sell good assets to honour the redemption request from a particular scheme as in these times there won't be many takers for weaker assets. "If good assets are sold, what will be left within the scheme will be weaker assets and that is not very comforting for the investors who stay put," said a senior official with a fund house.

An official with a financial services firm pointed that if the redemption continues and mutual funds are forced to sell papers of companies they hold, "it puts pressure not only on that paper of the company but also on other bonds of that company leading to a rise in yield and drop in price of the bond. This weakens the ability of that company to raise funds from the market."

Nilesh Shah, Chairman, AMFI, said, "The MF industry remains fully committed to investor interests and there is no need for them to panic and redeem their investments."

Full story at [www.indianexpress.com](http://www.indianexpress.com)

## 'IT sector revenue growth may hit decadal low'

The Indian IT sector is staring at a revenue growth sliding to a decadal low of up to 2% and an impact on profitability owing to narrowing of margins due to COVID-19, Crisil said

**8%:** Topline growth that the banking, financial services and insurance segment will deliver for the industry on account of:  
■ Rising share of digital transactions  
■ Presence of larger and longer-term maintenance contracts

**\$97 billion:** Worth of Indian IT sector, which is one of the largest service exporters

**28%:** Share of industry revenues accounted for by the above-mentioned segment



**40 lakh:** Number of jobs supported by the sector, if ITeS jobs are also included  
Source: Crisil Ratings/PTI

## DPIIT, CAIT join hands to enable kiranas' foray into e-comm space

**PRABHA RAGHAVAN & PRANAV MUKUL**  
NEW DELHI, APRIL 24

WITHIN DAYS of retail giants Reliance Industries and Amazon India announcing their intent to accelerate their plans of onboarding local retailers and grocers, a group of retail traders has announced a tie-up with the Centre to launch a national e-commerce marketplace, which will help small retailers across the country take orders online.

The DPIIT has joined hands with CAIT for development of this platform, which, according to sources, is expected to be launched in a staggered manner starting early next week. "This is an initiative to help kirana shops and the customers connect with each other in tier-II and tier-III towns, where they face issues of connectivity and supply chain," a senior government official said.

The DPIIT is facilitating the conception and designing of the portal through its Startup India wing. CAIT general secretary Praveen Khandelwal told *The Indian Express* that pilots have already been done across the country and tests have been conducted from the customer level to retailer and up to the level of distributors.

"This vast, and purely Indian, e-commerce portal will make all efforts to onboard about 7 crore traders of the country. Manufacturers, distributors, wholesalers, retailers of all verticals of domestic trade and consumers will be an integral part of this e-commerce platform," Khandelwal said.

### Startup India will be at the helm of the 'Kirana e-Supply' project

CAIT, which has traditionally opposed business practices of online retail majors such as Amazon and Flipkart, is leading the project.

"There is a mandate from the Government to ensure adequate supply of essential goods to consumers during the lockdown period due to the COVID-19 situation. The Government has also instructed pharmacy and grocery stores to remain open through the lockdown period and to provide home delivery of essential food supplies and medicines. With the current crisis, the population in the Tier 2 and 3 cities of India that were highly dependent on these Kirana stores for their daily supplies are now facing challenges," the Startup India webpage for the 'Kirana e-Supply' project says.

"To solve the challenge of providing essential goods to the Indian citizens during the COVID-19 situation, the Department for Promotion of Industry & Internal Trade (DPIIT) along with the Confederation of All India Traders (CAIT) is synergising the efforts of various companies and startups working in supply chain to help the local Kirana stores take orders online and ensure last mile contactless delivery," it adds.

The launch of the national e-commerce marketplace will come at a time when online grocers are overburdened with orders from customers staying at home

during the nationwide lockdown announced by the Centre to contain the COVID-19 outbreak.

Additionally, several in the non-essentials or food delivery space like Flipkart, Zomato, Swiggy have also entered the grocery segment to cater to the explosion in demand for essentials.

Subsequently, this rise in demand has made companies move fast towards adopting e-commerce or expanding their existing projects.

On Wednesday, Reliance Retail and Jio Platforms announced an arrangement with WhatsApp, concurrent to the messaging app's owner Facebook's 9.99 per cent stake purchase in Jio Platforms for \$5.7 billion, which will see Reliance's new commerce venture JioMart leverage the 400 million-wide user base of WhatsApp to onboard 3 crore Kirana shops on Jio Mart.

On Thursday, online retailer Amazon India announced a Rs 10-crore investment in its 'Local Shops on Amazon' project, aimed at enabling local shops and retailers to sell their products online.

Experts say onboarding unorganised mom-and-pop stores is the next avenue of growth for online platforms, which contribute less than 5 per cent to India's retail pie. "Compared to other retail segments, food and grocery would have the least impact as it falls under essential category. Moreover, post the lockdown, this segment is expected to take the centre-stage as the demand for non-essentials shall take a longer time to pick up," CARE Ratings said in a research note.

**AASHISH ARYAN & KARUNJIT SINGH**  
NEW DELHI, APRIL 24

AMID LOCKDOWN, a fresh power tussle between former and present bureaucrats started in the national capital on Friday as the National Company Law Tribunal (NCLT) agreed to hear a petition moved by the Ministry of Corporate Affairs (MCA) alleging "fraudulent and rampant mismanagement of affairs" at Delhi Gymkhana Club.

The club's 16-member governing body, headed by retired Lieutenant General D R Soni, has been given time till May 8 to respond to charges levelled by the MCA. The senior counsel appearing for the club, meanwhile, told the tribunal that they would not accept any applications for new membership until May 13, when the case is scheduled to be next heard by the NCLT.

## 'Govt finances to be under strain, states can use FRBM escape clause'

**ENS ECONOMIC BUREAU**  
NEW DELHI, APRIL 24

STATING THAT the impact of the COVID-19 pandemic on government finances would be significant, the economic advisory council of the 15th Finance Commission, after its two-day meeting, on Friday noted that fiscal response to the crisis has to be nuanced and it is important "not only to look at the size of fiscal response but also carefully at its design".

The Commission's Chairman, NK Singh, said states should initiate the 0.5 per cent escape clause for expanding their respective fiscal limits and that borrowing directly from the Reserve Bank of India is not the preferred option.

The council noted that economic activity will be subdued and there will be a large shortfall in tax revenues. Most of the growth estimates and revenue buoyancy projections by the Commission for FY21 are unlikely to hold, Singh



**The Commission's Chairman, NK Singh, said there's no dispute that states' revenues have shrunk.** File

said, adding that there's no dispute that states' revenues have shrunk and their share from the central taxes would be lower.

States have the provisions for escape clauses for expansion of their fiscal limits to 3.5 per cent of GDP from 3 per cent and they will need to initiate the process, he said. He added that any expansion beyond that to, say, 5 per cent as demanded by states would re-

## ₹28K cr of investor money locked up, but Templeton chief says 'proud of team'

**ENS ECONOMIC BUREAU**  
MUMBAI/NEW DELHI, APRIL 24

AFTER VIRTUALLY impounding Rs 28,000 crore of investor money with the closure of six credit schemes, Jenny Johnson, president and CEO of Franklin Templeton, said she's proud of her "team in India".

"Quick and decisive action was imperative to protect the existing investors in these funds, and I continue to be proud of our team in India for focusing on our clients first," Johnson said in a statement. However, investors complain that the same team was responsible for investing money in shady companies and illiquid papers. The fund house has stopped redemptions and inflows and there is no certainty of investors getting back the full amount.

As this abrupt closure is an unprecedented step by an Indian fund house, some investors are demanding that Sebi should look into the books of the company. In a statement, Franklin Templeton blamed the COVID-19 and lockdown for the drastic step.

Sanjay Sapre, president, Franklin Templeton India, said, "The decision to wind up these funds was an extremely difficult one, but we believe it is necessary to protect value for our investors and presented the only viable means to secure an orderly reali-

**"Quick and decisive action was imperative to protect the existing investors in these funds, and I continue to be proud of our team in India for focusing on our clients first"**

**JENNY JOHNSON**  
PRESIDENT & CEO,  
FRANKLIN TEMPLETON

sation of portfolio assets." "We remain fully committed and aligned with the interests of our investors and aim to assist the Trustees to fully exit the managed credit strategy funds at the best possible value," he said.

The company said details of the winding up process will be communicated to existing unit-holders of the funds impacted by this decision at the earliest.

The funds will continue to daily publish their net asset values and investors will not be charged any investment management fee on these funds, going forward. Units of the funds will no longer be available for purchases and redemptions, post cut-off time on April 23.

"Investors have no choice but to wait so that liquidity gets back to the lower end of the system as and when the lockdown is over and economic activities start," said Omkeshwar Singh, head—RankMF, Samco Securities.

## FROM PAGE ONE

# 'Conspiracy, fraud': Loan diverted to firm run by top executives, including auditor

Redkite Capital in January 2018, in its audited balance sheets of that financial year.

Significantly, the second tranche of investment of Rs 70 crore was done by Ezeego on March 30, 2019, after it had defaulted on its loan payment obligation to Yes Bank.

The bank that has an exposure of Rs 945 crore to Ezeego reported the company account as fraud to the RBI in February 2020.

TFCI, a listed non-banking financial company (NBFC), was set up in 1988 by IFCI Ltd as an All India Financial Institution for funding tourism projects following the recommendations of the National Committee on Tourism set up with the backing of the Planning Commission.

Apart from Redkite Capital, the other shareholders of TFCI include IFCI (0.67%), LIC (3.73%), Oriental

Insurance Co Ltd (1.07%), Tamaka Capital (Mauritius) Ltd (3%) and Koppara Sajeeve Thomas (5%). General public holds around 30.74 per cent of TFCI.

Significantly, TFCI is also one of the lenders of Cox and Kings.

The bankrupt travel firm owes about Rs 100 crore to TFCI, according to data obtained from the Registrar of Companies (RoC). This loan was given to Cox and Kings before Redkite Capital became the majority shareholder of TFCI.

Records show that Redkite, immediately after acquiring the majority stake in TFCI, pledged shares of TFCI (as collateral) to raise Rs 85 crore from lenders.

Yes Bank has now alleged that Ezeego "indulged in criminal conspiracy" with Redkite and other connected entities with "an intention to cheat" the bank and "fraud-

ulently" siphon off the money loaned to Ezeego.

Apart from this, Yes Bank has alleged that Ezeego One diverted about Rs 85 crore from a Rs 450-crore term loan given to it in June 2017 and submitted a forged end-use certificate with the bank.

Both Redkite Capital and Naresh Jain, in an email response, said they had not received any communication from Yes Bank and were not aware of any allegations made by the bank.

"We vehemently deny the allegations. We have maintained high governance standards in our transactions," they said.

When contacted, a spokesperson from Yes Bank declined to comment.

Detailed emails to Ezeego and Ajay Ajit Peter Kerker, the promoter of Cox and Kings, did not elicit any response.

Emails to Anil Khandelwal remained unanswered.

Cox and Kings was sent to bankruptcy court in October 2019, after it defaulted on payments. While the promoter group owns 12.20 per cent shares in the company, the public owns the remaining 87.80 per cent. The travel and tour company owes Rs 5,500 crore to banks and financial institutions.

Last month, Ajay Ajit Peter Kerker was summoned for questioning by the Enforcement Directorate (ED), in connection with the money laundering case against Kapoor. Kapoor, currently lodged in jail, is accused of taking kickbacks in lieu of granting loans to several companies that have now defaulted on repayments.

(Tomorrow: How audit reports, bank accounts were allegedly forged)

### BRIEFLY

#### Markets snap rising streak

**Mumbai:** Stock markets lost their rising streak as the SENSEX fell 535.86 points to 31,327.22, while Nifty dropped 159.50 points to 9,154.40. The rupee lost 40 paise against the US dollar to settle at 76.46. **PTI**

#### Oil heads for weekly slide

**London:** Oil prices rose Friday, but were on course for a third straight weekly loss as output shutdowns failed to keep pace with the collapse in demand. Brent crude was up 22 cents, or 1.03 per cent, at \$21.55 at 1418 GMT, while US WTI crude rose 46 cents, or 2.79 per cent, to \$16.96 a barrel. Both contracts traded within a range of around \$2 a barrel. **REUTERS**





**There's so much at stake financially for clubs. But above all of that there is health."**

**Hugo Lloris**

FRANCE AND TOTTENHAM HOTSPUR GOALKEEPER

# From sports field to pandemic zone

Supplying PPE to hospitals and policemen, Meerut's sports-goods making units have joined the virus battle

**NIHAL KOSHIE**  
NEW DELHI, APRIL 24

VIVEK KOHLI, a sports goods manufacturer, recently got calls from his doctor friends in Meerut. They weren't seeking table tennis equipment, which his company Stag International specialises in. Instead, the doctors requested Kohli to manufacture gowns, masks, face shields and shoes for them.

Days later, Meerut commissioner Anita Meshram reached out to Kohli and other sports goods manufacturers in the city, asking if they could help meet the increasing demand for Personal Protective Equipment for frontline workers battling the coronavirus outbreak. Soon, another producer, VATS Sports began production of PPEs with 40 per cent of its workforce to ensure that social distancing norms were followed.

Meerut, where 85 Covid-19 cases were reported as on April 23, is one of the hotspots and has been sealed by the authorities. And doing their bit to help the corona warriors are companies from one of the world's biggest sports goods manufacturing hubs, who have shifted from making kits or sportswear for athletes to producing PPE for frontline workers during the pandemic.

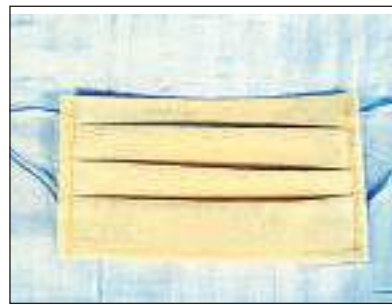
Kohli, the co-chairman of Stag International—a major manufacturer of table tennis equipment, who also sponsor 60 national teams across the world—said they have sent their samples, some made from 'a type of fabric used for the lining of kit bags', to the Directorate of Industries in Meerut, which has forwarded them to a central agency for approval.

"We are making gowns, masks, face shields and shoes as part of the PPE kits," Kohli said. "Initially, samples of what we made had gone to the Uttar Pradesh medical board for approval and they asked us for some very minor changes. This week, the (final) samples have gone for approval. I am sure it will be approved because top doctors in Meerut have already used it and are wearing it and we have done our tests. Once it is approved, we can supply it in bigger volumes and at a reasonable price because this is a crisis and we need to protect our doctors and frontline workers."

Shortage of PPE, which reduce the chance



Sports good manufacturers in Meerut have joined the Covid-19 economy. Stag has used a thicker and breathable version of the fabric used as lining for kit bags for some of the PPEs made by them.



of frontline workers getting infected, has been reported from around the globe, including India, since the outbreak of the pandemic. "The chronic, global shortage of personal protective equipment is one of the most urgent threats to our collective ability to save lives," World Health Organisation director-general Tedros Adhanom Ghebreyesus has said.

## Adapting fast

Apart from doctors, police personnel are also using PPE made in the sports goods manufacturing facility in Meerut. The manufacturing wasn't without its challenges and manufactures like Stag had to adapt to the need of the hour and experiment fast.

Water-resistant fabric used for making tracksuits didn't work for PPE. "Initially, I tried with the tracksuit material but water sprayed with pressure was going through. Basically, PPE requirements state that it should not penetrate. So we got another

fabric from our supplier, which is now being used for PPE," Kohli said.

"It is a type of fabric used for the lining of kit bags but the ones used for PPE is thicker, some of it needs to be of 120 GSM (grams per square metre) thickness. India is a hot country and it is summer now so the fabric needs to be breathable. At the same time, it needs to be water-resistant. Some other people made it with plastic, some made it with raincoat material. However, that does not work."

Kohli added that constant feedback is being taken from doctors about the gowns to ensure quality control.

Another popular brand, VATS Sports, also based in Meerut, has begun production of PPE. They have bagged a contract with the Northern Railways. "For the last one week, we are making gowns. They (Northern Railways) are providing us with the raw material. We have made about 1,500 gowns on machines used to make jer-

seys and track pants for various sports," Navneet Vats, partner of the sports goods manufacturer said. "We will only be able to slowly scale up production because we have to take all precautions, maintain a high level of hygiene and ensure everyone is protected while producing PPE."

VATS, Stag and Sanspareils Greenlands (SG), the company which manufactures cricket balls for Test matches in India, have seen their revenues taking a hit because of the ongoing lockdown. Sports events are still months away and with a similar scenario all over the world, exports have ground to a halt. "This used to be the peak season for us. The IPL is usually held now, academies are open and there are so many summer camps held during this time of the year. There is a lot of demand for all kinds of sports equipment. However, this is a unique situation and we have to do whatever we can to help control the spread of coronavirus," Vats said.

## A proxy war, piracy allegations and takeover bid

Saudi Arabia's sovereign fund's potential takeover of Newcastle United has run into troubled waters, with the proxy war between the Gulf State and Qatar spilling over into the EPL, explains Mihir Vasavda

### THE TAKEOVER BID

The Public Investment Fund, chaired by Saudi crown prince Mohammed bin Salman, is leading a group of investors to complete a £300m takeover of Newcastle United, which is currently owned by British billionaire Mike Ashley. The deal, if completed, will make Saudi Arabia the latest Middle Eastern investor in European football, after an Abu Dhabi-backed consortium took over Manchester City and Qatar's funding of Paris Saint-Germain.



**The club have maintained their "no comment" status on all enquiries.**

### QATARI INTERVENTION

A Qatari broadcast company, *beIN Media Group*, is the rights holder for showing the Premier League matches in the Middle East. *beIN's* three-year contract, worth £500 million, is the EPL's second-biggest overseas deal according to *The Times*. Earlier this week, the chief executive of the Doha-based group, Yousef al-Obaidly, has written to the league and its member clubs calling for them to further investigate the Newcastle deal and discouraging them from allowing the deal to materialise. Relationship between Saudi Arabia and Qatar has been strained since 2017, when the former led a regional boycott of Qatar, accusing them of destabilizing the region.

### 'COMMERCIAL RIGHTS THEFT'

BEIN has 'accused Saudi Arabia of backing a sophisticated piracy operation undermining its valuable television rights by siphoning off its broadcast signal,' according to *The New York Times*. The BBC, quoting the letter, said Al-Obaidly accused the Saudi government of the 'facilitation of the near three-year theft of the Premier League's commercial rights - and in turn your club's commercial revenues - through its backing of the huge-scale beoutQ pirate service. It is no exaggeration to say that the future economic model of football is at stake.'

### PIRACY ACCUSATION

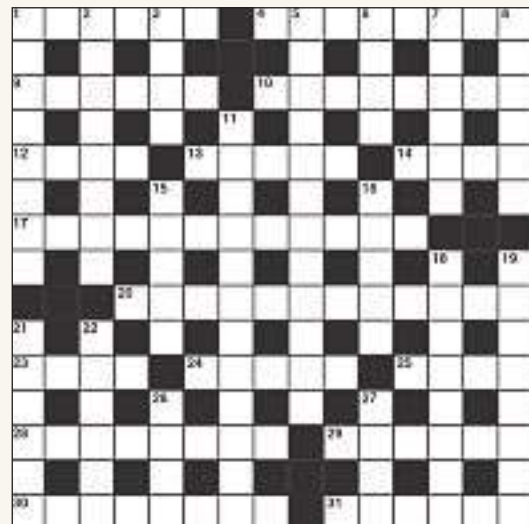
In September 2019, a report from brand protection firm MarkMonitor - commissioned by world football's governing body

FIFA - found links of the piracy operation to Saudi Arabia. *The New York Times* said it was 'the largest operation in sports history, with the biggest athletic events around the world targeted, most of which were sold to beIN, the world's largest buyer of sports rights.' It is alleged that *beIN's* broadcasts were transmitted via Arabsat - a regional satellite operator in which Saudi Arabia is the biggest investor - and the *beIN* feed was identified with a beoutQ logo. FIFA and European football's governing body UEFA called for the beoutQ service to be shut down, albeit without success. Arabsat, as per the BBC, has 'denied that beoutQ uses its frequencies to broadcast illegally and has accused *beIN* of being behind defamation attempts and misleading campaigns.'

### OWNERSHIP TEST

For the Newcastle deal to go through, the investors will first have to pass through the "owners' and directors' test." According to *The Financial Times*, the test is a 'detailed assessment of the finances and business plan of prospective buyers', and the Premier League officials 'can block takeovers'. The BBC reported that although *beIN* is not considering its partnership with the Premier League at the moment, 'the group did threaten to pull its deal with Serie A over the decision to stage the Italian Super Cup in Saudi Arabia'.

## CROSSWORD 4101



### ACROSS

- What was written is enclosed (6)
- Kind of bank one might find in a wood (8)
- A small adjustment required for wool producers (6)
- Saw, perhaps, but angry and pretended not to see (5-3)
- Point to a tree from the window (4)
- Finally dig in (5)
- She takes me back to mother (4)
- A company offer of a certain kind? (4,8)
- Maintains a connection with what a fisherman does (5,3,4)
- Offhand and breezy (4)
- It may turn out fatally attractive to wild ducks (5)
- Fabric left in the weave (4)
- Wild yarn strangely taken to heart (8)
- The doctor got up, looking surly (6)
- But he's an odd sort to get tanned (8)
- Secret agent takes shelter inside, being tired (6)

### DOWN

- Doesn't push on, yet achieves one's end (5,3)
- It didn't take single boarders (5,3)
- New-made cheese (4)
- Its recipient will have a lot on his plate (5,7)
- Too wrapped up in financial solvency (4)
- Toss a coin with me for profit (6)
- Understand butter may mean increase in weight (3,3)
- Enormous assets not declared? (6,6)
- What the film's about (5)
- Carries on fighting for pay (5)
- Boring, unusual rites have nothing on me (8)
- The relay can be rough (8)
- V-sign shows one is not in agreement (6)
- Become short of time and leave the sketch unfinished (4,2)
- District partly covered by car each day (4)
- Thin metal blade (4)

**Solutions Crossword 4100:** Across: 1 Facet, 4 Riddled, 8 Run, 9 Lightning conductor, 10 Mourner, 11 Nests, 13 Notice, 15 George, 19 Trinket, 21 Like a shot, 23 Obi, 24 Sedated, 25 Wells Fargo. Down: 1 Foreman, 3 Talon, 4 Regard, 5 Detente, 6 Lei, 7 Degas, 12 Strike oil, 14 Coolant, 16 Entails, 17 Etched, 18 Falls, 20 In tow, 22 Kid.

## OVER THE HEDGE by Michael Fry & T Lewis



## CALVIN & HOBBS by Bill Watterson



## MARVIN by Tom Armstrong



## JUMBLED WORDS

Given below are four jumbled words. Solve the jumbles to make proper words and move them to the respective squares below. Select the letters in the shaded squares and jumble them to get the answer for the given quip.

He that lives upon \_\_\_ will die \_\_\_. - Benjamin Franklin (4, ..., 7)

TVAEO



OOTHPN



SOHIT



DIIRFG



ANSWER: He that lives upon hope will die fasting. - Benjamin Franklin

## SUDOKU 4190

Difficulty Level 5s

### Instructions

To solve a Sudoku puzzle, every digit from 1 to 9 must appear in each of the nine vertical columns, in each of the nine horizontal rows and in each of the nine boxes.

Difficulty Level

1s = Very easy; 2s = Easy; 3s = Medium; 4s = Hard; 5s = Very Hard; 6s = Genius



## SOLUTION SUDOKU 4189

