



U.S. doesn't 'single India out' on human rights, says NSA Sullivan

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Divergent views on Shri Krishna Janmabhoomi order

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China's Yi slams U.S. Indo-Pacific strategy ahead of Quad meet

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Manchester City overcomes Villa, retains Premier League title

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IN BRIEF



Telangana CM urges farmers to resume stir

CHANDIGARH

In an attempt to position himself as a national leader, Telangana Chief Minister K. Chandrasekhara Reddy took part in an event in Chandigarh on Sunday to honour the victims of the recent farmers' stir. Mr. Rao urged farmers to resume their agitation for all demands.

NEWS

PAGE 11

Delayed tour to avoid false cases, says Raj

PUNE

MNS chief Raj Thackeray said on Sunday that he had deliberately put his tour of Ayodhya on hold as he did not want false cases to be lodged against his party workers.

STATES

PAGE 5

Flood situation improving in Assam

GUWAHATI

The flood situation in Assam improved on Sunday, but left six people, including two children, dead, taking the death toll to 24.

NEWS

PAGE 10

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EDUCATIONPLUS

PAGE 5

Centre bearing full duty cut burden: FM

Sitharaman says basic excise duty on petrol and diesel, which is shared with States, remains untouched

VIKAS DHOOT

NEW DELHI

Union Finance Minister Nirmala Sitharaman, on Sunday, said the entire duty reduction in petrol and diesel announced on Saturday had been done out of the road and infrastructure cess (RIC) component of the taxes levied on petroleum products, and the entire burden of the tax cuts was hence being borne by the Centre.

Allaying concerns that the duty cut will lower the devolution of taxes to the States, Ms. Sitharaman said the basic excise duty on petroleum products, which is shared with the States, had not been touched.

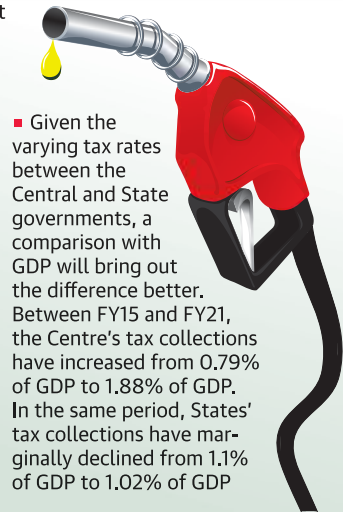
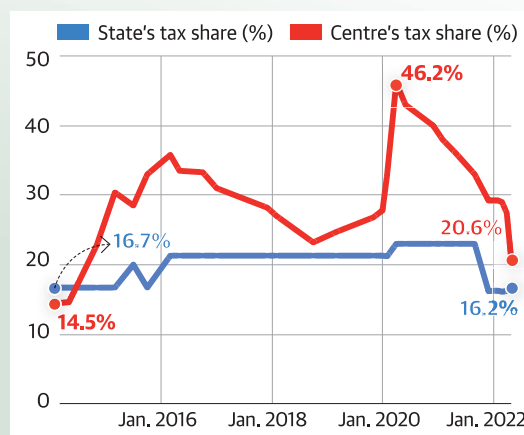
The Minister's remarks follow criticism by some States and Opposition leaders of her exhortation that they follow up the Centre's move by slashing State-level levies on fuel products.

Former Finance Minister P. Chidambaram said the situation for the States was akin to being between "the devil and the deep sea", as they are getting very little by way of share of petroleum duties. "Their revenue is from VAT on Petrol and Diesel... I wonder if they can afford to give up that revenue unless the Centre devolved more funds or gave them more grants," he noted in a tweet.

Tamil Nadu Finance Minister Palanivel Thiaga Rajan reacted by stating that the

Centre's tax rate dips but share remains high

The graph shows the Centre's and State's tax share in Delhi's retail petrol prices between May 2014 and May 2022. While the Centre's share has increased at various points, the State's curve has remained mostly flat. After the steep cut on Saturday, the Centre's share is at 20.6%.



Given the varying tax rates between the Central and State governments, a comparison with GDP will bring out the difference better. Between FY15 and FY21, the Centre's tax collections have increased from 0.79% of GDP to 1.88% of GDP. In the same period, States' tax collections have marginally declined from 1.1% of GDP to 1.02% of GDP.

Union government did not inform the States or ask for their views while increasing Central taxes on petrol by about ₹23 a litre (plus 250%) and by around ₹29 a litre (plus 900%) on diesel since 2014. "Now, after rolling back -50% of their increases, they're exhorting States to cut," he said in a tweet, stressing it was an unfair and unreasonable expectation.

'Useful facts'

"Good to see the interest generated by @PMOIndia @narendramodi's decision yesterday to bring an Excise Duty cut on petrol and diesel," Ms. Sitharaman said in a tweet, before sharing "some useful facts" which could be-

nefit the "criticism and appraisal" of the tax cuts.

The total taxes levied on petrol and diesel include a basic excise duty, a special additional excise duty, the road and infrastructure cess and the agriculture and infrastructure development cess, of which only the basic duty is shared with the States, she said.

Ms. Sitharaman said the duty cuts announced in November 2021, of ₹5 a litre of petrol and ₹10 a litre of diesel, were also made entirely in the road and infrastructure cess component of petroleum taxes.

The total revenue implication to the Centre, on these two duty cuts, is ₹2,20,000

crore a year, the Finance Minister noted, before emphasising that spending on development and subsidies has accelerated under the Modi government.

RBI data show total development expenditure incurred from 2014 to 2022 was ₹90.9 lakh crore. Only ₹49.2 lakh crore was spent on development expenditure from 2004 to 2014, she said. "The expenditure incurred by our government so far includes ₹24.85 lakh crore spent on food, fuel and fertilizer subsidies and ₹26.3 lakh crore on capital creation. Over the 10 years of UPA, only ₹13.9 lakh crore was spent on subsidies," she concluded.

Many States reluctant to cut tax

SPECIAL CORRESPONDENT

NEW DELHI

The Maharashtra government pared its value-added tax (VAT) levies on petrol and diesel by ₹2.08 and ₹1.44 a litre, respectively, on Sunday, a day after criticising the Centre for offering minimal tax cuts after drastic hikes over its tenure, a sentiment echoed by most States ruled by BJP rivals.

Telangana Finance Minister T. Harish Rao termed the Centre's partial reduction of the cess levied on petroleum products "bogus" and "humbug", and joined his Tamil Nadu counterpart P.T.R. Palanivel Thiaga Rajan in calling for further cuts in the Union taxes as they had been hiked sharply since 2014.

After Saturday's excise duty cuts on petrol and diesel of ₹8 and ₹6 per litre on Saturday, Finance Minister Nirmala Sitharaman had reiterated Prime Minister Narendra Modi's plea for States that had not cut their taxes since November 2021 – when the Centre announced the last round of tax cuts – to do so now.

CONTINUED ON

PAGE 10



Demolition drive: Bulldozers and excavators being used to flatten the houses of suspected arsonists in Nagaon. • PTI

Houses of suspects in Assam violence razed

Action follows arson in police station

SPECIAL CORRESPONDENT

GUWAHATI

Authorities in Nagaon district of central Assam on Sunday demolished the houses of five persons suspected to have been among those who set a police station ablaze on Saturday after the alleged custodial death of a fish trader.

Bulldozers and excavators were used to flatten the houses of suspected arsonists in the Salabari area.

Special Director-General of Police G.P. Singh told presspersons that investigation revealed some of the suspects had encroached upon land and acquired possession with forged documents. The eviction drive was carried out after a case was registered against them.

The affected people claimed their houses were not illegal structures.

Mr. Singh said seven per-

sons involved in torching the Batadrava police station on Saturday were arrested, while 15 were detained. "A special investigation team would be formed and it will be given 45 days to finish the probe and 60 days to submit the chargesheet in court," he added.

He said the death of Safiqul Islam, 39, the fish trader who allegedly died in police custody leading to the storming and torching of the police station, would be investigated by an Additional Superintendent of Police.

Kumud Gogoi, the officer in charge of the police station, was suspended while the other personnel were "reserve-closed". The local people had accused the police of torturing Islam to death for not coughing up ₹10,000 and a duck.

CONTINUED ON

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13th May, 2022
High Commission of India, London has received a notice of intended marriage from Mr. Saurabh Jain, S/o Joginder Pal Jain, holder of Indian Passport No. S9399021 and Miss Ana Secara, D/o Mihai Secara, holder of Romanian Passport No. 059734067 under the Foreign Marriage Act, 1969 of India. Objection, if any (along with valid reasons), to the intended marriage may be conveyed to the High Commission of India, London within 30 days of Publication of this notice at the following address:
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Azam, Shivpal skip SP meet ahead of U.P. Assembly session

Rampur MLA is reported to be unwell

PRESS TRUST OF INDIA LUCKNOW
Senior Samajwadi Party MLA Azam Khan and 'sulking' socialist leader Shivpal Singh Yadav on Sunday skipped the party MLAs' meet ahead of the Uttar Pradesh Assembly session.
Mr. Shivpal had earlier too skipped the meeting amid differences with SP chief Akhilesh Yadav. Party MLA Ravidas Mehrotra said, "Though he won on the SP election symbol, he is the head of his own party."
Mr. Khan, who was released for

the Sitapur jail on Friday, did not attend the meeting due to health reasons, according to Mr. Mehrotra. However, Mr. Khan visited the Rampur jail with his son to meet his supporters lodged there. "Both Mr. Khan and his son will be attending the session tomorrow. Mr. Khan will sit on the left of Mr. Akhilesh and raise issues," Mr. Mehrotra said.
People close to Mr. Khan had earlier accused Mr. Akhilesh of ignoring him and the Muslim community, sparking speculation of a rift in the party.

OBITUARY & REMEMBRANCE

DEATH

P Narasimhan (86), Retired Advertisement Executive, The Hindu, Chennai passed away on 21-05-2022. Address: Old No:12, New No:25, Venkatarangan Pillai Street, Triplicane, Chennai-600005. Contact: 044-28442516

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DEATH ANNIVERSARIES

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Singer Sangeetha Sajith passes away
THIRUVANANTHAPURAM
Playback singer Sangeetha Sajith, 46, who has been active in the field since the early 1990s, passed away here on Sunday following kidney ailments. With over 200 songs to her credit in all South Indian languages, she is best known for the song *Thanneerai Kathalikkum* composed by A.R. Rahman for the 1996 film *Mr. Romeo*. Her recent hit is *Thalam Poyi* from *Ayyappaalum Koshiyum* in 2020. Kerala CM Pinarayi Vijayan condoled her death.

Kerala fisheries sector to go on strike today
KOCHI
Around half-a-million workers directly involved in fishing activities in the marine and inland fisheries sector as well as in the allied sectors in Kerala will strike work on Monday in protest against the rise in the price of fuel such as kerosene and the “inadequate” social security cover being provided. They allege that the Centre and the State have been following policies that would alienate the community from its traditional means of earning a livelihood.

KCR in Delhi to avoid PM, says Telangana BJP chief
HYDERABAD
Telangana BJP president Bandi Sanjay Kumar has accused Chief Minister K. Chandrababhan Rao of going to Delhi and other States on the pretext of a national mission “only to avoid facing Prime Minister Narendra Modi” who would be coming to Hyderabad on May 26. “KCR does not want to face Modi. That is precisely why he left for Delhi enroute other States,” he charged while addressing a meeting with party functionaries ahead of the Prime Minister’s visit.

Delayed tour to avoid false cases: Raj

MNS chief urges PM for action on Uniform Civil Code, population control law

SPECIAL CORRESPONDENT PUNE
Alleging that a trap was laid out for him ahead of his Ayodhya visit, Maharashtra Navnirman Sena (MNS) chief Raj Thackeray on Sunday claimed he had deliberately put his tour on hold as he did not want false cases to be lodged against MNS workers. Speaking at Pune’s Ganesh Kala Krida Centre on Sunday, he said, “False cases would have been slapped on MNS workers had they accompanied me to Ayodhya. But I did not fall for this trap as I did not want my MNS activists to be languishing in jails there. I can endure criticism [for postponing the Ayodhya visit], but I will not let my children [MNS workers] get stuck there.” The MNS leader urged Prime Minister Narendra Modi to bring on the Uniform Civil Code and a law on population control as well as



Raj Thackeray speaking at a rally in Pune on Sunday. •PTI

to rename Aurangabad to ‘Sambhajinagar’ (after Shiva-ji’s son, Chhatrapati Sambhaji), at the earliest.

Old case raked up
Targeting Brij Bhushan Singh, the BJP MP from Uttar Pradesh who had opposed Mr. Thackeray’s entry in Ayodhya, saying that he first owed an apology of the MNS’ past mistreatment of north Indians, the MNS chief asked: “Why have certain people awakened to the fact after 14-15 years that I must

seek an apology for the alleged mistreatment of north Indians? Where were these leaders all this time?” Mr. Singh had demanded an apology from Mr. Thackeray before he visited Ayodhya on account of a 2008 incident, when the MNS workers had mistreated north Indians. In his address, Mr. Thackeray defended the incidents of 2008 by stressing that the melee began after one of the aspirants had reportedly abused an MNS worker.

Mr. Thackeray also launched a diatribe against both Nationalist Congress Party chief Sharad Pawar and his estranged cousin, Maharashtra Chief Minister and Shiv Sena president Uddhav Thackeray. Taking on the CM, Mr. Raj accused his cousin of “destroying” the late (Sena founder) Bal Thackeray’s credibility by continuing the Shiv Sena’s alliance with the NCP and Congress. Dubbing Mr. Uddhav’s claims on the Sena being the real ‘Hindutva’ party as “utterly hollow”, Mr. Raj demanded why had Aurangabad not yet been renamed as ‘Sambhajinagar’ despite the Sena being the prime votary on this issue. “Despite having been in power for so many years, you have not solved the problem of re-naming Aurangabad because you want to keep it alive for every election...”

Twenty20, AAP not to back any front

SPECIAL CORRESPONDENT KOCHI
The Aam Aadmi Party-Twenty20 combine will not extend support to any political front in the upcoming byelection in the Thrikkakara Assembly constituency in Kerala. The bypoll is scheduled for May 31 and the LDF and the UDF have fielded Jo Joseph and Uma Thomas respectively. The election has been necessitated by the passing away of former MLA P. T. Thomas of the Congress party. A joint statement by Twenty20 president Sabu M. Jacob and AAP State convener P.C. Cyriac said that the result of the byelection would not affect the current social and economic conditions in the State. It was because of this that the combine had decided not to field any candidate.

Parties to announce nominees for Karnataka Legislative Council today

BJP, Congress and JD(S) are guaranteed four, two and one seats, respectively

SPECIAL CORRESPONDENT BENGALURU
Curiosity over the candidates to be nominated by the parties in the ensuing Karnataka Legislative Council elections, in which members will be elected from the Legislative Assembly, has heightened as the parties are set to announce names on Monday.

Seven members are to be elected from the Legislative Assembly in the elections to be held on June 3. The BJP, Congress and Janata Dal (Secular) are guaranteed four, two and one seats, respectively.

Huge demand
The Congress sources said that the list of candidates will be released on Monday as there is a huge demand from a large number of party leaders.

Speaking to presspersons on Sunday, KPCC president D.K. Shivakumar said the party had received applications from over 100 aspirants, and the State unit would also give its opinion and the party high command would decide. “We only recommend names. But will not tell the high command any specific names,” he said.

Rajya Sabha election
When asked if both he and Leader of the Opposition Siddaramaiah had recommended names jointly, he



said: “We have finalised the list after sitting together. How many names can be recommended for the two seats we can win? The recommendation has been made keeping in mind all communities.” Regarding the candidate for Rajya Sabha election, he said that the high command has been apprised of the ground realities, and the candidate would be selected by them. “JD(S) has declared that it will field a candidate. We will see how many candidates will be fielded by BJP. Based on that we will see how many candidates we can field.” The JD(S) sources said that it is likely that the party will decide on its candidate on Monday as the choice has been narrowed down to three. The JDLP has also authorised party supremo H.D. Deve Gowda to choose the candidate. “The decision on the candidate for Rajya Sabha will be taken later.” The ruling BJP is also likely to announce the name of its candidates on Monday. The last date to file nominations for the polls to seven seats of the Karnataka Legislative Council is May 24.

Sangita Kalanidhi awards announced

Music Academy to give away awards for three years

SPECIAL CORRESPONDENT CHENNAI
The Music Academy on Sunday announced Sangita Kalanidhi award winners for the years 2020, 2021 and 2022. The physical festival could not be conducted in the last two years because of the COVID-19 pandemic. “The executive committee of the Music Academy has decided to give the Sangita Kalanidhi and other awards for the two missed years along with the current year’s awards,” said N. Murali, President of the Academy. Noted vocalist and teacher Neyveli R. Santhanagopalan



Special recognition: (from left) Neyveli R. Santhanagopalan has been selected for the award for 2020, Tiruvarur Baktavatsalam for 2021 and Lalgudi G.J.R. Krishnan and G.J.R. Vijayalakshmi for 2022. •SPECIAL ARRANGEMENT



lan has been selected for the award for 2020, mridangam maestro Tiruvarur Baktavatsalam for 2021 and violinists Lalgudi G.J.R. Krishnan and his sister G.J.R. Vijayalakshmi for 2022.

CM to inaugurate
Mr. Murali said Tamil Nadu Chief Minister M.K. Stalin

had consented to be the chief guest and inaugurate the 96th annual conference and concerts of the Academy on December 15, 2022. Nagaswaram player Kizhvelur G. Ganesan has been selected for the Sangita Kala Acharya award for 2020, vocalist and musicologist Ritha Rajan for 2021 and musicolo-



gist Vainika R.S. Jayalakshmi for 2022.

The TTK award for 2020 goes to vocalist Thamarakkad Govindan Nambuthuri. Mridhangam and jalatarangam player Nemani Somayajulu will get the award for 2021 and kanjira artist A.V. Anand for 2022. Musicologist award for

2022 goes to V. Premalatha. The awardees belong to four southern States. Mr. Murali said the dance festival will be held between January 3 and 9, 2023. The Nriya Kalanidhi awardees are Rama Vaidhyathanan (2020), Narthaki Nataraj (2021) and Bragha Bessell (2022).

EDUCATION PLUS

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Learners need to move from being consumers of information to becoming producers

■ KADAMBARI RANA

Research-based learning involves investigation of concepts and theories and allows students to become solution seekers through an exploratory approach. Compared to a rigid textbook-based style that encourages rote-learning, this puts the student at the centre of knowledge acquisition. John Dewey’s project-based approach, Jean Piaget’s constructivist theory, Maria Montessori’s play-way approach, Jiddu Krishnamurti’s questioning mind approach are early examples of 21st century versions of Research Based Learning. The 21st century has mandated a global shift towards enquiry, creativity, critical thinking, green inventions, passion, communication skills and leadership. Research-based learning triggers the development of these qualities by transforming the learner from being a passive participant to an active participant in one’s development journey. Raising questions, seeking solutions, discussions, debates, making assumptions, testing theories and principles, collecting data, effectively communicating ideas, drawing conclusions, engaging oneself in research activities, learning various research tools and techniques and engaging with senior professors are some of the ways to trigger research instincts in a classroom.

Importance
The biggest disservice our

Put the student at the centre



country’s education system has done is to take away students’ right and opportunity to have a personal experience with the subject. The 21st century requires learners to move from being consumers of information to becoming producers of information. All life is learning and learning is lifelong. Therefore, students must be encouraged to appreciate the correlation between a scientific temper and quality of life. A mind based in research is an active one eager to unlock and understand the unknown realms of life. Two components that

distinguish school education from university level are an increased degree of independence and freedom in the learning process and research. If a higher education institute has failed to transform into a self-driven exploratory mode, then it has failed to elevate itself from the level of school. The differentiator is to integrate research into teaching and learning.

Research in India
According to the National Institutional Ranking Framework, Ministry of Education, Government of India,

2020, some of the institutes listed in the top 20 were the Indian Institute of Science, Jawaharlal Nehru University, Banaras Hindu University, University of Delhi, Homi Bhabha National Institute, Vellore Institute of Technology, Aligarh Muslim University. Listed in the top 100 were Thapar Institute of Engineering and Technology, Tata Institute of Social Sciences, Amity University, Shiv Nadar University, and Lovely Professional University. However, the measures used to grant rankings were void of considerations such as employer reputation, student-faculty ratio,

academic staff involvement in active research, students’ engagement in active research, research facilities, research centres, and frequency of published papers. This methodology shows complete disregard for research as a tool to trigger knowledge acquisition. On the other hand, according to Centre for World University Rankings, 2021-22 edition, Harvard University was ranked first in research, followed by Stanford University. The University of Oxford was ranked No 4 and MIT No 8. Among the criteria were quality of education, quality of faculty and educational qualifications of faculty, alumni employment rank, and research performance rank. This clearly highlights why the average Indian student aspires to study abroad.

The road ahead
The 21st century needs in students are learning, literacy, and life skills. Systems, government regulations and mandates must be put in place to ensure that university students are actively engaged in departmental research and go through compulsory research training modules. Universities must facilitate ample sector-specific internships and field work and have dedicated research centres in each department. Classroom teaching must be linked to research and concept application. The UGC must ensure that the teaching staff is well qualified and double up as student research guides and mentors. It is also important that university departments build international relations with their global counterparts. Views expressed are personal

The writer is an educationist who is documenting her observations on children’s play and learning experiences.

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Director General



Wheat confusion

Apprehensions of shortage in India are misplaced, and the Govt. must allow export

India, which surprised the world with its decision to bar wheat export with immediate effect, appears to be on the defensive now after its May 13 announcement. Initially, the Centre had amended the order by allowing export consignments registered in the Customs Department's systems and handed over for examination on or prior to May 13. Addressing a UN "Global Food Security Call to Action" ministerial meeting a few days ago in New York, Minister of State for External Affairs V. Muraleedharan emphasised that the restrictions made allowance for countries that had food security needs, a position articulated earlier by Commerce Secretary B.V.R. Subrahmanyam. But, more than farmers, it is traders who stand to benefit from the limited easing of restrictions. From the start, indications of a mismatch in demand and supply were evident. Rising levels of wholesale and retail inflation, the impact of the Russia-Ukraine war and a lower opening balance of wheat (on April 1, 2022) in the Central pool for the public distribution system than a year ago were well known. After several parts of wheat-producing States in the north experienced unusually warm weather in March-April, the Government lowered marginally, early this month, the estimated wheat production, from 111.32 million tonnes to 105 million tonnes. As for international food prices, the Food and Agriculture Organization of the United Nations, said that even before the war, prices had reached an all-time high due to market conditions and the high prices of energy, fertilizers and other agricultural services. By May 4, the Centre clarified that there was no move to curb wheat export, the reasoning being that this was the opportune moment for exporters to sell in the international market as wheat from Argentina and Australia would begin arriving next month. The higher prices in the domestic market compared to the minimum support price offered by the Government were projected as favourable for farmers. Also, just days before the Government's decision, an official announcement was made that trade delegations would be sent to countries such as Morocco, Tunisia, and Indonesia to explore possibilities for wheat export. In addition to Egypt, Turkey had given its approval for the import of Indian wheat, and an announcement had been made that the current year's target for wheat export had been fixed at 10 million tonnes, three million tonnes higher than last year.

India's decision has faced criticism from the G-7's Agriculture Ministers. After its U-turn, the Government should not persist for too long with its current position of "restrictions" on the export of wheat, as the move seems to have hit the farmers, if reports of a fall in the price are any indication. Lessons must be gleaned from the experience 15 years ago when India took about two years to lift its ban on the export of non-basmati rice, by which time Thailand and Vietnam had moved in to take full advantage. Apprehensions of a food shortage are misplaced, and the Government would do well to lift the "restrictions" sooner rather than later.

Boxing days

Nikhat could inspire many Indian girls to take up boxing, seen by many as a male sport

For a country that sought boxing inspiration from six-time World boxing champion M.C. Mary Kom and Tokyo Olympics bronze medallist Lovlina Borgohain, Nikhat Zareen's World title in the women's 52 kg class in Istanbul is a fresh source of optimism. The Nizamabad-born Nikhat's story of struggle is vastly different from those emerging from Haryana or the North East. The widespread celebration of her success in India should further amplify the spread of boxing within the country. As the fifth World champion Indian woman boxer, who is the only one after Mary to win a gold in the last 16 years, Nikhat has joined an exclusive club of Mary, Sarita Devi, R.L. Jenny and K.C. Lekha. Her gold was the first by an Indian woman after Mary's sixth World title in 2018. For boxing fans, who were disheartened after India's below-par showing in the Tokyo Olympics, where Lovlina landed a lone bronze, Nikhat has provided cheer. Nikhat's journey was packed with challenges and she was determined to break barriers. When, as a teenager, she got to know that girls were not encouraged to take up boxing in her area as the combat sport was considered tailor-made for boys, Nikhat switched from sprinting to boxing to prove a point. Hailing from a Muslim family, she overcame hurdles posed by conservatives in society.

When Nikhat, a 2011 World junior champion, tried to graduate to the elite level, a career-threatening shoulder injury in 2017 stole a year away from her. Two years later, she was embroiled in a controversy, when she got on to the wrong side of her idol Mary in the run-up to the trials for the Olympics qualifier. She lost the trials and it stirred a debate and left a trail of bad blood. But nothing could dent Nikhat's steely resolve. Her parents remained her pillars of strength through thick and thin. The 25-year-old, who personifies the rise of women's power in sport, worked hard with different coaches and imbibed the best lessons from them to emerge as a polished boxer. Nikhat's new status will boost her confidence and make her a force to reckon with in events such as the upcoming Commonwealth Games, the Asian Games and the 2024 Paris Olympics. An ample supply of talented boxers will only benefit the country in its quest for a better performance in Paris. As a World champion, Nikhat could inspire many Indian girls who suppress their desire to take up boxing, wary as they are about an orthodox society. Nikhat's tale may strike a chord with talented boxers and motivate them to follow in the footsteps of the new poster girl of Indian sport.

Food security does not need this 'surgical strike'

India's flip-flop on the export of wheat is an example of the Government lacking a coherent policy of food security



MADHURA SWAMINATHAN & DEEPAK JOHNSON

The Government of India announced a sudden ban on export of wheat on May 13, 2022, a few days after Prime Minister Narendra Modi had stated that "at a time when the world is facing a shortage of wheat, the farmers of India have stepped forward to feed the world". Even a day before the export ban came into effect, Government officials were looking out for possible export locations, indicating that there were no plans for control of wheat exports. With the latest announcement, the Government has sent out confusing policy signals

Status of procurement

The sudden turnaround in the export policy appears to be on account of fears that low public procurement would affect domestic food security.

The system of public procurement has been in place since the mid-1960s, and has been the backbone of food policy in India. Progressive economists and social scientists have always argued that for a country the size of India, food security has to be ensured through domestic production. As part of the liberalisation policy, many other economists suggested that food stocks be run down in India and that needs of food security be met through world trade and the Chicago futures market.

This summer, procurement of wheat by the Food Corporation of India (FCI) has been very low. Last year, the FCI and other agencies procured 43.34 million tonnes of wheat. For the current season, procurement has only been 17.8 million tonnes, as of May 10, 2022. Given the low levels of procurement, the Government has reduced the procurement target for the current season from 44.4 to 19.5 million tonnes.

Is there a concern on that front now, in particular in terms of availability of food grain? The answer is an emphatic "no", but if and only if policy measures ensure adequate distribution through the food rationing network and open market operations are undertaken to ensure stable prices. (The assumption here is that both rice and wheat are now consumed in all parts of the country, and if needed, rice can be distributed in lieu of wheat. As of April 2022, there were 33 million tonnes of rice held as stocks.)

While wheat production this year has been lower than estimated on account of high heat and other factors in March, there is not a big shortfall in production relative to previous years. Wheat production was 103.6 million tonnes in 2018-19, 107.8 million tonnes in 2019-20, and 109.5 million tonnes in 2020-21. It was expected to be a record 111.3 million tonnes for the ongoing year (2021-22). The most recent estimate of production for 2021-22, revised downwards from the earlier estimate, is 105 million tonnes.

There is, of course, a projection of a global reduction in production and trade on account of the war in Ukraine. Both Russia and



Ukraine were major exporters of wheat in the global market and disruptions from the war are affecting countries that relied on imports from these two countries, such as Egypt. India has been urged by developed countries to meet this shortfall and provide relief to importing countries. But it is also important to see that western countries, some of whom are much larger exporters of wheat, have themselves not increased their exports in the current context.

Need for effective PDS

Stocks of wheat in the central pool as of April 30, 2022 were 30.3 million tonnes, much lower than the 52.5 million tonnes of last year, but comfortably higher than buffer stock norms. While the Government procurement in this marketing season has been lower than the previous two years, the stock position so far is similar to 2019, when we had 35.8 million tonnes of stock in April. The stock position does not appear to be alarming.

In the two COVID-19 years (2020-21 and 2021-22), the Public Distribution System (PDS) played a stellar role, and, its role showed the wisdom of not dismantling it,

as neoliberal economists advised. Total offtake of rice and wheat was 102.3 million tonnes in 2021-22 when distribution through the PDS and other welfare schemes is combined. Of this, 49 million tonnes were wheat (21.7 through the PDS and 27.3 through other welfare schemes). Not only is this a global record, but it kept people out of starvation during the COVID-19 pandemic.

It is essential that the PDS and open market operations be used to cool down food price inflation. The rural consumer price inflation at the all-India level for April 2022 was 8.38%. Rural food price inflation was 8.5%. These were much higher than the inflation recorded in the previous year. While most States have high inflation rates, States with better PDS, such as Kerala and Tamil Nadu, have low inflation rates. The general consumer price inflation in April 2022 for Kerala was 4.82% and it was 5.64% for Tamil Nadu.

Increasing cultivation costs

To promote production, a key aspect of food policy in India has been to provide remunerative prices to farmers. As is well known, after the reports of the National Commission on Farmers, the announced minimum support price (MSP) for wheat has often been inadequate to cover costs of cultivation for several regions and classes of farmers, especially if comprehensive costs (or Cost C2) are taken as the base. The year-long farmer protests were largely driven by the fear that the new Farm Acts were weakening public commitment to remunerative prices for agricultural produce.

Over the last two years, costs of

production have risen sharply, one important component being the spiralling price of fuel.

Farmers are worried about the lack of involvement of the Government in procurement. After the export ban, and in light of higher input costs and yield losses this year, the All India Kisan Sabha and other farmer organisations demanded a bonus of ₹500 per quintal on current MSP of wheat. Rather than overcoming the shortfall in public procurement by increasing the procurement price and buying more, the Government has allowed traders to build up stocks of wheat. The benefits from future sales, domestic or in the export market, are thus likely to go to traders rather than farmers.

Farmers let down

The flip-flop on export of wheat is one example that this government lacks a coherent policy of food security, and has, perhaps, been too influenced by climate alarmists. Food security is both an immediate and long-term concern and does not require "surgical strikes". A well-functioning PDS can control prices and offer relief to consumers. At the same time, a procurement policy can and should offer a reasonable income to farmers. The Government has punished farmers and supported traders by not procuring food grain at higher prices, and letting private trade step in to buy up stocks for future gain.

Madhura Swaminathan is Professor and Head, Economic Analysis Unit, Indian Statistical Institute, Bangalore Centre. Deepak Johnson is Associate Fellow, Foundation for Agrarian Studies, Bengaluru

India needs to keep an eye on its myopia prevalence

Even though current estimates in the country do not reflect trends in the Asia-Pacific, India must be vigilant



TEJAH BALANTRAPU & PAVAN VERKICHERLA

Millions of young children are growing up short-sighted every year because of myopia. The World Health Organization (WHO) estimates that there were nearly two billion people with myopia in 2010 – a quarter of the human population. By 2030, they project myopia prevalence to reach 3.3 billion people. While East Asia and the Pacific have been reporting some of the highest numbers for a decade now, current estimates out of India do not yet reflect this trend. It may mean we have time to act and save the sight of our children.

'Near-work' is on the rise

Myopia is commonly found in children. As they grow and their bodies change, the length of the eyeball and its power to refract light do not always align, leading to vision that is blurry. A pair of spectacles is enough to correct this mismatch. However, spectacles address the symptom and not the

cause (eyeball length), so myopia can progress all through childhood. Progressive myopia, after a point, leads to 'high' myopia, increasing the risk of retinal detachment, glaucoma or macular degeneration that can cause permanent vision loss.

A host of environmental and genetic factors determine the onset of myopia. It is believed that exposure to sunlight and a healthy balance between distance- and near-work can arrest myopia onset and progression. Many children, especially in urban environments, are spending more time indoors and on near-work. Be it at school or at home, the quantum of near-work – looking at books, television, phones or laptops – has increased over the decades. The COVID-19 pandemic has only accelerated this trend by robbing children of outdoor playtime and exposure to sunlight. This big shift to near-work seems to be triggering an increase in myopia prevalence.

Epidemic or not is the issue

Data from the East Asian countries have been particularly alarming. Even before the novel coronavirus pandemic, 80%-90% of high school children in East and Southeast Asia were presenting with myopia. Nearly 20% of them had high myopia. All these countries



are racing to put in place systems to increase sunlight exposure and reduce near-work for children. The World Health Organization is warning of a global myopia epidemic, where millions of our children are at risk of vision impairment. Projections show nearly 50% of the world's population will be myopic by 2050.

India seems to be bucking this trend. Current studies are recording low myopia prevalence among schoolchildren when compared to East Asia. In India, one in 30 to one in five schoolchildren are presenting with myopia. In a large study that surveyed 1.2 million schoolchildren in Telangana and parts of Andhra Pradesh, public health optometrist Winston Prakash and his team found myopia prevalence of a little over 5%. Even including those already with glasses, the prevalence numbers are

low. What explains these anti-climatic numbers?

The urbanisation link

Despite a demographic shift towards cities and towns, nearly 65% of India's population still lives in rural areas. As urbanisation increases, so does the burden of myopia. Myopia can be twice as high among urban children when compared to rural ones. One study found a higher prevalence among South Asian children in the United Kingdom compared to those living in rural India. So, it is likely that urban schools are harbingers of increasing myopia in children. Small studies are already finding that myopia prevalence in urban Indian schools is relatively higher, at nearly 35%. The spectacle power of urban children with myopia is also increasing year on year. Taking all these factors into account, prediction models are pointing to a myopia prevalence of nearly 50% in India too by 2050 – similar to global projections.

There are many treatment strategies to constrain myopic progression, including pharmaceuticals and specialty spectacles or contact lens. But like all public health issues, prevention strategies that tackle myopia onset and progression are far more inexpensive and cost-effective. We need to

encourage parents to take children out to parks and other outdoor spaces regularly. Schools must ensure adequate exposure to sunlight. We need educational methodologies at every school level that balances near-work with distance-work.

Encourage annual screening

At the same time, we must make it easy to screen and provide spectacles for the many who will need them. Basic, annual screening can be performed by schoolteachers who can then refer myopic children to eye-care professionals. We must also tackle the social stigma around spectacle wear with tact and compassion. It is critical that we step up surveillance for myopia so that we are not caught unawares by a runaway epidemic that will destroy our children's vision.

It is likely that India's myopia prevalence is still low because we are not yet on the 'epidemic' growth curve of East and Southeast Asia. The time to act is now.

Tejah Balantrapu is Associate Director, Science, Health Data, and Story-telling, L.V. Prasad Eye Institute. Pavan Verkicherla is a Scientist and Consultant Optometrist at the Myopia Centre, L.V. Prasad Eye Institute. The views expressed are personal

LETTERS TO THE EDITOR

Letters emailed to letters@thehindu.co.in must carry the full postal address and the full name or the name with initials.

Reining in inflation

One has to infer that two reasons should have prompted the Government to make its sudden announcement of duty cuts on petroleum products and a subsidy of ₹200 on LPG cylinders. They are: the common man's resentment over galloping prices of essential commodities and State Assembly elections. However, the reduction in taxes cannot be called significant as piecemeal increases have already been made. There is also no relief for middle class consumers of LPG.

V. JOHAN DHANAKUMAR, Chennai

■ It is for the Centre to ensure that the benefits are actually delivered to consumers. The Indian experience is that whenever there is a price rise, the 'benefit' is gleefully "passed on" immediately to the consumer.

GOVARDHANA MYNEEDU, Vijayawada, Andhra Pradesh

■ After the recent elections in five States, the prices of fuel

have shot up. The Government must realise that people cannot be fooled with the slogan "It is always people first for us". Corporate taxes have been reduced and bad loans (again linked to corporates) written off. When will the common man be thought about?

S.K. KHOSLA, Chandigarh

The LOC

What kind of a nation are we living in where the Government is shy to own up to the 'tough stance' it decides to adopt against its own citizens? Why cannot look-out notices be served well in advance? The sly nature of operations does cast a shadow on the Government (Page 1, 'Special' report, May 22).

Dr. GEORGE JACOB, Kochi, Kerala

Courts must act fast

The unfortunate situation of communal elements trying to spread disharmony stems from the manner in which the Babri Masjid was allowed to be demolished. It is a blunder that some courts are

entertaining claims by communal elements, which is in contravention to the Places of Worship (Special Provisions) Act, 1991. It is an open secret that such moves are being encouraged by the powers that be with a motive to reap political benefits.

THARCIUS S. FERNANDO, Chennai

'Ideas for India' meet

The tone and tenor of Congress leader Rahul Gandhi's observations on the Indian Foreign Service and "polarisation", on an international platform, might give room for criticism, but it is hard for anyone with objectivity to ignore the importance of "conversation" to deal with both national and international challenges. Hardball diplomacy always comes with pitfalls that would boomerang on the practitioner of the style, whereas conversational diplomacy always provides scope for empathy and course correction on either side. The argument by spokespersons of the Government, of Mr. Gandhi's

speech having been made on an international platform and therefore harming India's image is facile, as in the age of Internet, every medium, be it Twitter, Whatsapp or whatever, is an international platform in effect.

S. SANJEEVI RAO, Puducherry

■ The Government's spokespersons are right in countering the statements made by Rahul Gandhi, who is essentially an immature, politically unaware, and an unsuccessful leader prone to making gaffes.

B.V. THAMPI, Thiruvananthapuram

Role of Governors

The Supreme Court of India has stated that the Governor of a State is but a shorthand expression for the State government, further stating that, "the two highest dignitaries (the President and Governor) in our constitutional scheme, must act not on their own, but in accordance with the aid and advice of the Ministers". These statements, though

said to be within the ambit of certain constitutional schemes, sound a bit too harsh for the common man to comprehend. Given the current scenario, it can send a wrong message that undermines these offices and raises questions about the very purpose of their posts. If the Governor has to act on the advice of the Ministers, then what is the need for him/her to act at all?

SHARADA NATARAJAN, Chennai

A 'glorification'

One can well understand the memorable welcome given to Nelson Mandela after his years long incarceration; he richly and rightly deserved the reception. But can A.G. Perarivalan be equated with Nelson Mandela? The detailed narration of a police official on the travails and tribulations of the mother of Perarivalan only denote motherly affection and love. To expatiate on this is purely the personal view of the officer. There are many of us who feel that the 'celebrations' and media 'glorification' of Perarivalan

are shocking given his involvement in the assassination of a former Prime Minister.

MANI NATARAJAN, Chennai

Clever bird

Crows are known for their intelligence and adaptability, with a vocabulary of sounds (Open page, "Omnipresent, wise birds", May 22). It was Henry Ward Beecher who said, "If men had wings and bore black feathers, few of them would be clever enough to be crows."

R. SIVAKUMAR, Chennai

Boost for sports

It is heartening that the Tamil Nadu government is taking steps to boost sports. That a WTA 250 event is to be held in September is spectacular. In addition, the Chess Olympiad at Mamallapuram from July is wonderful. There should be more schemes to encourage sporting talent in the State.

N. MAHADEVAN, Chennai

Iran’s regional centrality and isolation

The U.S. has a tough choice between its strategic objectives in West Asia and the implications of Iran’s location



HAMID ANSARI

A recent essay in *Foreign Affairs* argues that “Tehran has not achieved any of its lofty ambitions, but it has made progress towards them - and it is feeling emboldened by its recent successes”. It argues that “Iran is both self-assured and deeply insecure”, “displays external vigour that conceals ultimately incurable internal maladies”, has “built its foreign policy on the twin pillars of confronting the United States and Israel” and is “closer to realising its vision than it was a decade ago”. Yet, despite its success in cultivating militant groups across West Asia, there are tangible signs that it has overreached and that two-thirds of young Arabs in the region now view Iran as an adversary. The essay concedes that “Washington’s perception of Iran has suffered from four decades of estrangement and strategic narcissism”. Given the geopolitical and historical backdrop of Iran, does this reflect the totality of the country’s interests and strategic perceptions?

A decade earlier, John Limbert, former senior diplomat who was one of the hostages of the embassy siege of 1979, felt certain rules seem to guide U.S. policy over the years. They include: (i) Never walk through an open door. Instead, bang your head against a wall; (ii) Never say yes to anything that the other side proposes. Doing so will make you weak; and (iii) The other side is infinitely hostile, devious, domineering and irrational. It is the embodiment of all that is evil.”

Political stability

With an area of 1.6 million sq km, Iran is the 18th largest country in the world in terms of area. It shares land borders with Pakistan, Afghanistan, Turkmenistan, Azerbaijan, Armenia, Turkey and Iraq and maritime borders with Kuwait, Bahrain, Saudi Arabia, Qatar, the UAE, and Oman. In its long history it has experienced periods of conflict, imperial dominance and foreign occupation and most recently, a revolution. All these left a mark on its collective memory. Its



culture has been hugely influential in world history and rightly depicted as an ‘Empire of the Mind.’

Since the revolution of 1979, and the end of the U.S. security umbrella under the latter’s Twin Pillars policy, Iran has been concerned about national security given its long and porous borders with Iraq and Afghanistan. Refugees have poured in from Afghanistan and an armed aggression resulted in the decade-long war with Iraq. With Pakistan, there was a moment of unease after the Bangladesh War of 1971, but was soon set at rest by India.

Despite the upheavals of the post-revolutionary era and the war, Iran maintained a degree of political stability. This was thanks to its power structure, based on a multitude of loosely connected and generally fiercely competitive power centres. These power centres remain formally grounded in the Constitution and the structure emanating from it and actually grounded in the religio-political associations emanating from the clerical leadership that retains an exclusive grip on state power. Each of these also has its own factional tussles with its own power to facilitate or obstruct individual policies. The locus of individual decisions therefore is always a challenging exercise.

Revolutionary slogans apart, Iran’s foreign policy has focused on safeguarding independence, national sovereignty, and national interests and is characterised by conscious adjustment to the reality of regional interests in what has been described as the reality of strategic loneliness. This was evident in the ambivalent reaction to the U.S. attack on Iraq.

The end of the Khomeini era, and the period of Hashemi Rafsanjani, witnessed Iran’s attempts to regain a role in regional affairs. These initiatives were built upon by former Pre-

sident Mohammad Khatami. A beginning was made with regional policy envisaging three circles: the Persian Gulf, the Arab East and Eurasia.

Relationship with the U.S.

Apart from other matters, contention between the West and Iran developed on the latter’s nuclear energy plans, which were initially developed before the revolution with U.S. assistance, but viewed very differently subsequently. Iranian scientists in the meantime developed them to the stage when alarm bells were sounded about their intentions.

All of this is reflected in Iran’s relationship with the U.S., which underwent an overnight transition. Initially an ally, Iran became hostile and bitter in individual and national terms. Over time, the perception tended to change; in the past three decades, attempts have been made to mend matters. There were many issues of contention, each with its own subjective angles, but they came to be focused on the nuclear question.

In May 2003, and after America’s success in the Iraq war, Iran offered through the Swiss intermediary full negotiations with the U.S. This was ignored by the George Bush administration. In October 2003, the Tehran Declaration was reached between Iran and the European Union (EU). Iran agreed to cooperate fully with the International Atomic Energy Agency (IAEA) including the Additional Protocol, and temporarily suspend all uranium enrichment. In September and October 2003, the IAEA conducted several facility inspections. In July 2015, the Joint Comprehensive Plan of Action (JCPOA) was concluded between Iran and the P5+1 and the EU. The Donald Trump administration certified Iran’s compliance with the agreements twice in 2017, but in May

2018, withdrew from it promising a better deal. This did not happen.

After changes of administration in both Tehran and Washington, quiet negotiations were resumed in Vienna in the expectation of an early success with an Iranian insistence on returning to the original terms of the JCPOA. The Ukraine war and the western regime of sanctions on Russia become an impediment; so is the Iranian insistence that U.S. sanctions be lifted on the Islamic Revolutionary Guard Corps, so effective in Iraq, Syria and with Hezbollah, and also playing a role in the Iranian economy. Some of the Gulf Cooperation Council states are supporting a powerful U.S.-lobby in this endeavour.

Despite being a victim of the regime of sanctions for long, Iran has been unrelenting in the development of military technologies. This is evident from its growing capabilities for asymmetric warfare in the region and its success in creating conventionally armed, precision-guided missiles and more effective air defence. Alongside is the apprehension of Iran crossing the much-dreaded nuclear threshold in a region that has India, Pakistan and Israel (undeclared) as nuclear capable nations. Some experts believe that if the stalemate in negotiations continues, Iran may even give notice of withdrawal from the Non-Proliferation Treaty and, in a play on Israel’s policy of ‘strategic ambiguity’ opt for an approach of ‘creative ambiguity’.

In the final analysis, the U.S. has a difficult choice between its strategic objectives, requirements, and capabilities in West Asia in relation to Israel and the conservative Arab bloc on the one hand and with the reality of Iran’s regional centrality and its implications, on the other. The failure of the so-called Arab Spring and the formalisation of the Abraham Accord is one aspect of it. Its domestic political compulsions and those of Israel were well reflected by the Israeli scholar Martin Kramer in 2011: ‘In Israel we are for the status quo. Not only do we believe the status quo is sustainable, we think it is the job of the U.S. to sustain it.’ To overcome this impasse, the centrality of Iran in its own neighbourhood has to be recognised along with the latter’s commitment to regional cooperation.

Hamid Ansari is former Vice President of India

Nature has the answers

It is our rich, albeit declining, biodiversity that provides us with potential solutions to our sustainability challenges



KAMAL BAWA

International Day of Biodiversity was celebrated on May 22. It gave us an opportunity to appreciate the wonder of biodiversity and renew our commitment to nurture and protect all the many forms of life with which we share our planet. We are a nation so defined by the richness of life around us that the words ‘diversity’ and ‘India’ have become synonymous. Our ethnic, cultural, and linguistic diversity has been greatly influenced by the unique features of our land, climate and geography, as well as the forces of migration and evolution. These forces have enriched our land with a multitude of species of plants, animals, and other organisms.

We, the human species, are an integral and influential component of biodiversity. Our own bodies host living microbiomes of tiny organisms without which we cannot survive. Our cultures shape the biodiversity around us, and biodiversity shapes our cultures and our future here on Earth.

Apart from the pandemic, the recent heat waves in much of northern India and floods in Meghalaya are stark reminders of worsening climate change and an uncertain future. The uncertainty is further fueled by the continuing degradation of lands and biodiversity, growing malnutrition and hunger, and inequities and environmental injustice.

Nature-based solutions

Yet, it is our rich, albeit declining, biodiversity that provides us with potential solutions to our most pressing sustainability challenges. Nature-based solutions – the use of biodiversity and what we learn from the natural world to face our challenges – are emerging as the best path to take us forward.

Climate change is arguably the most severe crisis we face today. Global deforestation is one of the main contributors to climate change. Thus, the restoration of deforested and other degraded lands can lead to mitigation of climate change. Restoring biodiversity on large tracts of land is one of the major commitments that India has made under the Paris Accords. This direct connection between biodiversity and climate change was strongly affirmed by most nations in the Conference of the Parties in Glasgow concluded six months ago. Similarly, rejuvenation of our soils and agriculture, elimination of hunger, and improvement of nutrition depends upon our prudent use of biodiversity in the prevailing agricultural systems. Fostering

the return of biodiversity to degraded lands and enhancing blue carbon in oceans have immense environmental and considerable economic benefits. Restoration has the potential of creating millions of jobs, diversifying farming systems and agriculture-based livelihoods.

Enterprises based on India’s biodiversity have huge untapped potential. For example, the sector based on the use of molecules of biological origin in biotechnology and healthcare was worth \$70 billion in 2020. And we have barely begun to tap the potential of our rich medical heritage that includes thousands of medicinal plant species.

Nature contributes not only to our economic and physical well-being, but also to our minds and spiritual enrichment. Our country is full of sacred landscapes, riverscapes, and seascapes. We can take refuge in nature for mental solace.

Strengthening biodiversity science

The biodiversity that is all around us and inside us, that sustains us and protects us, is under assault. We have seen our natural landscapes and waterscapes decline and degrade at an unprecedented rate. Last year, in these pages, I briefly described an effort on the part of the government to launch a National Mission on Biodiversity and Human Well-Being, conceived and planned by the Biodiversity Collaborative pulling together public and private institutions. The Mission will embed biodiversity as a key consideration in all development programmes, particularly in the sectors of agriculture, health, bioeconomy, ecosystem services, and climate change mitigation. It will also seek to develop a system for assessing and monitoring, restoring, and enhancing biodiversity to enable the realisation of the UN’s Sustainable Development Goals. Public engagement is another key element of the Mission.

The pandemic has placed this Mission among the most significant national initiatives. We must urgently address the issues laid bare by COVID 19: the emergence of infectious diseases; inadequate food and nutritional security; rural unemployment; and climate change which all place additional stress on nature and public health, and which are what the Mission seeks to address.

Hundreds of professionals have participated in defining the road map for the Mission. International Biodiversity Day should serve as a reminder to our government and people to push forward the Mission and and reimagine our relationship with nature.

Kamal Bawa is President of the Bengaluru-based Ashoka Trust for Research in Ecology and the Environment (ATREE) and convener of Biodiversity Collaborative. Views are personal

DATA POINT

Poor recovery, increasing delays mar IBC resolution process

In Q4 of FY22, for the first time the amount to be realised from the resolution process was lower than the liquidation value of assets

JASMIN NIHALANI

When a business turns sick, it starts defaulting on its loan payments and the creditor tries to recover the debt through various means. The recovery process is essential on two counts - one, to recover the maximum amount possible from the defaulter, and two, to do it as soon as possible so that the amount can be freed-up to issue fresh credit. Poor recovery of claims and inordinate delays in resolving bad assets were the problems that plagued the older recovery mechanisms such as SARFAESI, Lok Adalats, and Debt Recovery Tribunals.

In 2016, the Insolvency and Bankruptcy Code was passed to tackle the mounting bad debts and to favour the creditor during the resolution process. While the IBC’s performance has been relatively better than the other recovery mechanisms, it suffers from similar systemic issues. For instance, of the 2,600 cases that were closed by December 2021, 55% ended in liquidation while only 16% were completed with proper resolution plans approved by the lender. The resolution process is also marred by delays. On average, over 700 days were taken in FY22 to complete a resolution process, against the stipulated deadline of 330 days. Moreover, during the fourth quarter of FY22, the amount to be realised from the resolution process was lower than the liquidation value of assets. Worryingly, the lenders continued to take steep haircuts. The haircut is the debt foregone by the lender as a share of the outstanding claim. In 100 out of 500 companies that saw proper resolutions, the haircuts were above 90%.

Reading the charts

Chart 1 shows the share of companies that were liquidated, approved, settled and withdrawn among the cases for which the resolution process was completed. Since 2018, a majority of the cases ended in liquidation in most of the quarters while approved cases ranged between 15% and 25%.

Chart 2 shows the number of days

taken to complete the resolution process. The darker the red, the more the number of days taken. For instance, in FY22, it took 772 days to resolve cases involving companies that owed more than ₹1,000 crore to the lenders. The average number of days it takes to resolve such cases has increased dramatically over the past five years.

Chart 3 shows the value of assets if they were liquidated as a share of outstanding claims in a quarter. The chart also shows the actual value realised by the creditors through the resolution process as a share of outstanding claims. The wider the gap between the two values, the greater the impact of the insolvency process. The gap has been narrowing in recent months. In the January-March 2022 quarter, the amount realised fell below what the assets would have fetched if they were liquidated.

Chart 4 shows the share of haircuts taken by the lenders. Each circle denotes a company for which the resolution was approved. For instance, in close to 33 of 85 companies that owed more than ₹1,000 crore, lenders had to take above 90% haircuts.

“The biggest issue is the delays and a lot of it is due to the capacity of tribunals. The functioning of the NCLT [National Company Law Tribunal] during the COVID-19 pandemic has been a setback for the IBC. One part of the timeline that isn’t looked at so much is the delay in filing of admissions, where the clock starts. Several cases have been pending admission for over a year. And similarly, at the back end, the delay occurs between the approval of the resolution and the approval by the tribunal,” said Aparna Ravi, a partner at Samvad Partners, who was also a member of the Bankruptcy Law Reform Committee.

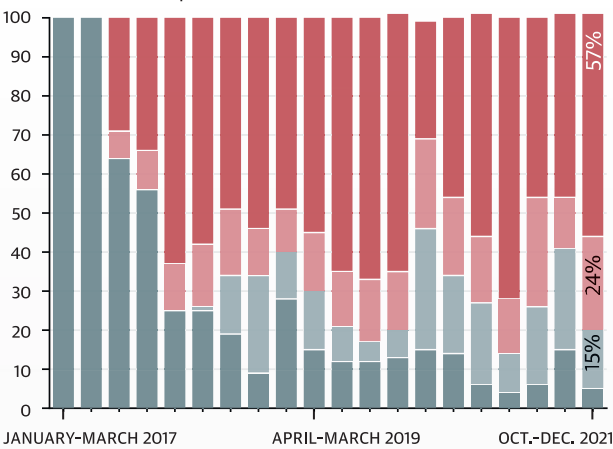
“The preference of IBC is resolution over liquidation. But it still can’t be resolved at any cost. If there is nothing viable about the business, then liquidation is the only option,” she said.

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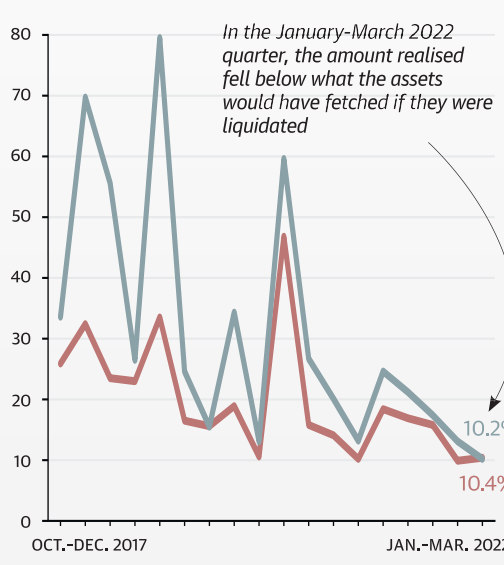
Haircuts and hold-ups

Six years since the implementation of the IBC, the resolution process continues to be mired in problems of systemic delays and steeper haircuts. On average, over 700 days were taken in FY22 to complete a resolution process, against the stipulated deadline of 330 days. In 100 out of about 500 companies that resulted in proper resolution, the haircuts were above 90%

■ CHART 1 | The chart shows the share of companies that were liquidated (■), approved (■), settled (■) and withdrawn (■) among the cases for which the resolution process was completed. For instance in Q3FY2022, among closed deals, 57% were liquidated, in 24% the resolution plan was approved by the lender and in 15%, the claim request was withdrawn



■ CHART 3 | The chart shows the liquidation value (●) of assets and the actual value realised (●) through the process as a % of outstanding claims

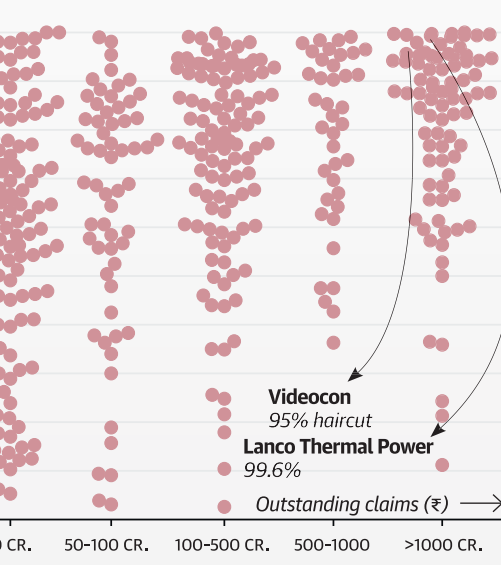


■ CHART 2 | The chart shows the number of days taken to complete the resolution process. The darker the red, the more the number of days taken

	FY18	FY19	FY20	FY21	FY22
<50 CRORE	230	317	409	501	667
50-100 CRORE	260	345	413	670	783
100-500 CRORE	252	400	431	535	705
500-1000	249	310	563	626	667
>1000 CRORE	274	417	561	729	772

For instance, in FY22, it took 772 days to resolve cases involving companies that owed more than ₹1,000 crore to the lenders while the stipulated deadline is 330 days

■ CHART 4 | The chart shows the share of haircuts taken by the lenders. Each circle denotes a company for which the resolution was approved



The Hindu.

FROM THE ARCHIVES

FIFTY YEARS AGO MAY 23, 1972

From Ceylon to Republic of Sri Lanka

Colombo, May 22: At the auspicious hour of 12-43 p.m. to-day Ceylon became the Republic of Sri Lanka, severing its 157-year-old link with the British Crown and 2,500-year-old monarchical system – one of the world’s oldest. This transition from a Dominion to a Republic took place at the Navaranghalala Hall, where the historic resolution, moved by the Prime Minister, Mrs. Sirimavo Bandaranaike, to set up the Republic was adopted. Although Sri Lanka has cut its ties with the British Crown, it will continue to be in the Commonwealth. Mrs. Bandaranaike, and the last Governor-General, Mr. William Gopallawa, took oaths of allegiance to the new Constitution and assumed the office of the republic’s first Prime Minister and the President respectively. There was a great rejoicing throughout the island, except in the Tamil areas, where the day was observed as one of mourning and prayer. Black flags were seen flying over some buildings in the northern provinces. Religious ceremonies were observed in places of worship of all that the republican and unitary Constitution has been duly adopted by the 157-member Constitution Assembly this morning.

A HUNDRED YEARS AGO MAY 23, 1922

‘Satyagrahis at fault’

The Director of Information has issued a lengthy note regarding the situation at Mulshi Petha where the Tata Co., are encountering opposition to their Hydro-Electric Scheme, in the course of which, after enumerating the generous terms offered to Mavlas in exchange for their lands, the Director says it should be noted that no question as to the reasonableness of the compensation paid has arisen. The whole agitation was directed towards embarrassing Government and the company by urging cultivators not to give up their land at any price whatsoever. This agitation has latterly led to collisions between coolies employed by the Tata Power Company and bands of people who have endeavoured to interrupt progress of work by methods which they euphemistically call those of passive resistance. A certain section of the press has devoted a great deal of space to untrue and misleading accounts of events of the past few weeks and endeavours have been made to show that Government by its officers had aided and abetted assault and outrage upon inoffensive villagers who were quietly and peacefully endeavouring to persuade the Tata Power Company to cease its operations. This is quite incorrect.

Text & Context

NEWS IN NUMBERS



Paddy incentive

450 In ₹ crore, the amount earmarked by the Punjab government to provide an incentive to farmers for the promotion of less water-consuming and cost-effective direct seeding of rice (DSR) technology. Punjab's agriculture department has set a target to bring 12 lakh hectares of paddy area under the (DSR) technique, which will be almost double the area covered last year. The DSR needs far less water for irrigation, improves percolation, reduces dependence on farm labour and improves soil health. **PTI**

Prisoners of war

2,500 The number of Ukrainian fighters from the besieged Mariupol steel plant taken prisoner by Russia. Russia has declared its full control of the Azovstal steel plant, which for weeks was the last holdout in Mariupol and a symbol of Ukrainian tenacity in the port city, now in ruins with more than 20,000 residents feared dead. The capture of Mariupol furthers Russia's quest to create a land bridge from Russia stretching through the Donbas region to the Crimean Peninsula. **AP**

Project delays

4.83 In ₹ lakh crore, the cost overruns of 425 infrastructure projects, each entailing an investment of ₹150 crore or more. According to the Ministry of Statistics and Programme Implementation, out of 1,579 projects, 425 projects reported cost overruns and 664 projects were delayed. Out of the 664 delayed projects, 94 have overall delays in the range of 1-12 months, 124 have been delayed for 13-24 months, 331 projects for 25-60 months and 115 projects for 61 months and above. **PTI**

Operation fly formula

35,380 In kilo grams, the amount of infant formula, enough for more than half a million baby bottles, expected to arrive in the U.S. It is the first of several flights carrying infant formula from Europe expected this weekend to relieve the deepening shortage in the U.S. The flights were authorised by President Joe Biden. The crisis follows the closure of the nation's largest domestic manufacturing plant in Michigan in February due to safety issues. **AP**

Drug recall

10,500 The number of bottles of a generic drug meant for the treatment of major depressive disorders being recalled by Sun Pharma in the U.S. market. As per the U.S. Food and Drug Administration, the company is recalling the affected lot due to the "presence of foreign substance: Customer complaint for the presence of dark, gritty substance found within the bottle, which was determined to be activated carbon from the desiccant canister inside the bottle". **PTI**

COMPILED BY THE HINDU DATA TEAM

EXPLAINER

Understanding the process of issuing LOCs

Are the 'accused' allowed intimation of look out circulars issued against them? When were banks authorised to file LOCs?

VIJAITA SINGH

The story so far: On April 5, the Punjab and Haryana High Court while quashing a Look Out Circular (LOC) against petitioner Noor Paul passed omnibus instructions to the respondents including the Ministry of Home Affairs (MHA) and the Bureau of Immigration (BOI) to serve a copy of the LOC to the affected person, state the reasons for issuing the LOC "as soon as possible" and provide a "post-decisional opportunity". It asked the MHA to include these directions into the "Official Memorandum" or the guidelines that govern the opening of LOCs. The Government of India moved Supreme Court and the apex court stayed the particular paragraph of the High Court order. The High Court in its judgement has said that the action of the Bank of India to issue an LOC against Ms. Paul who was a guarantor to a loan procured by her father was "arbitrary, illegal and violative of Article 21 of the Constitution." Ms. Paul got to know about the LOC when she was turned away from the Delhi airport on February 22 when she was there to travel to Dubai.

What is a look out circular? It is a notice to stop any individual wanted by the police, investigating agency or even a bank from leaving or entering the country through designated land, air and sea ports. The immigration is tasked to stop any such individual against whom such a notice exists from leaving or entering the country. There are 86 immigration check posts across the country.

Who can issue LOCs? A large number of agencies which includes the Central Bureau of Investigation (CBI), Enforcement Directorate, Directorate of Revenue Intelligence (DRI), Income Tax, State police and intelligence agencies are authorised to generate LOCs. The officer should not be below the rank of a district magistrate or superintendent of police or a deputy secretary in the Union Government.

What are the details required to generate an LOC and who issues it? According to a 2010 official memorandum of the Ministry, details such as First Information Report (FIR) number, court case number are to be mandatorily provided with

name, passport number and other details. The BOI under the MHA is only the executing agency. They generate LOCs based on requests by different agencies. Since immigration posts are manned by the BOI officials they are the first responders to execute LOCs by stopping or detaining or informing about an individual to the issuing agency. The LOCs can be modified; deleted or withdrawn only at the request of the originator. Further, the legal liability of the action taken by immigration authorities in pursuance of LOC rests with the originating agency.

How are banks authorised? After several businessmen including liquor baron Vijay Malviya, businessmen Nirav Modi and Mehul Choksi fled the country after defaulting on loans, the MHA in 2018 brought changes to the 2010 guidelines authorising the chairman, managing director and chief executives of all public sector banks to generate LOCs against persons who could be detrimental to economic interests of the country. Though an LOC generated by the CBI on October 16, 2015 to "detain" Mr. Malviya existed based on the preliminary enquiry in a ₹900 crore loan default case, it was downgraded to "inform only" on November 23, 2015 as there was no FIR yet against him. Mr. Malviya who was a Rajya Sabha member then was a frequent flyer and he fled to the U.K in March 2016. The Ministry recently told the Delhi High Court that banks were authorised to generate LOCs as "in the recent past there have been incidents where the willful defaulters or economic offenders of public financial institutions have left the country after usurping public money or defrauding such public financial institutions."

Is there any other clause under which an individual can be stopped? The 2010 Ministry guidelines give sweeping powers to police and intelligence agencies to generate LOCs in "exceptional cases" without keying in complete parameters or case details against "suspects, terrorists, anti-national elements, etc, in larger national interest." In 2015, Greenpeace activist Priya Pillai was stopped from travelling to London on a request by the Intelligence Bureau (IB) based on the "etc" provision in the 2010 order. The LOC was later quashed by the



Delhi High Court. After the special status of J&K under Article 370 of the Constitutions was read down by the Parliament in August 2019, LOCs were opened against several politicians, human rights activists, journalists and social activists to bar them from flying out of the country. The number of persons and the crime for which they have been placed under the list is unknown.

Are individuals entitled to any remedial measures? Many citizens have moved courts to get the LOC quashed. The MHA has asserted that "LOCs cannot be shown to the subject" at the time of detention nor can any prior intimation be provided. The Ministry recently informed the Punjab and Haryana High Court that the LOC guidelines are a secret document and the same cannot be shared with the 'accused' or any unauthorised stakeholder; it cannot be provided or shown to the subject at the time

of detention by the BOI since it defeats the purpose of LOC and no accused or subject of LOC can be provided any opportunity of hearing before the issuance of the LOC. On January 12, a Delhi High Court bench led by Justice Rekha Palli had quashed an LOC against a Delhi businessman Vikas Chaudhary generated at the instance of the Income Tax department. The court said "no proceedings under any penal law had been initiated against the petitioner" and the LOC was "wholly unsustainable." A Delhi court on April 8 while quashing an LOC against Aakar Patel, chair, Amnesty International India said that "there cannot be any unfettered control or restriction on the right to travel" and that it was part of the fundamental rights and asked the Director of the CBI to tender a written apology. As per norms, an LOC will stay valid for a maximum period of 12 months and if there is no fresh request from the agency then it will not be automatically revived.

EXPLAINER

The case against Mehul Choksi

What happened to the charges brought against the diamantaire in Dominica? Does India have an extradition treaty with Antigua and Barbuda?

DEVESH K PANDEY

The story so far: Earlier this week, Dominica dropped criminal proceedings against diamantaire Mehul Choksi, who was accused of illegally entering the country in May 2021. Now wanted by the Central Bureau of Investigation (CBI) and the Enforcement Directorate (ED) for his alleged role in the ₹13,578 crore Punjab National Bank (PNB) fraud, he had shifted to Antigua and Barbuda in January 2018, days before the first case against him was registered.

What happened in Dominica? On May 23, 2021, Mr. Choksi went missing from Antigua and Barbuda under mysterious circumstances. He later surfaced about 190 km away in Dominica, where he was detained on the charge of illegal entry. On May 27, 2021, the Dominican government confirmed his presence there. His family and lawyers alleged that he was abducted and taken to Dominica in a yacht, and had in that process, suffered injuries as well. In July 2021, a Dominica High Court allowed him to travel back to Antigua and Barbuda on bail for medical treatment. The Dominican government has now decided



Mehul Choksi as he arrives to the court in Dominica on June 4, 2021. **AP**

to drop all charges against him.

What are the charges against Mr. Choksi in India? On the PNB's complaint, the CBI registered the first case against Mr. Choksi, his nephew, Nirav Modi and others on January 31, 2018, alleging that they cheated the bank of over ₹280 crore in conspiracy with some officials. The alleged role of three companies, Diamonds R US, Solar Exports and Stellar Diamonds, was detected after they approached the bank's corporate branch in Mumbai for buyer's credit to make

payment to the so-called overseas suppliers. Days later, the agency registered another case against three Gitanjali group companies of Mr. Choksi for causing an alleged ₹4,887 crore loss to the bank. Following investigations, the CBI filed a chargesheet alleging that the amount involved was over ₹7,080 crore. In an unrelated matter, earlier this month the CBI registered yet another case against Gitanjali Gems Limited, Mr. Choksi and others for allegedly cheating the IFCI Limited of ₹22.06 crore. The ED has filed chargesheets under the Prevention of Money Laundering Act and attached properties worth hundreds of crores in India and abroad. Proceedings against him have also been initiated under the Fugitive Economic Offenders Act

How was the PNB allegedly cheated by Mr. Choksi and his associates? The CBI found that Mr. Choksi's companies were fraudulently issued 165 Letters of Undertaking (LoU). The value of 58 Foreign Letters of Credit (FLCs) were also enhanced in 2017 for payment to dummy overseas suppliers. In all, 347 FLCs were issued from 2014-16. The

suspect transactions had been initiated in 2011 and they continued till the bank authorities unearthed the "scam". They earlier remained undetected as the respective major entries were not made in the bank's Core Banking Software (CBS). Initially, the FLCs were opened for small amounts against which entries were recorded in CBS and letters sent to overseas branches through the SWIFT messaging system. As time went by, the value of FLCs was enhanced manifold by making amendments via SWIFT, without making CBS entries. The funds released to "suppliers" were used for clearing previous liabilities and other purposes, as alleged.

When did the shift to Antigua and Barbuda happen? Mr. Choksi and his relatives flew out of India in the first week of January 2018, days before the bank lodged a complaint with the CBI. The agencies later found that he had applied for Antiguan citizenship in May 2017. His application was approved in November 2017. On January 15, 2018, he took the oath of allegiance to Antigua and since then has been living there. As alleged, Mr. Choksi

had visited Hong Kong in December 2017 and told the dummy directors of "supplier" companies to apply for Thailand visa. Therefore, the ED has alleged that he knew beforehand about the impending criminal proceedings.

What measures are the Indian agencies taking to bring Mr. Choksi back? Based on its findings, the CBI approached Interpol and got a Red Notice issued against Mr. Choksi in December 2018. Through diplomatic channels, the probe agencies have sought the fugitive's custody for his prosecution in India. India does not have an extradition treaty with Antigua and Barbuda. However, according to a Ministry of External Affairs' order dated August 3, 2018, provisions of the Extradition Act, 1962, (other than Chapter III) apply to Antigua and Barbuda with effect from the date of notifying India as a Designated Commonwealth Country under the Extradition Act of Antigua and Barbuda on September 17, 2001. India is currently pursuing its request for Mr. Choksi's extradition in the court there. He is also facing legal proceedings challenging the validity of his Antiguan citizenship.

THE GIST

- Dominica dropped criminal proceedings against diamantaire Mehul Choksi, who was accused of illegally entering the country in May 2021. Mr. Choksi is wanted by the CBI and ED for his role in the ₹13,578 crore Punjab National Bank fraud.
- Mr. Choksi flew out of India in January 2018, to Antigua. On May 23, 2021, he went missing from Antigua and Barbuda under mysterious circumstances and later surfaced in Dominica, where he was detained on charges of illegal entry.
- Indian is currently pursuing its request for his extradition in Antigua. The CBI found that Choksi's companies were fraudulently issued 16 LoUs and 58 FLCs.



CACHE

The rise of AI chips

What are the different ways in which AI chips are being used in various sectors? What are the recent innovations in the industry?

THE GIST

■ AI chips with their hardware architectures and complementary packaging, memory, storage and interconnect technologies, make it possible to infuse AI into a broad spectrum of applications to help turn data into information and then into knowledge.

■ The use of AI chips for NLP applications has increased due to the rise in demand for chatbots and online channels such as Messenger, Slack, and others that use NLP to analyse user messages and conversational logic.

■ Nvidia Corporation, Intel Corporation, IBM Corporation, Alphabet Inc., Samsung Electronics Co., Ltd, and Apple Inc. are some of the key players in the AI chip market.

ISHAN PATRA

The adoption of Artificial Intelligence (AI) chips has risen, with chipmakers designing different types of these chips to power AI applications such as natural language processing (NLP), computer vision, robotics, and network security across a wide variety of sectors, including automotive, IT, healthcare, and retail. Market leader Nvidia recently announced its H100 GPU (graphics processing unit), which is said to be one of the world's largest and most powerful AI accelerators, packed with 80 billion transistors. Earlier this month, Nvidia's rival Intel launched new AI chips to provide customers with deep learning compute choices for training and inferencing in data centres. The increasing adoption of AI chips in data centres is one of the major factors driving the growth of the market.

What are AI chips?

AI chips are built with specific architecture and have integrated AI acceleration to support deep learning-based applications. Deep learning, more commonly known as active neural network (ANN) or deep neural network (DNN), is a subset of machine learning and comes under the broader umbrella of AI. It combines a series of computer commands or algorithms that stimulate activity and brain structure. DNNs go through a training phase, learning new capabilities from existing data. DNNs can then inference, by applying these capabilities learned during deep learning training to make predictions against previously unseen data. Deep learning can make the process of collecting, analysing, and interpreting enormous amounts of data faster and easier.

These chips, with their hardware architectures and complementary packaging, memory, storage and interconnect technologies, make it possible to infuse AI into a broad spectrum of applications to help turn data into information and then into knowledge. There are different types of AI chips such as application-specific integrated circuits (ASICs), field-programmable gate arrays (FPGAs), central processing units (CPUs) and GPUs, designed for diverse AI applications.

Are they different from traditional chips?

When traditional chips, containing processor cores and memory, perform computational tasks, they continuously move commands and data between the two hardware components. These chips, however, are not ideal for AI applications as they would not be able to handle higher

computational necessities of AI workloads which have huge volumes of data. Although, some of the higher-end traditional chips may be able to process certain AI applications.

In comparison, AI chips generally contain processor cores as well as several AI-optimised cores (depending on the scale of the chip) that are designed to work in harmony when performing computational tasks. The AI cores are optimised for the demands of heterogeneous enterprise-class AI workloads with low-latency inferencing, due to close integration with the other processor cores, which are designed to handle non-AI applications.

AI chips, essentially, reimagine traditional chips' architecture, enabling smart devices to perform sophisticated deep learning tasks such as object detection and segmentation in real-time, with minimal power consumption.

What are their applications?

Semiconductor firms have developed various specialised AI chips for a multitude of smart machines and devices, including ones that are said to deliver the performance of a data centre-class computer to edge devices. Some of these chips support in-vehicle computers to run state-of-the-art AI applications more efficiently. AI chips are also powering applications of computational imaging in wearable electronics, drones, and robots.

Additionally, the use of AI chips for NLP applications has increased due to the rise in demand for chatbots and online channels such as Messenger, Slack, and others. They use NLP to analyse user messages and conversational logic. Then there are chipmakers who have built AI processors with on-chip hardware acceleration, designed to help customers achieve business insights at scale across banking, finance, trading, insurance applications and customer interactions.

As AI becomes pervasive across different workloads, having a dedicated inference accelerator that includes support for major deep learning frameworks would allow companies to harness the full potential of their data.

What firms are making these chips?

Nvidia Corporation, Intel Corporation, IBM Corporation, Advanced Micro Devices, Alphabet Inc., Samsung Electronics Co., Ltd, Qualcomm Technologies, Inc., and Apple Inc. are some of the key players in the AI chip market.

Nvidia, which dominates the market, offers a wide portfolio of AI chips including Grace CPU,

H100 and its predecessor A100 GPUs, capable of handling some of the largest AI models with billions of parameters. The company claims that twenty H100 GPUs can sustain the equivalent of the entire world's internet traffic.

The American firm's next-generation accelerated computing platform, announced in March, with Nvidia Hopper architecture is designed to power data centres, which "are becoming AI factories – processing and refining mountains of data to produce intelligence," according to Nvidia CEO Jensen Huang.

Intel offers AI hardware that can train massive, unstructured data sets, to extremely low power silicon for on-device inference. Intel's Habana Labs launched its second-generation deep learning processors – Gaudi2 and Greco. Intel claims its Gaudi2 processor demonstrates two times throughput (the amount of material or items passing through a system or process) over Nvidia's A100 GPU.

IBM's new AI chip, announced last year, can support financial services workloads like fraud detection, loan processing, clearing and settlement of trades, anti-money laundering and risk analysis.

What can be expected in the future?

AI company Cerebras Systems set a new standard with its brain-scale AI solution, paving the way for more advanced solutions in the future. Its CS-2, powered by the Wafer Scale Engine (WSE-2) is a single wafer-scale chip with 2.6 trillion transistors and 8,50,000 AI optimised cores. The human brain contains on the order of 100 trillion synapses, the firm said, adding that a single CS-2 accelerator can support models of over 120 trillion parameters (synapse equivalents) in size.

Another AI chip design approach, neuromorphic computing, utilises an engineering method based on the activity of the biological brain.

An increase in the adoption of neuromorphic chips in the automotive industry is expected in the next few years, according to ResearchAndMarkets.

Additionally, the rise in the need for smart homes and cities, and the surge in investments in AI start-ups are expected to drive the growth of the global AI chip market, as per a report by Allied Market Research. The Worldwide AI chip industry accounted for \$8.02 billion in 2020 and is expected to reach \$194.9 billion by 2030, growing at a compound annual growth rate (CAGR) of 37.4% from 2021 to 2030.



KNOW YOUR ENGLISH

Are you plugged in on the latest news?

Getting stuck with stuck-up individuals is not a pleasant experience

S. UPENDRAN

"Why were you so late for Jyothi's party last night? Are you working on a new project?"

"I wish I were. The project I'm working on right now is pretty boring. I wish my boss..."

"All I want to know is why you were late yesterday."

"That's simple. I was stuck up in traffic."

"Stuck in traffic."

"What?"

"You don't say 'stuck up in traffic'. When you get caught in a traffic jam, you generally say 'stuck in traffic' and not 'stuck up'. If I don't leave home by 8:00 o'clock, I invariably get stuck in traffic."

"Many of my friends have started using the Metro because they don't want to get stuck in traffic."

"The use of the word 'stuck' also suggests that you are caught in a unpleasant situation. One from which you can't escape. For example, during the pandemic, children were stuck at home all day."

"Poor things. They couldn't even meet their friends. How about this example? I was stuck in a lift yesterday with four other people. Luckily, it was only for ten minutes. But it was scary."

"I'm sure it was."

"Tell me, is 'stuck up' ever used?"

"Of course. The expression is frequently used in informal contexts as an adjective. When you refer to someone as being a 'stuck-up individual', what you're suggesting is that he's a bit of a snob."

"In other words, he thinks he's smarter or better looking than all those around him."

"He thinks he's the most important person in the room, and therefore treats everyone with contempt."

"Not a very friendly sort of person, I guess."

"Not friendly at all. Their daughter, Indu, is very well behaved. Jai, on the other hand, is a stuck-up little brat."

"My former boss was a stuck-up individual. It was difficult to talk to him."

"Good example. Many of my friends think that Jyothi's husband is a bit stuck-up."

"Really? He seemed very friendly yesterday. He certainly knows how to throw a party. What fantastic food. By the way, can we postpone tomorrow's lunch? I think I ate a bit too much last night."

"No problem. It'll probably do my stomach some good as well. I've been eating out every day this week."

"Not a good idea. Jyothi told me that the Manager is planning to hire new people in the department. Is it true?"

"I'm the wrong person to ask. You should ask Revathi. She's plugged in to everything that happens in the office."

"Plugged in? Does it mean someone who is in the know?"

"Very good. When you say that someone is 'plugged in', what you're suggesting is that the individual is well informed. He has connections and therefore, he's always in the know about things. For example, if you wish to know about the stock market, you should talk to Deepesh. Among our circle of friends, there's no one who is more plugged in."

"How about this example? There was a time when I was up to date on all Bollywood news. I haven't been plugged in since graduating from college."

"That's a good example. It's sad to note that the Principal is not plugged in to the needs of the teachers."

"There are not many who are!"

"If you don't know where you are going, any road will get you there."

-Lewis Carroll
upendrankye@gmail.com

For feedback and suggestions for Text & Context, please write to letters@thehindu.co.in with the subject 'Text & Context'

THE DAILY QUIZ

52-year-old Viswanathan Anand won the Superbet Rapid chess tournament in Poland on Saturday, underlining how competitive the maestro remains at an advanced age. Here's a quiz on veteran sportspersons.

1 When Roger Federer defeated Marin Cilic in the 2018 Australian Open, he was a ripe 36 years, 5 months and 7 days old, and one of the oldest male players to win a Grand Slam. But the record is held by a player who was 37 years, 2 months and 1 day old when he won the Australian Open. Who and in which year?

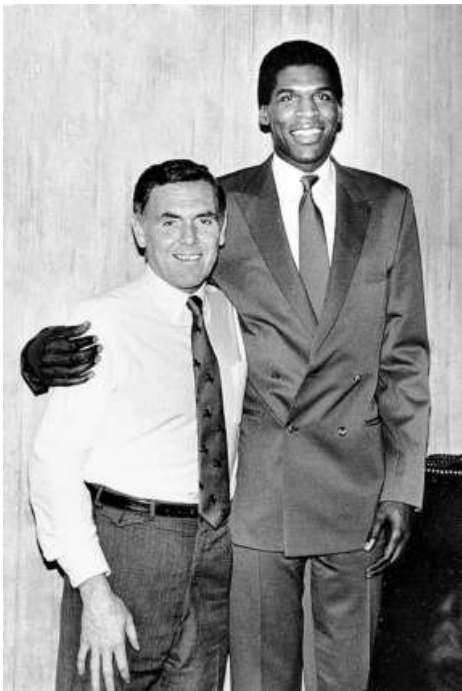
2 Which cricketer was aged 46 years and 82 days when he scored a hundred at Melbourne to set the record for the oldest cricketer to score a test century?

3 Known for celebrating his goals with a jig near the corner flag, which footballer holds the record for being the oldest to score a goal

in the FIFA World Cup? From which country?

4 While Viswanathan Anand continues to rank as the highest rated Indian chess player even in his early 50s, this chess player became the oldest to win a national championship (the Swiss national title) at 80! Name this former Soviet Union champion who was stateless for a couple of years before settling down in Switzerland.

5 Which legend became the oldest player (male or female) to win a Grand Slam tournament partnering with Leander Paes in the 2003 Australian Open?



◀ Name this basketball player (the taller man in the picture), nicknamed The Chief, who holds the record of playing the most NBA games and was the oldest to win a championship as well. •CITY OF BOSTON ARCHIVES, WIKIPEDIA

Please send in your answers to the dailyquiz@thehindu.co.in

Questions (abridged) and Answers to the May 20 edition of the daily quiz: 1. The reasons why May 20 was chosen for World Metrology and World Bees Day. **Ans: The date is the anniversary of the signing of the Metre Convention in 1875 and Anton Janša, the pioneer of beekeeping, was born on this date in 1734**

2. The units for luminous intensity and electric current. **Ans: candela and ampere**

3. The three types of residents in hives. **Ans: Queen, workers, and drones**

4. The scientist after whom the number of units in one mole of any substance is named after. **Ans: Amedeo Avogadro**

5. The 'royal jelly' in the context of bees. **Ans: It is the special food fed by workers to a young larva to make it into a queen bee in the event of an existing queen dying**

6. The names assigned to two dimensionless derived units. **Ans: The radian (rad) and the steradian (sr)**

7. The two-word term used for the movement performed by a honey bee to indicate to other bees the direction and distance of a source of food. **Ans: 'Waggle Dance'**

8. The way in which William Thomson has been immortalised as regards the SI system of units. **Ans: He was the 1st Baron Kelvin and gives his peerage name to the unit for temperature** Visual: This legend and the feat he accomplished. **Ans: Sir Edmund Hillary, who, along with Tenzing Norgay, was the first to scale Mt. Everest in 1953**

Early Birds: Mahima Sajani Jacob| Roushani Katia| Anuradha Dwivedi

FROM PAGE ONE

Many States reluctant to cut fuel taxes

Mr. Thiaga Rajan termed this an “unfair and unreasonable” expectation, in an elaborate statement on the issue on Sunday, while Rajasthan Chief Minister Ashok Gehlot pointed out that the Centre’s excise duty cuts were followed by “a sudden increase” in petrol prices by 71 paise per litre on Sunday. “The reduction will become irrelevant if the fuel prices are increased,” Mr. Gehlot said.

Karnataka Chief Minister Basavaraj Bommai said he would consider if duty cuts were feasible, while the Aam Aadmi Party (AAP), which now administers Delhi and Punjab, and the Trinamool Congress did not issue any official communiques on their stance. In response to the Prime Minister’s plea for States to cut taxes, West Bengal Chief Minister Mamata Banerjee said last month that would be possible only if Centre cleared its pending dues of about ₹97,000 crore.

Cascading effect
Both Mr. Gehlot and the Tamil Nadu Finance Minister pointed out that States were already losing revenues due to the Centre’s tax cuts, which had a cascading effect on their effective levies.

“The Centre should reduce the excise duty on petrol and diesel to the level at the time of the UPA government to provide relief to the common people in the real sense, as such a decision would bring down the fuel prices to less than ₹70 per litre,” Mr. Gehlot said.

The Centre still levied a cess of ₹7.40 a litre on diesel and ₹16.40 a litre on petrol and the State would appreciate if it rolled back the cess on diesel to ₹3.46 a litre which prevailed in March 2014, Mr. Rao asserted. By contrast, his government had left the VAT on these products unchanged since assuming office in 2014, he pointed out.

“It was neither fair nor reasonable to expect the States to reduce their taxes on fuel since the Union government had never consulted them while increasing the taxes multiple times,” said Mr. Thiaga Rajan, noting that the reduction in Central excise duties would result in an additional loss of around ₹800 crore in annual revenue to the

State, in addition to the ₹1,050-crore loss from the cuts announced in November.

Though the DMK government inherited a precarious fiscal position and incurred an additional expenditure towards COVID-19 relief activities, it reduced the VAT on petrol in a few months after assuming office even before the Centre’s November 2021 reductions.

Manifold increase
In the past seven years, the Union government’s levies on petrol had gone up substantially, resulting in a manifold increase in its revenues, but the States did not see a matching increase in their revenues. “This is because the Union government has increased the cess and surcharge on petrol and diesel while reducing the basic excise duty that is shareable with the States,” the Minister said.

With the recent cuts, the Union government’s taxes on petrol were ₹19.90 a litre and ₹15.80 a litre for diesel, but was still higher than the 2014 rates by ₹10.42 a litre on petrol (₹9.48 a litre in 2014) and ₹12.23 a litre for diesel (₹3.57 a litre in 2014), he said, adding that there was a “strong case” for the Union government to further reduce its taxes.

“It is pertinent to point out that the Union government had never consulted the States when it increased the taxes multiple times. The exorbitant increase in taxes by the Union government has been only partially reduced through the cuts, and the taxes continue to be high, compared with the 2014 rates,” Mr. Thiaga Rajan said.

‘Not enough’
AAP spokesperson in Punjab, Malwinder Singh Kang, said the Centre’s reduction of excise duty on diesel and petrol was not enough and demanded a further reduction in the excise duty. “Punjab is already under a severe financial crisis,” he told *The Hindu*.

The Maharashtra government said it expects to lose ₹80 crore on petrol and ₹125 crore on diesel a month due to the VAT cuts, which will translate into an annual revenue loss of ₹2,500 crore. (With inputs from Pune, Hyderabad, Chennai, Jaipur, Chandigarh, Kolkata)

Houses of suspects in Assam violence razed



Fruit of fury: Charred remains at the Batadrava police station after it was set on fire, on Saturday. ■PTI

Director-General of Police Bhaskar Jyoti Mahanta thrashed the accusation and said the attack might not have been spontaneous but organised.

“He [Islam] was booked after a medical check-up. The next day, he was released and handed over to his wife. His wife even gave him some water/food. Later, he complained of sickness and he was taken to two hospitals. Unfortunately, he was declared dead,” Mr. Mahanta said. “The bad elements came in all forms – men, women, young and old. But the preparedness with which they came, the ferocious and organised attack they staged on the police force had made us think deeper,” he said.

“We don’t think these are grieving relatives of the dead, but as we have identified, they were bad charac-

ters and their relatives with criminal records. Proof, incriminating evidence – all burnt down. So, [we] don’t think this is a simple action-reaction incident. There is much more to it,” Mr. Mahanta said, warning action against the perpetrators of the crime and any policeman found guilty.

The autopsy was conducted and the viscera preserved for forensic investigation.

A team from the forensic science laboratory in Guwahati was scheduled to visit the Batadrava police station to find out if petrol or kerosene was used during the mob attack, Mr. Singh said.

Most documents at the police station, several two-wheelers and firearms were destroyed in the fire. The mob also thrashed the police personnel, two of them are in hospital.

PM to attend Tokyo launch of U.S. trade initiative

India is yet to take a decision on joining trade partnership framework, but is keen on understanding ‘contours’ of the plan

SUHASINI HAIDAR
NEW DELHI

Prime Minister Narendra Modi will participate in U.S. President Joseph Biden’s unveiling of the Indo-Pacific Economic Framework (IPEF) in Tokyo on Monday, a U.S. initiative for trade partnerships in the region, sources confirmed.

Mr. Modi’s attendance at the event is a significant step towards building economic ties among Quad countries (India, the U.S., Australia and Japan) in the Indo-Pacific, though officials were hesitant to bill the IPEF as a counter to the 15-nation Regional Comprehensive Economic Partnership (RCEP) and the 17-nation Trans-Pacific Partnership (TPP) that China is a member of.

Briefing the media ahead of the event, U.S. National Security Adviser Jake Sullivan said the IPEF would have a “very wide-ranging membership”, adding significantly, that the programme was “designed to put workers at the centre – American workers”, with a focus on the digital economy, clean energy transition, infrastructure and resilient supply chains.

India has not taken a decision on joining the frame-

work, but is keen on understanding the “contours” of the American plan, said an official, confirming that Indian delegates would join the launch of negotiations expected on Monday as well. On Saturday, Foreign Secretary Vinay Kwatra said that “discussions and the conversations are still going on” on the IPEF draft.

After landing in Tokyo on Monday, Mr. Modi is expected to meet Japanese business leaders in one-on-one interactions, including heads of NEC Corporation, Uniqlo Garments, Suzuki Motors, and the SoftBank Group, attend the IPEF event with Mr. Biden and other leaders, and also attend a business roundtable.

Quad summit

On Tuesday, he will meet with Mr. Biden, Japanese Prime Minister Fumio Kishida and the new Australian PM Anthony Albanese for the Quad summit after which he will hold bilateral talks with each of them.

Though officials have said that the Quad focus is on areas of convergence such as trade, infrastructure, climate change and critical technologies, it is clear that divisions



Stiff resistance: Protesters march against the Quad summit ahead of U.S. President Joe Biden’s arrival in Tokyo. ■REUTERS

over the war in Ukraine, food security, the vaccine initiative and a number of other issues, including the U.S. push to bring Taiwan back as an observer at the World Health Assembly (WHA) this week, will also come up at the meeting.

“The second in-person Quad Leaders’ Summit will provide an opportunity for the leaders of the four Quad countries to review the progress of Quad initiatives. We

will also exchange views about developments in the Indo-Pacific region and global issues of mutual interest,” Mr. Modi said in a departure statement.

Mr. Modi’s reference to “developments in the Indo-Pacific” region indicates India’s consistent policy that it would not include comments on Russia in its diplomatic engagements with other countries. The position was underlined during the

U.S. doesn’t single out India: NSA

We have found a way to pursue practical cooperation with countries: Sullivan

SPECIAL CORRESPONDENT
NEW DELHI

The United States doesn’t “single India out” on issues of human rights and ensuring fundamental freedoms, said American National Security Adviser Jake Sullivan, speaking ahead of the bilateral meeting between Prime Minister Narendra Modi and U.S. President Joseph Biden to be held in Tokyo on the sidelines of the Quad summit.

During a briefing onboard the flight to Tokyo, Mr. Sullivan was asked by a reporter how the U.S. administration “balances” engaging economically with Mr. Modi, given what the reporter called accusations of “human



rights abuses” and the alleged targeting of minorities. “President Biden has been clear from the beginning of this administration that we’ll speak out when we see any form of departure from or deviation from basic principles, human rights, the values of democratic institutions, and the rule of law

values of democratic institutions, and the rule of law,” Mr. Sullivan said. “That’s true for a range of countries. And, you know, we don’t single India out,” he added.

He also said that the U.S. had “found a way” to pursue practical cooperation with countries that were demo-

cratic and non-democratic, “while at the same time being clear and consistent of where American values lie”.

Asked about India and the U.S.’s differences over Russia, where India has abstained from all resolutions seeking to criticise the invasion in Ukraine, and continues economic and oil trade with Moscow, Mr. Sullivan said that would be part of the bilateral talks, stressing that he expects the talks to be “constructive and straightforward” as previous private exchanges between Mr. Biden and Mr. Modi have been while “talking through” all the issues on the bilateral agenda.

‘India to spend \$26 billion to curb inflation’

REUTERS
NEW DELHI

The Indian government is considering spending an additional ₹2 trillion (\$26 billion) in the 2022-23 fiscal year to cushion consumers from rising prices and fight multi-year high inflation, two government officials told *Reuters*.

The new measures will be double the ₹1 trillion hit government revenues could take from tax cuts on petrol and diesel the Finance Minister announced on Saturday, both the officials said.

India’s retail inflation rose to an eight-year high in April, while wholesale inflation rose to at least a 17-year high, posing a major headache for Prime Minister Narendra Modi’s government ahead of elections to several State Assemblies this year.

The Indian government plans to borrow a record ₹14.31 trillion in the current fiscal year [possibly in January-March 2023], according to Budget announcements made in February this year.



Life aid: A man collecting relief material in Hojai district, Assam, on Saturday. ■RITU RAJ KONWAR

Assam flood scene improving

Six people, including two children, drowned on Sunday

SPECIAL CORRESPONDENT
GUWAHATI

The flood situation in Assam improved on Sunday, but left six people, including two children, dead, taking the death toll to 24.

While 19 people drowned since the “first wave” of floods struck in mid-May, five were killed in landslips.

According to an update

provided by the Assam State Disaster Management Authority (ASDMA), the number of flood-affected districts reduced from a high of 29 districts to 22 districts during the last 24 hours.

The authority says that the number of affected people, however, remained more or less constant at 7.2 lakh with 91,518 of the most

vulnerable taking shelter in 269 relief camps across the State.

The situation in other parts of the rain-lashed northeast was also reported to be stable on Sunday.

Landslips killed eight people in Arunachal Pradesh while flash floods claimed the lives of three people in Meghalaya in the past week.

Quad leaders’ last interaction, a virtual meeting in March, where the joint statement did not reflect sharp criticism of Russia that marked the statements made by the other three leaders.

Wheat export ban

In the past week, India has also run up against the U.S. and Japan at G-7 meetings, as well as at the UN Security Council over its decision to ban wheat exports amidst global shortages of Ukrainian wheat.

In a press briefing on Sunday, the U.S. NSA said Mr. Biden would continue to discuss the “impacts of Russia’s brutal invasion of Ukraine on a wider set of concerns in the world, including this food security concern,” in his conversations with Mr. Modi in Tokyo.

However, Mr. Kwatra said on Saturday that “there is a full understanding and appreciation of [India’s] policy [on Ukraine] in the world, including among [India’s] main partners”, and reiterated India’s food security needs were “paramount”, when asked about the U.S.’s call to reverse the government’s wheat export ban.

Mr. Kwatra said the Quad

would organise a special session on the sidelines of the WHA on May 24, where the four countries would jointly tackle issues of disinformation during the pandemic and boosting vaccine confidence.

The grouping is also expected to discuss and possibly review its Quad Vaccine Initiative project to disburse U.S.-developed and funded, India-made vaccines with the support of Japan and Australia amongst Indo-Pacific countries that had been stuck due to what Mr. Sullivan called “regulatory issues” with India.

The first Quad interaction last year had committed to distributing one billion of the vaccines, made at Hyderabad-based Biological-E by the end of 2022, but have made no headway on the project yet.

Another issue the Quad is divided over is whether to support Taiwan’s request to be included as an observer at the WHA, something China opposes. While the U.S., Australia and Japan have backed the Taiwanese request, India has made no statement thus far, and MEA officials did not confirm whether India would endorse it.

SC asks AIIMS to follow roster-based allotment

Plea filed by INI-CET candidates

LEGAL CORRESPONDENT
NEW DELHI

The Supreme Court has directed the All India Institute of Medical Sciences (AIIMS) to implement a roster system for allocation of seats for institutional preference candidates who clear the Institutes of National Importance Combined Entrance Test (INI-CET).

The order from a Bench led by Justice L. Nageswara Rao came on a petition filed by medical students’ associations and others, who complained that they were not getting their favoured disciplines in the AIIMS despite clearing the INI-CET with flying colours.

The petitioners, including Association of Students of All India Institute of Medical Sciences (AIIMS) of Bhopal, said there was no mechanism of allotment of seats for institutional preference candidates.

INI-CET exams are held for postgraduate medical students seeking admission to elite medical institutions,

including the AIIMS, NIMHANS, Jawaharlal Institute of Postgraduate Medical Education and Research, Puducherry (JIPMER), PGI Chandigarh, and SCTIMST, Thiruvananthapuram. Seats are filled during the INI-CET admission process either by institutional preference or through open competition.

Unlike JIPMER, the AIIMS does not have a roster system for institutional preference candidates.

During the hearing, advocate Dushyant Parashar, for the AIIMS, filed an affidavit agreeing to evolve a “roster point-based reservation for preferential candidates”. However, the actual roster point for the AIIMS would be different from that of JIPMER. The court accepted the statement in the affidavit made on behalf of the AIIMS.

“We direct that the roster point-based reservation for preferential candidates shall be implemented in all the AIIMS institutes,” the court directed.

Panel to investigate Ramban tunnel collapse

It will give report to ministry in 10 days

PRESS TRUST OF INDIA
NEW DELHI

The Centre has constituted a committee of three independent experts to investigate the reasons for the recent collapse of a part of an under-construction tunnel in Ramban on Jammu-Srinagar highway and suggest remedial measures.

The state-owned National Highways Authority of India has already initiated a process to handle such emergency situations and is taking all possible measures to avoid such incidents in future, an official statement said on Sunday.

According to the Ministry of Road Transport and Highways office order, Professor

J.T. Sahu of the IIT, Delhi will be the chairman of the committee, and it will submit the report within 10 days.

According to the official statement, the stretch between Digdole and Khooni Nallah of the Ramban Banihal section is prone to frequent landslip and shooting stones due to fragile geology.

Those whose life could not be saved are being given workman compensation and an additional *ex gratia* of ₹2 lakh by EPC contractor which amounts to at least ₹15 lakh.

It is yet to be determined whether the incident occurred due to work being executed or natural reasons.



APPEAL
Baby Harini 2 years old, needs your support in bringing a lasting change and a new life. She suffers from HLH and has to undergo Haplo Bone Marrow Transplantation at V.S. Hospital, Chennai. She urgently needs Rs.15,00,000/- for her treatment and supportive care. Donations sent by Ch/D.D. favouring **V.S. Medical Trust** will be acknowledged. The donations sent through Ch/D.DIRECT Transfer & GOOGLE PAY (Canara Bank, Nungambakam Branch, A/C No.60182010063310, IFSC No.CNRB0016018) favouring **WOMEN'S WELFARE SYNDICATE** is exempted under 80G IT (Please do not mention patient name on the cheque).

All correspondence is done through **WWS**, Regd. Public Charitable Trust, Flat No.GF 1, Cordell Apartments, O.No.13, N.No.23, Pycrofts Garden Lane, Chennai - 600006. Ph: 044-42137401/28235324/9941843362. E Mail: womenswelfaretrust@gmail.com Website: www.womenswelfaretrust.org

WWS

SilverLine is undemocratic: Medha Patkar

STAFF REPORTER
KANNUR

Social activist Medha Patkar on Sunday said that the semi-high-speed SilverLine project in Kerala was "undemocratic, non-sustainable, and unjust". Addressing "No to K-Rail, yes to Kerala", a meet organised by the Anti-SilverLine Protest Committee here, Ms. Patkar said the project followed a development paradigm that was against "truly acceptable priorities and processes". She said natural resource management and priorities in the name of development in Kerala did not ensure equity, sustainability, and justice, and that the project would divide society. She added that whether it was SilverLine or the bullet train, it was the same bilateral agency, Japan International Corporation Agency, which brought money and technology. And, the technology is reportedly outdated and a failure in Japan. Earlier in the day, she met endosulfan victims in Kasaragod and raised the issue of compensation.

Divergent views on Krishna Janmabhoomi order

District judge says Places of Worship Act not applicable, worshipper could file a suit as the next friend of deity

ANUJ KUMAR
GHAZIABAD

In an significant development that can have far-reaching ramifications, the Mathura District Judge, who allowed the civil revision petition of the Shri Krishna Janmabhoomi Trust and other private parties, has observed in his order that the provisions of the Places of Worship (Special Provisions) Act, 1991 were not applicable in the case because of Section 4(3) (b) of the 1991 Act. The order also said a worshipper could file a suit as the next friend of a deity. Responding to the order, the Vishwa Hindu Parishad (VHP) said it vindicated its stand on the Mathura and Kashi temples. The lawyers of the Shahi Idgah said the Supreme Court should make its stand clear on the 1991 Act, or else, the lower courts would continue to interpret it arbitrarily. 'Fraudulent agreement' The petitioners, Bhagwan Shri Krishna Virajman Ashthan Shri Krishna Janmabhoomi, moved through the "next friend of the deity", Ranjana Agnihotri, had argued that the agreement

reached between the Shri Krishna Janmasathan Sev Sansthan and the Shahi Idgah Trust in 1968 was fraudulent and it resulted in a compromise decree in 1974. In the agreement, the society had conceded the "valuable property" of the deity/trust to the Trust without having the right to enter into a compromise, the petitioners said. The lawyers representing the Trust argued that the society was an agent of the Trust and the compromise agreement was also subsequently registered. District judge Rajeev Bharti reasoned that as the decree was drawn before the commencement of the Act of 1991 and since the same is the subject matter of challenge in the suit moved by the petitioner and therefore, by virtue of Section 4(3) (b) of 1991 Act, the Act shall not be applicable on this dispute. "Nothing contained in sub-section (1) and sub-section (2) shall apply to any suit, appeal or other proceedings, with respect to any matter, referred to in sub-section (2) finally decided, settled or disposed of by a



A view of the Shri Krishna Janmasthan Temple and the Shahi Idgah Mosque in Mathura.

court, tribunal or authority before the commencement of this Act," Mr. Bharti said, "in light of the discussions made and the legal tenets on the mentioned question, this court is of the considered view that the provisions of the Places of Worship (Special Provisions) Act 1991 are not applicable." Mr. Bharti passed the order on Thursday but it was uploaded only on Saturday. The suit that was dismissed by a lower court in September 2020, saying the plaintiffs being the devotees of Shri Krishna had no right

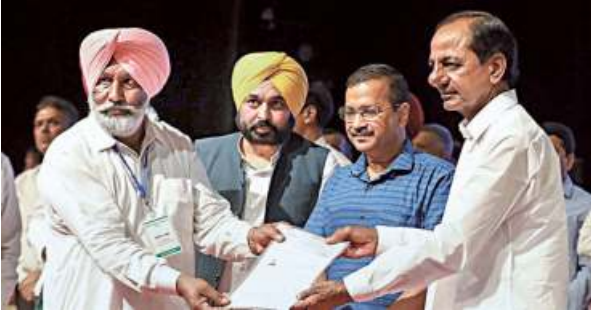
to file the suit, had come up for revision. The court said a worshipper, as the next friend of a deity, can file a suit for restoration of the religious rights of the deity. 'Hear both sides' The order further said the lower court committed illegality, and asked it to hear both sides. "Whether the plaintiffs are entitled to maintain the suit would be determined only during the trial on the basis of evidence adduced by both the parties," the order said.

Telangana CM urges farmers to resume stir

Mann, Kejriwal join KCR at Chandigarh stop of his India trip

VIKAS VASUDEVA
CHANDIGARH

In an attempt to position himself as a national leader and build a consensus for setting up an anti-BJP platform, Telangana Chief Minister K. Chandrasekhar Rao attended an event here on Sunday, along with his Punjab and Delhi counterparts, Bhagwant Mann and Arvind Kejriwal, respectively, to honour the victims of the recent farmers' agitation and the soldiers who died fighting Chinese troops in the Galwan Valley. Mr. Rao, who is touring various States to get the support of non-BJP parties for a legal backing for the minimum support price, urged farmers to resume their agitation for all demands, including MSP on all crops with a constitutional guarantee. The Telangana Rashtra Samithi president was in Chandigarh as part of his week-long tour to attend national-level programmes. Mr. Rao paid tributes to the farmers from Punjab and



Telangana CM K. Chandrasekhar Rao giving away relief to the kin of the farmers in Chandigarh on Sunday.

Haryana who lost their lives during the year-long farmers' agitation against the Centre's now-repealed farm laws and the fallen soldiers in Galwan Valley. He handed over ₹3 lakh each to the families of farmers and ₹10 lakh each to the kin of soldiers who died in Galwan, on behalf of the people of Telangana. Call to expand protest "The farmers' struggle should not be restricted to the States of Punjab, Haryana and western Uttar Pradesh. Farmers from other States should proactively

come forward to get their genuine demands accepted by the Centre," he said. Such a struggle was necessary to ensure the welfare of farmers across the country. Mr. Rao opposed the Centre's move to introduce electricity meters in the farm sector, and said the Telangana government would not implement it. Mr. Kejriwal said that during the farmers' agitation, there had been tremendous pressure on his government from the Centre to stall the agitation by converting all stadia in Delhi into open jails so as to jail the farmers.

BJP ended corruption in the northeast: Amit Shah

'Funds were siphoned off earlier'

SPECIAL CORRESPONDENT
GUWAHATI

Home Minister Amit Shah on Sunday claimed that the Bharatiya Janata Party (BJP) had ended the "corruption culture" prevalent in the northeast during the Congress rule to ensure the proper utilisation of every penny sent to the region. Addressing a public rally in eastern Arunachal Pradesh's Namsai, he said that the development funds earmarked for the region used to be siphoned off by middlemen when the Congress reigned supreme. "The northeast saw fast-track development only after Prime Minister Narendra Modi came to power in 2014. But Congress won't see the development if their leaders keep their eyes closed," Mr. Shah said. He inaugurated a slew of projects and laid the foundation stones of others worth a total of ₹1,000 crore. "Rahul Gandhi, open your eyes and discard Italian glasses and wear Indian ones. You could then see what Modi has done for the region you neglected for 50



years," he said. "The culture of corruption in the northeast ended under the Modi government. Every penny is being utilised with total transparency and the development funds are percolating down to the last man," Mr. Shah added. "During the time of the Congress, one Chief Minister would lay the foundation stone of a project, another would announce it and possibly the third would inaugurate it. For us, [Arunachal Pradesh Chief Minister] Pema Khandu will lay the foundation stone and also inaugurate it," he said. Mr. Shah said the people in the country could learn patriotism from the people of Arunachal Pradesh.

BJP Barrackpore MP Arjun Singh returns to Trinamool

Major setback for the saffron party in West Bengal

SHIV SAHAY SINGH
KOLKATA

In a major setback to the West Bengal unit of the Bharatiya Janata Party (BJP), Barrackpore MP Arjun Singh on Sunday left the party and rejoined the Trinamool Congress. Mr. Singh joined the State's ruling party in the presence of Trinamool general secretary Abhishek Banerjee and other senior leaders from North 24 Parganas at its Camac Street office in the city. "I have returned home. I have been associated with the party (Trinamool) since its foundation in 1998," Mr. Singh said. The Barrackpore MP said that he wanted to fight for the interest of all the stakeholders of the jute industry and only Chief Minister Mamata Banerjee can lead the struggle. Before joining, the MP on Sunday held a meeting with Abhishek Banerjee and other Trinamool leaders, who had expressed unhappiness over Mr. Singh's return. As soon as he switched sides, BJP flags and posters from



'Back home': BJP MP Arjun Singh (fourth from right) after joining the Trinamool Congress in Kolkata on Sunday.

his residence and several party offices near his residence were replaced with Trinamool flags. Asked whether he will resign as an MP, Mr. Singh said that there are two Trinamool MPs who have joined the BJP and have not resigned. "The day they will resign as MP, I will also resign," he added. Mr. Singh quit the Trinamool Congress in 2019 just before the Lok Sabha election after he was denied ticket to contest the polls. He won the election from Barrackpore on BJP ticket, defeating Trinamool candidate

Dinesh Trivedi. Before crossing over to the BJP, Mr. Singh was elected to the West Bengal Assembly four times as a Trinamool representative. Mr. Singh's defection to the BJP in 2019 had triggered a series of political violence in the Barrackpore subdivision of North 24 Parganas that claimed dozens of lives. The violence on certain occasions had communal overtones. Mr Singh was appointed vice-president of the State unit of the BJP and was one of the heavyweight leaders of the party with significant influence in Barrackpore.

'Udaipur conclave helped Cong. identify structural weaknesses'

Cong. needs to reach out to every home, says Kerala leader

SANDEEP PHUKAN
NEW DELHI

Identifying structural weaknesses of the Congress apparatus and the need to have micro-level election management are key learnings from the Udaipur Chintan Shivir, former Leader of the Opposition in the Kerala Assembly Ramesh Chennithala said on Sunday. The senior Congress leader, who was part of a panel that suggested sweeping organisational reforms, asserted that the party needed to concentrate on reaching out to every voting household rather than harping on the "leadership issue" that, he claimed, "will sort itself out". He also played down poll strategist Prashant Kishor's comments that Udaipur chintan shivir was a "failure" and the party was headed for a drubbing in the Gujarat and Himachal Pradesh elections later this year. "We have thoroughly examined the structural weaknesses of the party appara-



tus and have suggested some major changes," Mr. Chennithala told The Hindu in an interview over the phone. Micro-level management "The party has to reach to the grassroots because the election system has completely changed. One person has to be in-charge of 40 houses. We have to ensure micro-level management so that every household is in touch with the Congress. This is important as we have to counter disinformation campaigns by cadre-based parties. A separate general secretary in-charge of elections can look at these aspects," he added.

Asked if the Congress is trying to adopt a "Kerala model" by announcing to set up a political affairs committee in every State unit, and training for party workers, he said, "It is correct that many of these things are in my State and to that extent, it is a Kerala model. But we can't simply put everything about Kerala in, say, Uttar Pradesh or Bihar. That's why I have suggested to have separate constitutions for every State as we used to have earlier". Mr. Chennithala said the conclave had given clarity both in terms of ideology and programmes to reconnect with the people. 'Secularism is the core' Though the party intensely debated its articulation towards Hindutva in closed door sessions and senior leaders such as Kamal Nath and Bhupesh Baghel argued not to shy away from Hindu festivals, the Kerala Congress leader said, "Secularism is the core of the Congress".

NCP to support Shiv Sena candidate in Rajya Sabha polls

PRESS TRUST OF INDIA
PUNE

Nationalist Congress Party (NCP) Chief Sharad Pawar has said his party will support Sambhajiraje Chhatrapati or any other candidate chosen by the Shiv Sena in the elections to six Rajya Sabha seats in Maharashtra. Mr. Pawar was talking to presspersons after meeting representatives of some Brahmin community organisations in Pune on May 21.

The polls are scheduled for June 10. The Bharatiya Janata Party (BJP) can win two Rajya Sabha seats with the number of MLAs it has, while the ruling allies Shiv Sena, Congress and NCP in Maharashtra can win a seat each. The contest will, therefore, be for the sixth seat. Mr. Sambhajiraje, a member of the Kolhapur royal family and descendant of Chhatrapati Shivaji Maharaj, was earlier a nominated

member of the Upper House of Parliament. He recently announced that he would contest the election as an Independent, and appealed to all parties to back him. "After supporting our candidate, we will have votes to support one candidate of the Shiv Sena. They may choose Mr. Sambhajiraje or any other candidate, we will support the candidate chosen by the Shiv Sena," the NCP chief said.

Table with 7 columns: Procurement Officer, Bid Identification No., Availability of Tender, Last Date & Time of seeking tender Clarification, Date & Time of Opening of Tender, Technical Bid, Financial Bid. It contains details for a tender for Building Work, including identification number, letter number, date, and various deadlines.

Dr. NTR UNIVERSITY OF HEALTH SCIENCES: A.P VIJAYAWADA – 8
Notification for Admission into Ph.D., course for the academic years 2020-21 & 2021-22
Applications are invited from the eligible candidates for admission into Ph.D course in the field of Modern medicine and other Allied Health Sciences as per Revised Ph.D Regulations 2020-21 & 2021-22 of Dr. NTR University of Health Sciences, Vijayawada from 24.05.2022 to 25.06.2022. For detailed information please visit University Website at http://ntruhns.ap.nic.in

Council of Scientific and Industrial Research NATIONAL AEROSPACE LABORATORIES
Inviting Expression of Interest (EOI) for out-licensing of Technologies
KTMD/BDG/SED-EOI/2022-23/R1
CSIR-National Aerospace Laboratories(CSIR-NAL), Bengaluru, is a premier R&D laboratory in the area of Aerospace and a constituent unit of CSIR, New Delhi under the administrative control of Department of Scientific & Industrial Research, Ministry of Science & Technology, Govt. of India. Over the years, Surface Engineering Division of CSIR-NAL had developed several market ready coatings and products suitable for aerospace and allied sectors. Considering the potential applications, EOI is invited from the eligible industries for out-licensing of following technologies:
1. Eco-friendly anodization for the corrosion protection of aerospace components.
2. Giant magnetoresistance (GMR) based multilayer magnetic sensor for industrial applications.
3. A process for the preparation of thermal insulation paint.
4. A process for the synthesis of plasma sprayable grade YSZ and similar powders for thermal barrier applications.
For further details, the interested industries are requested to visit CSIR-NAL website at http://www.nal.res.in/en/tender, under the internal links Tenders (Works & General) Column and download the EOI documents. The EOI documents completed in all respects may be dropped in the quotation box kept at CSIR-NAL reception on or before 20.6.2022 till 05.00 PM or alternatively can be sent by e-mail at : manjuprasad@nal.res.in / rvenkatesh@nal.res.in
Firms who have applied to earlier EOI KTMD/BDG/SED-EOI/ 2021-22/1 January 25, 2022 need not required to submit response again.
The Director, CSIR-NAL, Bengaluru reserves the right to accept or reject any or all the prospective EOI in full or part thereof without assigning any reason whatsoever and his decision on all matters in this regard shall be final and binding.
Sd/- (Head, KTMD)

State teams pitch tent at Davos for WEF meet

CMs, Ministers aim for big investments

FAITH

Moving pasurams

Nammazhvar's four works are considered the Tamil equivalent of the four Vedas. The Vedas have six angas, and the six works of Thirumangai Azhvar are the angas of Nammazhvar's works. Thirumangai Azhvar not only expresses thoughts similar to those of Nammazhvar, but we find in some pasurams that he expresses them in the same manner. In one of Nammazhvar's pasurams on the Lord of Thirumala, he says of himself – *neesanaen* , *niravondrumilaen*. Here Nammazhvar describes himself as a sinner. The same *naichya bhava* is seen in Thirumangai Azhvar's pasurams on Lord Srinivasa, such Koothapakkam Chakravarthi Ranganathachariar, in a discourse.

Thirumangai Azhvar refers to himself as a dog, and laments that he has wasted his life serving others. He had valued familial ties. Only later did he realise that there is only one permanent relative that anyone can have, and that is the Lord Himself. Thirumangai Azhvar composed verses in praise of the deities of more than 80 of the 108 special kshetras, revered by Sri Vaishnavas as Divya Desams. Of his many pasurams on the deities of various temples, the ones on Lord Srinivasa are among the most moving. While having darshan of Lord Narasimha of Ahobila, Thirumangai Azhvar was seized by a desire to worship the Lord of the Seven Hills. But travel takes time. So he first bid his manas to make haste and reach Tirumala. He would follow later.

Thirumangai Azhvar's verses on Lord Srinivasa are not only steeped in bhakti and love for the Lord but they are also descriptive verses. They give us an idea of the beauty of the environment in which the temple is located. Thirumangai Azhvar marvels at the variety of flowers on the hills and records that red fish abounded in water bodies of Thirumala.

Russia dials up offensive in Donbas region

Poland's President travels to Kyiv; Zelensky asks EU to fast-track Ukraine's proposal to join bloc

ASSOCIATED PRESS
POKROVSK

Russia pressed its offensive in Ukraine's eastern Donbas region on Sunday as Poland's President traveled to Kyiv to support the country's West-ern aspirations and became the first foreign leader to address the Ukrainian parlia-ment since the start of the war.

Ukrainian lawmakers stood to applaud Polish Pre-sident Andrzej Duda, who thanked them for the honor of speaking in a place where "the heart of a free, independ-ent and democratic Ukre-aine beats," according to re-marks carried by the Polish state-run news agency PAP.

Mr. Duda's visit, his se-cond to Ukraine's capital since April, came as Russian and Ukrainian forces en-gaged in battles along a 551-kilometer wedge of the coun-try's eastern industrial heartland.



Guaranteed support: Poland's President Andrzej Duda, fourth from left, meeting with Ukrainian President Volodymyr Zelensky, fifth from left, in Kyiv, Ukraine, on Sunday. • REUTERS

After declaring its full con-trol of a sprawling seaside steel plant that was the last defence holdout in the port city of Mariupol, the Russian military launched artillery and missile attacks in Ukre-aine's industrial heartland, seeking to expand the terri-tory Moscow-backed separa-

tists have held since 2014. In a Saturday night video address to the nation, Ukrai-nian President Volodymyr Zelensky described the situa-tion in the Donbas as "really hard."

Mr. Zelensky stressed on Saturday that the 27-member European Union should con-

sider Ukraine's desire to join the bloc as soon as possible within the context of Russia's invasion.

Russia appeared to have made slow grinding moves forward in the Donbas in re-cent days.

It intensified efforts to capture Sievierodonetsk, the

'Kyiv's EU entry will take time'

AGENCE FRANCE-PRESSE
PARIS

A bid by Ukraine to join the European Union would not be finalised for "15 or 20 years," France's Europe Minister said on Sunday. "We have to be honest. If you say Ukraine is going to join the EU in a year or two, you're lying," Clement Beaune said. "It's probably in 15 or 20 years."

main city under Ukrainian control in Luhansk province, which together with Donetsk province makes up the Donbas.

Russian shelling on Satur-day killed seven civilians and injured 10 more elsewhere in Donetsk province, the re-gional governor said.



Rising woes: People wading through a flooded street after heavy rain in Bangladesh's Companiganj on Sunday. • AFP

Millions marooned in Bangladesh after floods

Rescue workers struggle to send help

AGENCE FRANCE-PRESSE
SUNAMGANJ

North-east Bangladesh's worst floods in nearly 20 years began receding on Sunday, but rescue workers were struggling to help mil-lions marooned by extreme weather across the region that has killed around 10 persons.

Floods are a regular me-nace to millions of people in low-lying Bangladesh, but many experts say that cli-mate change is increasing the frequency, ferocity and unpredictability.

In the past week after heavy rains in India, flood-water breached a major em-bankment in Bangladesh's Sylhet region, affecting around two million people, swamping dozens of villages and killing at least 10 persons.

Arifuzzaman Bhuiyan, head of the state-run Flood Forecasting and Warning Centre, told AFP that the floods had hit some 70% of Sylhet district and about 60% of neighbouring Sunamganj.

"It is one of the worst floods in the region," he said.

But he said the situation would improve further in the next few days after he-avy rains stopped.

The police said that a scuffle broke out in the rural town of Companiganj on Sa-turday as authorities stepped up relief operations for the roughly two million people hit.

Relief shortage

"There were more flood-af-fected people than the es-timated relief packs. At one point everyone started to snatch relief goods when police dispersed the crowd," local police chief Sukanto Chakrobarti said.

Mozibur Rahman, head of Sylhet district, said that the embankment washed away along the Bangladesh-India border was yet to be repaired.

"It is impossible to fix the embankment unless water-flow from India plunges. The inundation scenario in Sylhet city has improved. But outer towns are still un-derwater," Mr. Rahman said.

"We are trying to send re-lief and have opened hun-dreds of shelters for the flood-hit people."

PM-elect Albanese vows to repair Australia's global image

Climate will be top among Labour leader's list of priorities

AGENCE FRANCE-PRESSE
SYDNEY

Incoming Prime Minister Anthony Albanese vowed to end Australia's reputation as a climate laggard and reset relations with the rest of the world on Sunday, as he raced to form a government in time for a key Tokyo summit.

Fresh from an electoral victory, Mr. Albanese sig-nalled an era of fairer, green-er and less pugilistic politics for Australia.

It is still unclear whether Mr. Albanese's Labour Party will win enough parliamen-

tary seats to form an out-right majority, or whether he will have to turn to inde-pendents or smaller parties for support. But "Albo" and key ministers are expected to be sworn in on Monday to be able to attend the Quad summit.

Mr. Albanese said the summit was "an absolute priority" for Australia and an opportunity "to send a message to the world". He said partners overseas can expect wholesale changes "particularly with regard to climate change".

Mr. Albanese has vowed

to adopt more ambitious emissions reduction targets and make the continent-na-tion a renewable energy superpower.

After the summit and bi-lateral meetings with Quad leaders on Tuesday, Mr. Albanese said he would return to Australia on Wednesday. "Then we'll get down to bu-siness," he said.

Official results showed La-bor expected to win 75 seats – almost within reach of the 76 required for a majority in the 151-seat lower house. A handful of other races are still too close to call.

Women TV presenters cover faces in Kabul

New decree by Taliban takes effect

AGENCE FRANCE-PRESSE
KABUL

Women television presen-ters on Afghanistan's lead-ing news channels on Sun-day vowed to speak up for their rights after being forced by Taliban authori-ties to cover their faces on air.

This month Afghanistan's supreme leader Hibatullah Akhundzada issued a diktat for women to cover up fully in public, including their faces, ideally with the tradi-

tional burqa.

The feared Ministry for Promotion of Virtue and Prevention of Vice ordered women television presen-ters to follow suit.

After defying the order a day earlier, presenters on Sunday wore full hijabs and veils across leading chan-nels including *TOLOnews*, *Ariana Television*, *Sham-shad TV* and *ITV*.

TOLOnews director Khpolwak Sapai said the channel had been com-pelled to follow the order. "I was called on the telephone yesterday and was told in strict words to do it. So, it is not by choice but by force," Mr. Sapai said.

Women presenters were previously only required to wear a headscarf.

Indian aid reaches Sri Lanka port

New Delhi sends consignment of rice, milk powder and drugs to Colombo

PRESS TRUST OF INDIA
COLOMBO

An Indian ship carrying ur-gent relief supplies like rice, life-saving medicines and milk powder for the people of crisis-hit Sri Lanka arrived in Colombo on Sunday and the consignment was hand-ed over to the government in the island nation.

Indian High Commis-sioner Gopal Baglay handed over to Lankan Foreign Minister G.L. Peiris the consignment which consists of 9,000 me-tric tonne (MT) of rice, 50 MT of milk powder and more than 25 MT of drugs and oth-er medical supplies.

"Sri Lanka today received ₹2 Billion worth Humanitar-ian aid including milk powd-er, rice and medicines from India. Our sincere gratitude to the Tamil Nadu Chief Mi-nister Hon. @mkstalin and the People of India for the support extended. I also ap-



Urgent relief: A cargo ship carrying humanitarian aid from India arriving at a port in Colombo on Sunday. • AP

preciate the assistance given by the @IndianSL and CWC Leader @S.Thondaman in Sri Lanka," Prime Minister Ranil Wickremesinghe tweeted.

This is also the first con-signment under a larger \$16 million commitment of 40,000 MT of rice, 500 MT of milk powder and medi-cines by Government of Ta-mil Nadu, an official release

said.

"A message of care!!! From the people of India to the people of Sri Lanka... High Commissioner handed over rice, milk powder & medicines worth more than SLR 2 billion to Hon'ble FM Prof.G.L Peiris in #Colombo today," the High Commission of India in Sri Lanka tweeted.

"More consignments from

#India to follow," it said in another tweet.

Speaking at the ceremony here attended by several Lankan ministers, Foreign Minister Peiris said "India has not sent any assistance anywhere of this scale ever before".

"They are to assist us more for which we would be grateful," Mr. Peiris said, ad-ding that India had so far ex-tended assistance worth \$4.5 billion.

Tamil Nadu Chief Minister M.K. Stalin had flagged off the ship laden with relief supplies, the first to be dis-patched to Sri Lanka, from Chennai on Wednesday.

The items shall be distri-buted among vulnerable and needy sections in various parts of Sri Lanka including Northern, Eastern, Central and Western Provinces by Government of Sri Lanka in the coming days.

Quad meeting faces criticism from China

Wang Yi says U.S. strategy is to sow discord in Indo-Pacific

ANANTH KRISHNAN
HONG KONG

Ahead of Tuesday's meeting of the India, U.S., Australia and Japan Quad grouping in Tokyo, China's Foreign Mi-nister Wang Yi has hit out at the U.S. Indo-Pacific strategy and accused Washington of trying to sow discord in the region.

Speaking to reporters fol-lowing talks on Sunday with visiting Pakistani Foreign Mi-nister Bilawal Bhutto Zardari in the southern Chinese city of Guangzhou, Mr. Wang said the strategy was "con-cocted by the United States under the banner of 'free-dom and openness'" and Washington was "keen to gang up with 'small circles' and change China's neigh-bourhood environment."

His comments came just ahead of Tuesday's Quad meet in Tokyo to be attend-ed by Prime Minister Modi. Some Chinese officials have called the group a "small cir-cle" and part of an attempt to create "an Asian NATO", a charge that its members have rejected pointing to the group's varying cooperation and India not being a treaty ally of the U.S..

Mr. Wang also took aim at



Wang Yi

the new Indo-Pacific Eco-nomic Framework (IPEF) set to be unveiled by U.S. Presi-dent Joe Biden in Tokyo on Monday. Mr. Wang asked if the framework was "a politi-cal tool for the U.S. to main-tain regional economic he-gemony and deliberately exclude specific countries". "Is the U.S. politicising, wea-ponising, and ideologising economic issues and using economic means to coerce regional countries to choose sides between China and the U.S.?" he said to reporters, adding that "attempts to create camps, a NATO or Cold War in the Asia-Pacific will not succeed."

In the Guangzhou talks, China and Pakistan called for "all outstanding dis-putes" in South Asia to be

addressed and proposed ex-tending the China Pakistan Economic Corridor (CPEC) project to Afghanistan. A joint statement said "it is critical to resolve all out-standing disputes to pro-mote regional cooperation" given on-going challenges such as "the global pande-mic, soaring commodity prices, climate change and poverty."

J&K issue

The joint statement did not specify which disputes, but did add that the Pakistani Foreign Minister "briefed the Chinese side about the latest developments in Jam-mu & Kashmir" and "the two sides underlined the impor-tance of the peaceful resolu-tion of the dispute based on the UN Charter, relevant Se-curity Council resolutions and bilateral agreements."

The talks also discussed on-going Chinese projects in Pakistan and safety issues in the wake of last month's at-tack on a Confucius Institute in Karachi which killed three Chinese teachers and was claimed by a Baloch group. Both sides discussed ways to beef up security, officials said.

Baby food arrives in U.S. from Germany

70,000 pounds of baby formula to tide over severe shortage

AGENCE FRANCE-PRESSE
WASHINGTON

A U.S. military plane bring-ing several tonnes of the much-needed baby formula from Germany landed on Sunday at an airport in In-diana as authorities scramble to address a critical shortage.

Scarcity of medical-grade baby formula caused by pro-duction problems and sup-ply-chain issues has created grave problems for thou-sands of parents whose in-fants, allergic to cow's milk protein, rely on it, sending them on a frantic search.

The military cargo plane

took off from the U.S. air base at Ramstein, Germany, carrying more than 70,000 pounds of powdered formu-la, the White House said.

The initial shipment will cover about 15% of the im-mEDIATE need, presidential economics adviser Brian Deese said on CNN.

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GRAMMAR AND VOCABULARY



K. NITYA KALYANI

Q. I am a senior citizen. My spouse and I hold health insurance policies of ₹5 lakh, ₹7 lakh and ₹6 lakh issued by two private and one public sector insurers. There is no top-up cover. As such, in case of any claim that exceeds the coverage of one policy, we might have to prefer claims against more than one policy. As the original documents of the claim would be required by every one of the insurers, we would be grateful if you could explain the procedure to be followed.

MADHUSUDHAN

A. In two different scenarios here is how you can take different approaches. If your claim is ₹5.5 lakh, while you can claim ₹5 lakh from the first policy and ₹50,000 from the third policy, make things simpler by claiming the entire amount from one policy that has sufficient limits, namely policy #3. Since they are all basic hospitalisation policies and not top-ups you have the option of claiming from any of the policies or any combination of them.

With this approach, only for claims above ₹7 lakh do you need to claim from more than one policy, namely from policy #3 plus either #1 of #2 depending on the claim amount.

What if you have to claim from more than one policy? When you bought these policies, you would have declared other hospitalisation policy details. With that as the basis, you can prefer your claim with different insurers.

As for documentation, these claims require original bills and hospital documentation like medical history and diagnoses, prescriptions, diagnostic test results and discharge summary. You can claim under one policy with the original documents and obtain a set of certified copies of all the required documentation from the hospital for every additional policy under which you are going to claim. Mention the details in the covering letter of your claim form and supporting documents to each of the insurers.

If you have cashless claims settlement on all your policies, these processes become simpler and your Third-Party Administrator (TPA) will advise you on the formalities and should take care of all of them for you.

This is one reason why having policies with the same insurer is advocated, though there are two sides to that coin. A combination of basic + top-up policies would make for more efficient coverage for you, both from a claim formalities point of view as well as premium cost. You can talk to one of the insurers at the time of renewal to switch to a top-up policy instead. An important point, request them to waive the waiting period for pre-existing conditions as you have already worked this off under the basic policy and they have your claims history.

You can apply the same premium towards the top-up policy which would mean the same income for them but significantly more coverage for you. You can keep renewed the highest value policy (₹7 lakh) as your basic policy and buy a top-up tailored to that sum insured as deductible or trigger amount. For the same premium as your ₹5 and ₹6 lakh policies put together, you would be able to get a top-up policy of significantly higher sum insured. Basic plus top-up would leave you with a neater and higher coverage.

Q. I am a 40-year old central government staff member, male and married with two kids. I was lured into a life insurance plan that makes me pay about ₹8,500 per month for a not-so-lucrative sum assured. I wish to discontinue my endowment plan and switch to a term plan that has a much higher sum assured for a lesser premium. Please advise as to whether I should continue with the endowment plan for the next 15 years or discontinue (ie, forfeit the lost money) and focus on better investment. I have a home loan, so I am not in the plan for tax benefit.

SREEJITH S

A A term policy is the most efficient of life insurance policies in that you pay only for life cover. Since a term policy is a risk-only cover, remember the following: should the life assured survive the term of the policy, there is no maturity value / maturity claim payable. There will be no bonus, no money-back, nothing but life cover.

At 40, you can still get a decent premium on a term insurance plan that will give you more coverage per rupee of premium (compared to endowment coverage at the same age for the same policy term). In a new policy you can tweak a few other factors like increasing coverage period as well.

As for letting go of your endowment, you can do one of three things. The first is, stop paying premiums and the policy will lapse. You will have to write off your 48-odd months multiplied by ₹8,500 premium. For obvious reasons, this should be your very last choice.

Find out if your policy has already acquired surrender value. If surrender is possible, then you will get back a pre-decided percentage of the premiums you have paid till now and coverage under the policy will end. This can be your second option, if available. The other option, and this should be your first option if it is available, is your policy can be made "paid-up". Under this you can stop paying premium, the policy coverage will continue until the original policy period but with a truncated sum assured. There is a standardised term policy that Insurance Regulatory and Development Authority of India (IRDAI) has mandated every life insurer to offer. This policy will be always named (name of insurance company) Saral Jeevan.

Study this as it is a template, and see how premium quotations behave across companies for your profile. At the end of this, you may opt for the standardised policy from the company of your choice, or a suitable variant. *(The writer is a business journalist specialising in insurance & corporate history)*

Readers can e-mail queries on personal finance and investing to the moneywise@thehindu.co.in ID. The experts on personal finance will answer select queries. Moneywise will not give specific recommendations for investment in a particular mutual fund scheme, share or fixed deposit.



Investors should follow a 3-step process before making the pick

How to choose an investment product

VIDYA BALA

Should I invest in this this covered bond? Should I go for the small cap AIF that my relationship manager suggested?

How about this secured bond sold on a new platform that delivers 11%? When confronted with these questions on newer products that float in the market, our question to our investors is – how many investment products do you really need?

If you're expecting that I put a number to this, saying 3, 5 or 10 products, that's not what I am suggesting. It is simply knowing whether you need a particular product for your specific situation and your time frame of investing. This can be done in three steps.

The three steps

The first is to decide whether you need regular income from your investment or you need your money to grow, or if you simply want to preserve your capital. Second, if you fix some time frame for each of your re-

quirements, it will further help filter products. For example, you could decide that you wish your money to grow but need to access it after 10 years. Or, you could say you need to generate income from a certain amount for the next 20 years, and so on. These requirements can be easily identified.

But, here's the third thing. And, this is where many of you can go wrong. It is mapping the right product for the right time frame. For example, many of you want your equity fund to deliver 12% returns every year and take some profit for your expenses. This just doesn't work simply because a mutual fund is not a fixed income product. On the other hand, you lock into a bank cumulative FD at 6%, for growth, at a time when interest rates are low. So here you are expecting a long-term product to deliver short-term steady returns and but still want a steady but low-returning product to give you long-term growth. You see the mix up?

Mapping products

Using the above thumb rules, let's take a look at regulated products in the market and how to use them, and whether you need them.

Take the simple, post office schemes that may not deliver high returns (other than the Senior Citizens' Savings Scheme) but which will help preserve

It is all about knowing whether you need a particular product for your specific situation and your investment time frame

capital as they are sovereign guaranteed. And, importantly, there is certainty in their returns. But not all guaranteed products can generate income.

For example, if you are contributing to PPF or EPF or special products such as Sukanya Samrididhi, then you should know that they are meant for growth, for the long term. But growth here is less than it is for more aggressive products like equity. If you have the cushion of time, you should ideally mix

such products with some equity exposure to get kicker returns for your portfolio.

Bank FDs also fall in this 'preserving and giving income' category. While safety is not 100%, the ₹5 lakh deposit insurance will ensure you are somewhat protected. Bank FDs act as good income-generating products when you lock in when rates are high. And at high rates, they can be locked in for 3-5 years as well under the cumulative option. This can make them a growth product as well.

When you have a shorter time frame, say 1-2 years, then products like FDs or very short-term mutual funds are far safer bets than going for stocks or equity funds, as you can lose money with the latter.

Here, the interest rate should be less of a factor to consider and safety must be given higher weight, as you don't have time to take risks in short periods.

The lesser-known government bonds (G-Secs) and State development loan (SDL) bonds offered in the RBI Retail Direct platform on auction can also be

great income generators for the long term, especially in a period when rates are rising. These can even be better substitutes for pension products in the market that yield far lesser and are also taxable.

Eliminate options

But at the same time, if you enter these G-Secs or SDLs when you don't need income and merely to diversify your equity portfolio, then they may not be great options for two reasons: one, there is only an interest-payout option and you will lose out on compounding unless you diligently reinvest the interest.

Two, they are fully taxable and are, therefore, not suitable for those in the high-income bracket. This is where proxy products such as debt mutual funds and passive debt ETFs help you invest more efficiently if you don't need income. With no payouts (under growth option) and better tax efficiency (indexation benefit), they can be great options for those who

need diversification without any income requirement. This is an example of how you can avoid some products even if they are good ones, if they don't fit your need.

If you have a large corpus, then services like PMS may fit if you don't have time to manage your own stock portfolio. But, do you then need to add an alternative investment fund (AIF) as well? Not really. And if your corpus is not large, then mutual funds can become a core of your portfolio for short- and long-term investment needs.

Two other rules that will come in handy are whether the product gives you liquidity, and whether you understand the product. Covered bonds, market-linked debentures and other fancied bond options may deliver more than FDs for higher risk. But do you understand them? Can you liquidate them any time? If not, you can eliminate them from your choices.

(The writer is Co-founder, Primeinvestor.in)

THINK INVESTOR: STRUCTURING A FUND

Designing equity funds to meet life goals

There is a need for a fund that is managed based on a transparent, profit-taking rule

VENKATESH BANGARUSWAMY

Asset management companies (AMCs) are planning to introduce funds that intend to take exposure ranging from Internet of things to sustainable healthcare and cloud computing.

Yet, retail investors need investment products that can help them meet their life goals such as buying a house and taking an exotic vacation. In this article, we look at how an equity fund can be structured to enable investors to meet their life goals.

Risk-regret trade-off

Suppose you invest in a growth option of an equity fund because it is tax-efficient compared with the income distribution-cum-capital withdrawal option (previously called dividend option). The issue is that you are unsure of when to redeem your units and realise gains. This uncertainty exists even if you have a clear time ho-

rizon to achieve your goal. Suppose you invest to achieve a goal in 10 years. What if you have 30% unrealised gains on your investments in two years? Should you take profits or continue with your investments?

If you take profits and the market continues to move upward, you experience regret. Knowing that this is possible, you may want to avoid such regret today and, hence, decide against redeeming the units. But what if the market tanks? You could easily lose your unrealised gains. For instance, a 33% decline in your equity investments will wipe-out unrealised gains of 50%! That means you cannot accumulate large unrealised gains in your equity investments. And yet, you cannot redeem all your units in an equity fund. Why? If you do so, your investments cannot grow at a higher rate than bank deposits. And that means you cannot achieve your goal unless you increase your capital contribu-



Tailored to size: Retail investors need products that can help achieve their goals, such as buying a house. ■GETTY IMAGES/ISTOCK

tion! So, what should you do?

Rule-based profit-taking

The required return on your goal-based investment is a function of your savings, your asset allocation, the expected return on each of those asset classes, the time horizon for your goal

and the amount required to achieve the goal. Typically, goal-based portfolios must have equity and bonds. Because your bond investments will be in fixed deposits, the expected return and actual return will be the same ignoring credit risk.

The expected return on equi-

ty is based on past returns experience, independent of your risk attitude and other factors mentioned above. This allows AMCs to create equity funds with simple profit-taking rule based on expected return.

Suppose the expected pre-tax return on equity is 12%.

An equity fund can be structured to take profits when returns are greater than the expected return of 12%.

So, if in any year unrealised gains in the fund is 14%, the fund should sell shares amounting to two percentage points (14% less 12%) of its total portfolio.

This profit-taking rule is based on the argument that you must risk so much capital as is required to achieve your goal. Therefore, the fund should retain 12% per annum unrealised gains in the portfolio; for this is the expected return on your equity investments, which, together with your bank deposits, should accumulate to the re-

quired amount to achieve your goal.

Enhanced index fund

AMCs could offer an enhanced index fund – a fund that will initially carry all the stocks in, say, the Nifty Index but take profits based on above-mentioned rule.

So, the fund is not positioned to mirror the index returns. It can, however, choose to take profits in such a way that its portfolio weights are closely aligned to the benchmark index after selling the assets.

The objective is to enable investors to improve their chances of achieving their goals; this depends on the actual return of the fund being equal to or greater than the expected return. Hence the need for a fund that is managed based on a transparent profit-taking rule.

(The writer offers training programmes for individuals to manage their personal investments)

PERSONAL LOAN - RATES AND CHARGES				
Name of Lender	Interest rate (%)	EMI (Rs)	EMI (Rs)	Processing fee (% of loan amount)
		Loan amount 5 lakh Tenure - 5 years	Loan amount 1 lakh Tenure - 5 years	
HDFC Bank	10.25 onwards	10,685.13 onwards	2,137.03 onwards	Upto 2.5% (Max Rs 25,000)
ICICI Bank	10.25 onwards	10,685.13 onwards	2,137.03 onwards	Upto 2.50%
Bank of Baroda	8.65-16.00	10,294-12,159	2,059-2,432	2% (Min Rs 1,000 and Max Rs 10,000)
Canara Bank	10.60-14.30	10,772-11,712	2,154-2,342	Upto 1%
Punjab National Bank	8.30-14.85	10,210-11,856	2,042-2,371	Up to 1%
Federal Bank	10.49-17.99	10,744-12,694	2,149-2,539	Upto 3%
Bajaj Finserv	13.00 onwards	11,377 onwards	2,275 onwards	Upto 4%
Punjab & Sind Bank	9.90-11.90	10,599-11,097	2,,120-2,219	Upto 1%
South Indian Bank	10.35-18.10	10,710-12,724	2,142-2,545	Up to 2%
Indian Overseas Bank	10.00-11.00	10,623-10,871	2,124-2,174	Upto 0.75%
Indian Bank*	8.90-9.40	10,355-10,477	2,071-2,095	1%
Karnataka Bank	12.00-17.00	11,122-12,426	2,224-2,485	Up to 2% (Max Rs 8,500)
*For pensioners, NIL processing fees for loan upto Rs 25,000, and fees of Rs 250 for loan above Rs 25,000.				
Source: Paisabazaar.com				

NEW CAR LOAN-RATES AND CHARGES				
Name of Lender	Interest rate (%)	EMI (Rs)	Processing fee (% of loan amount)	
		Loan amount 5 lakh Tenure-5 years		
Union Bank of India	7.20-8.40	9,948-10,234	Rs. 1,000	
Punjab National Bank	7.05-8.20	9,912-10,186	0.25% (Rs 1,000-1,500)	
Bank of Baroda	7.40-10.70	9,995-10,797	0.50% (Rs 2,500-Rs 10,000)	
Canara Bank	7.70-10.30	10,067-10,697	0.25% (Rs 1,000-5,000)	
UCO Bank	7.55	10,031	1% (Upto Rs 1,500)	
State Bank of India*	7.25-8.15	9,960-10,174	NIL	
Bank of Maharashtra**	7.20-10.70	9,948-10,797	waived off till 30th June 2022	
Indian Overseas Bank	7.55	10,031	0.5% - 0.6% (Rs 500-Rs 10,000)	
ICICI Bank	7.50-9.00	10,019-10,379	Rs 5,500-Rs 8,500	
HDFC Bank	7.95-8.30	10,126-10,210	0.5% (Rs 3,500-Rs 8,000)	
Karnataka Bank	7.95-10.00	10,126-10,624	0.5% (Rs 2,500-Rs 10,000)	
Dhanlaxmi Bank	8.10-9.20	10,162-10,428	1% of the loan amount	
Federal Bank	8.90	10,355	Rs 2,000 - Rs 4,500	
Axis Bank	7.45-14.50	10,007-11,764	Rs 3,500-Rs 5,500	
South Indian Bank	9.15-10.60	10,416-10,772	1% (Max: Rs. 10,000)	
RBL Bank	12.00-14.00	11,122-11,634	Up to 2%	
City Union Bank	12.25-12.75	11,185-11,313	1% (Min: Rs 250)	
*Further interest rate concession of 0.20% on purchase of electric vehicle(Green Car Loan)				
**0.25% interest rate concession for existing housing loan borrowers and corporate salary account holder. 0.05% concession on interest rate to women & armed forces personnel subject to minimum floor ceiling of RLLR.				
Rates and charges as on May 18				
Source:Paisabazaar.com				

Karthik back in India colours; Arshdeep, Umran picked too

Rahul to lead in South Africa T20Is; Pujara in squad for rescheduled England Test



Making it: Karthik's and Umran's IPL exploits were rewarded, while Pujara got a fresh lease of life. ■ FILE PHOTOS & SPORTZPIC/ IPL

CRICKET

ASHWIN ACHAL MUMBAI
Dinesh Karthik, Arshdeep Singh and Umran Malik earned spots in the India squad for the five-match T20I home series against South Africa, which begins in New Delhi on June 9. Captain Rohit Sharma, Virat Kohli and Jasprit Bumrah have been rested for the series. The trio will feature in the rescheduled fifth Test against England, which will be held in Edgbaston (Birmingham) from July 1 to 5. K.L. Rahul will lead the T20I side in Rohit's absence.

Karthik, 36, makes a comeback after a brilliant IPL season as finisher for Royal Challengers Bangalore. Umran impressed with his raw pace for Sunrisers Hyderabad, while left-arm seamer Arshdeep Singh performed well for Punjab Kings. Umran and Arshdeep earned their maiden international call-ups. **Hardik in T20I squad** Hardik Pandya, who has led Gujarat Titans to the top of the IPL points table, has been named in the T20I squad. Batter Cheteshwar Pujara, who was dropped for the re-

cent home Test series against Sri Lanka, has been included in the squad for the rescheduled fifth Test. Ajinkya Rahane will be out of action for two months after hurting his hamstring in the IPL last week. He has been ruled out of the Ranji Trophy knockouts in June and India's lone Test in England in July. **The teams:** **T20Is:** K.L. Rahul (Capt.), Ruturaj Gaikwad, Ishan Kishan, Deepak Hooda, Shreyas Iyer, Rishabh Pant (Vice-capt.) (wk), Dinesh Karthik (wk), Hardik Pandya, Venkatesh Iyer, Yuzvendra Chahal, Kuldeep Yadav, Axar Patel, Ravi Bishnoi, Bhuv-

neshwar Kumar, Harshal Patel, Avesh Khan, Arshdeep Singh, and Umran Malik. **Test:** Rohit Sharma (Capt.), K.L. Rahul (Vice-capt.) Shubman Gill, Virat Kohli, Shreyas Iyer, Hanuma Vihari, Cheteshwar Pujara, Rishabh Pant (wk), K.S. Bharat (wk), Ravindra Jadeja, R. Ashwin, Shardul Thakur, Mohammed Shami, Jasprit Bumrah, Mohammed Siraj, Umesh Yadav, and Prasidh Krishna. **The schedule:** **T20Is against South Africa:** June 9 (Delhi); June 12 (Cut-tack); June 14 (Visakhapatnam); June 17 (Rajkot); June 19 (Bengaluru). **Fifth rescheduled Test against England:** July 1-5 (Birmingham).

Kings sign off with easy win over Sunrisers

Harpreet's spell and Livingstone's quickfire knock highlight Punjab's victory

IPL 2022

ASHWIN ACHAL MUMBAI
Punjab Kings outclassed Sunrisers Hyderabad by five wickets in the last IPL group stage fixture at the Wankhede Stadium on Sunday. PBKS took the sixth spot, while SRH – with six losses in its last seven outings – finished eighth. Chasing 158, Kings cruised home on the back of an explosive knock from Liam Livingstone (49 n.o., 22b, 2x4, 5x6). The Englishman's assault on the express Umran Malik provided exciting fare. With sixes over extra-cover and mid-wicket, Livingstone clearly won this battle. Opener Jonny Bairstow received a life when Umran put down an absolute sitter. The damage was minimal, however, as the Englishman was cleaned up by Afghanistan fast bowler Fazalhaq Farooqi soon after. The England batter engaged in some verbal jousting with the opponents as he walked off the park. After electing to bat, Sunrisers struggled to find rhythm and finished with a sub-par total. Left-arm spinner Harpreet Brar broke the back of the Hyderabad batting with three wickets. Rahul Tripathi (20, 18b, 1x4, 1x6) was his first victim, a mistimed sweep finding Dhawan at short fine-leg. Abhishek Sharma (43, 32b, 5x4, 2x6) was taken well by Livingstone at long-on. Harpreet saved his best for South African Aiden Markram (21, 17b, 2x4), drawing him out with flight and beating the bat with turn. Harpreet, who recorded his best figures for this season, proved his worth by dismissing three settled batters. Washington Sundar (25, 19b, 3x4, 1x6) and Romario Shepherd (not out) 26 (15b, 2x4, 2x6), J. Suchith c Prerak b Ellis 0 (1b), Bhuvneshwar Kumar (run out) 1 (1b), Umran Malik (not out) 0 (1b); Extras (b-2, lb-1, w-8, nb-1): 12; Total (for eight wickets, in 20 overs): 157. **FALL OF WICKETS** 1-14 (Garg, 2.4 overs), 2-61 (Tripathi, 8.3), 3-76 (Abhishek, 10.3), 4-87 (Pooran, 12.6), 5-96 (Markram, 14.4), 6-154 (Washington, 19.3), 7-154 (Suchith, 19.4), 8-156 (Bhuvneshwar, 19.5). **PUNJAB KINGS BOWLING** Livingstone 4-0-25-0, Arshdeep 4-0-25-0, Rabada 4-0-38-1, Ellis 4-0-40-3, Harpreet 4-0-26-3. **PUNJAB KINGS** Jonny Bairstow b Farooqi 23

Shepherd (26, 15b, 2x4, 2x6) put on 58 runs for the sixth wicket. Australian Nathan Ellis, playing his second match of the season, picked up two wickets in the final over. Bhuvneshwar Kumar led Sunrisers in the absence of the unavailable Kane Williamson. **Top of the charts** **ORANGE CAP** Jos Buttler (RR) Matches: 14 **Runs: 629 | HS: 116** **PURPLE CAP** Yuzvendra Chahal (RR) Matches: 14 | Wickets: 26 **BB: 5/40 | Econ: 7.67** After the league stage



Spin king: Harpreet spun a web around the Sunrisers batters. ■ SPORTZPIC/ IPL

SCOREBOARD

SUNRISERS HYDERABAD Priyam Garg c Mayank b Rabada 4 (7b), Abhishek Sharma c Livingstone b Harpreet 43 (32b, 5x4, 2x6), Rahul Tripathi c Shikhar Dhawan b Harpreet 20 (18b, 1x4, 1x6), Aiden Markram st Jitesh b Harpreet 21 (17b, 2x4), Nicholas Pooran c Jitesh b Ellis 5 (10b), Washington Sundar c Shikhar Dhawan b Ellis 25 (19b, 3x4, 1x6), Romario Shepherd (not out) 26 (15b, 2x4, 2x6), J. Suchith c Prerak b Ellis 0 (1b), Bhuvneshwar Kumar (run out) 1 (1b), Umran Malik (not out) 0 (1b); Extras (b-2, lb-1, w-8, nb-1): 12; Total (for eight wickets, in 20 overs): 157. **FALL OF WICKETS** 1-14 (Garg, 2.4 overs), 2-61 (Tripathi, 8.3), 3-76 (Abhishek, 10.3), 4-87 (Pooran, 12.6), 5-96 (Markram, 14.4), 6-154 (Washington, 19.3), 7-154 (Suchith, 19.4), 8-156 (Bhuvneshwar, 19.5). **PUNJAB KINGS BOWLING** Livingstone 4-0-25-0, Arshdeep 4-0-25-0, Rabada 4-0-38-1, Ellis 4-0-40-3, Harpreet 4-0-26-3. **PUNJAB KINGS** Jonny Bairstow b Farooqi 23 (15b, 5x4), Shikhar Dhawan b Farooqi 39 (32b, 2x4, 2x6), Shahrulkhan c Washington b Umran 19 (10b, 2x4, 1x6), Mayank Agarwal c Suchith b Washington 1 (4b), Liam Livingstone (not out) 49 (22b, 2x4, 5x6), Jitesh Sharma c Garg b Suchith 19 (7b, 3x4, 1x6), Prerak Mankad (not out) 4 (1b, 1x4); Extras (lb-2, w-4): 6; Total (for five wickets, in 15.1 overs): 160. **FALL OF WICKETS** 1-28 (Bairstow, 2.6), 2-66 (Shahrulkhan, 6.3), 3-71 (Mayank, 7.5), 4-112 (Shikhar Dhawan, 12.3), 5-133 (Jitesh, 13.6). **SUNRISERS BOWLING** Bhuvneshwar 2-0-22-0, Washington 2-0-19-1, Farooqi 4-0-32-2, Suchith 4-0-38-1, Umran 2-1-0-24-1, Shepherd 1-0-23-0. **Toss:** SRH; **MoM:** Harpreet. *Kings won by five wickets with 29 balls to spare.*

FINAL POINTS TABLE

Teams	M	W	L	Pts	NRR
Gujarat Titans (Q)	14	10	4	20	0.316
Rajasthan Royals (Q)	14	9	5	18	0.298
Lucknow Super Giants (Q)	14	9	5	18	0.251
Royal Challengers Bangalore (Q)	14	8	6	16	-0.253
Delhi Capitals	14	7	7	14	0.204
Punjab Kings	14	7	7	14	0.126
Kolkata Knight Riders	14	6	8	12	0.146
Sunrisers Hyderabad	14	6	8	12	-0.379
Chennai Super Kings	14	4	10	8	-0.203
Mumbai Indians	14	4	10	8	-0.506

Q: Qualified

First Serie A crown in 11 years for AC Milan

Snatches title from Inter



A long drought ends: Milan players are ecstatic after their title triumph. ■ AFP

AGENCE FRANCE-PRESSE REGGIO EMILIA (ITALY)
AC Milan won its first Serie A title in 11 years on Sunday after beating Sassuolo 3-0 to snatch the crown from local rival Inter Milan. Needing just a point to claim the Scudetto, Milan swept its host aside thanks to an Olivier Giroud brace and another from Franck Kessie in the first half in front of an army of away fans at the Mapei Stadium. Stefano Pioli's Milan finished two points ahead of

Inter, which beat Sampdoria 3-0 in the San Siro. Fans parted in Milan and poured onto the pitch in Reggio Emilia as the 'Rossoneri' returned to the top. **The results:** Inter Milan 3 (Perisic 49, Correa 55, 57) bt Sampdoria 0; Sassuolo 0 lost to AC Milan 3 (Giroud 17, 32, Kessie 36); Spezia 0 lost to Napoli 3 (Politano 4, Zielinski 25, Demme 36). **On Saturday:** Atalanta 0 lost to Empoli 1 (Stulac 79); Fiorentina 2 (Duncan 45+1, Gonzalez 90+2) bt Juventus 0.

Linette packs off Jabeur; Kanepi knocks out Muguruza

Bolivia's Dellien ousts Thiem; Zverev progresses with ease; Auger-Aliassime claws back from two sets down

DAY IN NUMBERS

MONDAY'S PICKS
MEN
1-Djokovic vs. Nishioka
5-Nadal vs. Thompson
10-Norrie vs. Guinard
Wawrinka vs. Moutet
WOMEN
1-Swiatek vs. Tsurenko
2-Krejciikova vs. Parry
15-Azarenka vs. Bogdan
27-Anisimova vs. Osaka

6 In practice it is really decent but a match situation is something different. Grand Slam especially. I am definitely thinking of going back to the Challenger level for one or two tournaments
THIEM

ROLAND-GARROS
AGENCE FRANCE-PRESSE PARIS
Arab trailblazer Ons Jabeur crashed out of the French Open at the first hurdle on Sunday as full crowds returned to Roland Garros after two years. Sixth seed Jabeur, regarded as a potential champion despite never having got past the fourth round here, lost 6-3, 6-7(4), 5-7 to Poland's 56th-ranked Magda Linette. Jabeur came into the event with a season-leading 17 wins on clay in 2022, the prestigious Madrid title under her belt and the runner-up spot in Rome. However, she was undone by 47 unforced errors in the two hour 28-minute match. Linette had lost to Jabeur in the third round in 2021, having stunned an injury-hit top seed Ashleigh Barty in her previous match. "I just tried to stay focused after the first set," said Linette. Also making an early exit was 2016 champion and 10th seed Garbine Muguruza, beaten 6-2, 3-6, 4-6 by Estonia's Kaia Kanepi, the oldest woman in the tournament who fought back from a set and break down. World No. 46 Kanepi, who turns 37 next month, made the quarterfinals at the French Open in 2008 and 2012. Sunday's victory was her 10th top-10 win at a Slam. Two-time runner-up Dominic Thiem, whose ranking has slipped to 194 after a lengthy battle with a wrist injury, was another early casualty, losing 3-6, 2-6, 4-6 to 87th-ranked Hugo Dellien of Bolivia. Thiem, the 2020 US Open champion, has yet to win a match in six attempts since his return in March. He has now lost 10 Tour-level matches in a row. Canadian ninth seed Felix Auger-Aliassime lost the first two sets to Peruvian qualifier and Grand Slam debutant Juan Pablo Varillas before recovering to win 2-6, 2-6, 6-1, 6-3, 6-3. German third seed Alexander Zverev cruised into the second round with a 6-2, 6-4, 6-4 win over Austria's Sebastian Ofner.

IMPORTANT RESULTS
First round
Men: 3-Zverev (Ger) bt Ofner (Aut) 6-2, 6-4, 6-4; Griekspoor (Ned) bt 25-Davidovich Fokina (Esp) 2-6, 6-0, 6-4, 6-3; 18-Dimitrov (Bul) bt Giron (USA) 6-1, 6-1, 6-1; Dellien (Bol) bt Thiem (Aut) 6-3, 6-2, 6-4; 15-Schwartzman (Arg) bt Kuznetsov (Rus) 6-3, 1-6, 6-4, 6-2; Cuevas (Uru) bt 31-Brooksby (USA) 6-2, 6-1, 6-2; 9-Auger-Aliassime (Can) bt Varillas (Per) 2-6, 2-6, 6-1, 6-3, 6-3; 23-Isner (USA) bt Halys (Fra) 7-6(3), 4-6, 7-6(1), 7-6(6). **Women:** 4-Sakkari (Gre) bt Burel (Fra) 6-2, 6-3; Linette (Pol) bt 6-Jabeur (Tun) 3-6, 7-6(4), 7-5; 18-Gauff (USA) bt Marino (Can) 7-5, 6-0; 26-Cirstea (Rou) bt Maria (Ger) 6-3, 6-3; 14-Bencic bt Jani (Hun) 6-1, 6-1; Stephens (USA) bt Niemeyer (Ger) 5-7, 6-4, 6-2; Kanepi (Est) bt 10-Muguruza (Esp) 2-6, 6-3, 6-4.

Fallen seeds
■ Men: 25-Fokina, 31-Brooksby
■ Women: 6-Jabeur, 10-Muguruza

City pips Liverpool in yet another epic season, claims sixth crown

PREMIER LEAGUE

AGENCIES MANCHESTER
Manchester City clinched a sixth Premier League title in 11 seasons on Sunday by scoring three times in five minutes to come from behind to beat Aston Villa 3-2 in the finale to avoid being toppled by challenger Liverpool, which won 3-1 at home to Wolves. City was trailing 2-0 to Villa until Ilkay Gundogan began the comeback in the 76th. Rodri equalised two minutes later and Gundogan put City in front in the 81st. At one point even when City was losing, it was still set to defend the title as Liver-

pool was only drawing 1-1 to Wolverhampton. But Mohamed Salah then put the second-place side in front in the 84th minute, which would have taken Liverpool into first place had City not mounted its fightback at the Etihad Stadium. Andy Robertson then sealed Liverpool's 3-1 win. Arsenal finished the season with a 5-1 win over Everton on Sunday but had to settle for fifth place – and Europa League football next season – after Tottenham grabbed the last Champions League spot with a 5-0 win at Norwich on the final day of the campaign. **The results: Premier League:** Arsenal 5 (Martinelli 27-pen,

Nketiah 31, Cedric 56, Gabriel 59, Odegaard 82) bt Everton 1 (Van de Beek 45+3); Brentford 1 (Canos 78) lost to Leeds 2 (Raphinha 56-pen, Harrison 90+4); Brighton 3 (Veltman 50, Gross 80, Welbeck 90+2) bt West Ham 1 (Antonio 40); Burnley 1 (Cornet 69) lost to Newcastle 2 (Wilson 20-pen, 60); Chelsea 2 (Havertz 11, Barkley 90+1) bt Watford 1 (Gosling 87); Crystal Palace 1 (Zaha 37) bt Manchester United 0; Leicester 4 (Madison 49, Vardy 74, Perez 81, 90+4) bt Southampton 1 (Ward-Prowse 79-pen); Liverpool 3 (Mane 24, Salah 84, Robertson 89) bt Wolves 1 (Neto 3); Manchester City 3 (Gundogan 76, 81, Rodri 78) bt Aston Villa 2 (Cash 37, Coutinho 69); Norwich 0 lost to Tottenham 5 (Kulusevski 16, 64, Kane 32, Son 70, 75).



That winning feeling! City players celebrate after beating Liverpool to the top. ■ GETTY IMAGES

Statosphere

3 Man City scored 3+ goals in the second half of a PL game for the 7th time this season in the game against Villa
4 Guardiola, with four titles, overtook Mourinho and Wenger who have three each
6 City moved one ahead of Chelsea's five league crowns. United still leads the table with 13

13 Salah, with his 13 assists, won the Playmaker of the Season award
20 Alisson and Ederson shared the Golden Glove with 20 clean sheets each
23 Salah was also joint winner of the Golden Boot with Spurs' Son, the first Asian to bag the award
23 Son became the second second Spurs player to score 20+ goals in a season without a single penalty after Bale's 21 in 2012-13
58 Manchester United's worst-ever points tally in a season

