



FE LINES
ROBOTS TO THE RESCUE
It's become important for health workers to minimise contact with patients. And that's where the robots come in Page 7

KOLKATA
SUNDAY, MAY 3, 2020, 12 Pages, ₹10 (NE States & Andaman ₹13)

PUBLISHED FROM: AHMEDABAD, BENGALURU, CHANDIGARH, CHENNAI, HYDERABAD, KOCHI, KOLKATA, LUCKNOW, MUMBAI, NEW DELHI, PUNE

KIDS' LIT SPECIAL



WORDS WORTH, P4
Summer reading
Read reviews of latest kids books and a curated list for teen reading



SPOTLIGHT, P5
Far from fantasy
Meet children's authors who are not shy of dealing with real issues



LEISURE, P6
Hear a story
From audio books to QR codes, the young ones are right at home with tech

PREPARING FOR SECOND WAVE

Daily testing scaled up from 4k to 74k a month

● Cases spike with highest single-day jump of 2,411 so far

ABANTIKA GHOSH
New Delhi, May 2

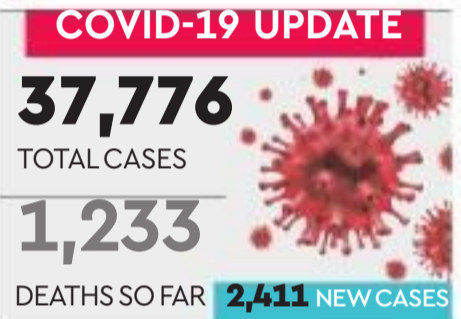
ON APRIL 1, 4,346 samples were tested for novel coronavirus. In the last one month, daily testing has been ramped up, touching 74,600 samples on May 1. Between the second half of January — when India first started testing foreign travellers — and April 1, only 42,788 samples had been tested. The total number of tests has now touched 9,76,363.

While rebutting the World Health Organisation's "test, test, test" prescription with its "isolation, isolation, isolation" formula, as articulated by secretary, health research, Balram Bhargava on March 22, India has quietly upped its testing game manifold.

It began with gradual expansion of the testing base in



Migrants from Jaipur arrive by Shramik Special train at Danapur junction in Patna on Saturday



phases, to eventually include all those with flu-like symptoms, regardless of travel or contact history, in the hotspots. In addition, manpower was diverted from other programmes and equipped laboratories in the government sector, and later in

the private sector too, were roped in to conduct tests. Currently, there are about 400 laboratories, including about 100 in the private sector, which conduct the tests — there were just about 20-30 in March.

There is a reason for the push. According to a NITI Aayog presentation shared with states last week, if the lockdown was lifted as scheduled on May 3, the number of cases was estimated to touch 65,000 by May 15 and 2.7 crore by August 15.

Barber shops, salons can open in green, orange zones

the private sector too, were roped in to conduct tests. Currently, there are about 400 laboratories, including about 100 in the private sector, which conduct the tests — there were just about 20-30 in March.

There is a reason for the push. According to a NITI Aayog presentation shared with states last week, if the lockdown was lifted as scheduled on May 3, the number of cases was estimated to touch 65,000 by May 15 and 2.7 crore by August 15.

PM MEETS MINISTERS
Talks on easy farm credit, stimulus

● RBI guv also holds review meet with bank heads

FE BUREAU
NEW DELHI, MAY 2

PRIME MINISTER Narendra Modi on Saturday held a meeting with ministers on issues and reforms required in the agriculture sector, with focus on marketing and management of marketable surplus. Access of farmers to institutional credit and freeing sector of various restrictions with statutory backing were on the agenda.

The PM also met home minister Amit Shah and FM Nirmala Sitharaman to firm up the second stimulus pack-

age for sectors impacted by lockdown to curb spread of coronavirus, sources said.

RBI governor Shaktikanta Das also held a meeting with the heads of banks and reviewed the economic situation and implementation of various measures announced by it to reduce stress in the financial system amid the Covid-19 crisis.

No commercial flights till May 17

New Delhi: A day after the Modi government announced extension of the coronavirus-induced lockdown till May 17, the DGCA on Saturday said all commercial passenger flights will remain suspended till midnight of May 17.

"It is reiterated that foreign and domestic airlines shall be suitably informed about the opening of their operations whether international to/from India or domestic, respectively, in due course," a circular of the Directorate General of Civil Aviation stated. However, cargo flights, medical evacuation flights and special flights are allowed.

ODD & EVEN



Quick Picks

Kim reappears in public, ends absence amid health rumours

NORTH KOREAN LEADER Kim Jong Un made his first public appearance in 20 days as he celebrated the completion of a fertiliser factory near Pyongyang, state media said on Saturday, ending an absence that had triggered global rumours that he may be seriously ill.

US relaxations for H-1B visa holders, green card applicants

IN A MAJOR relief for professionals and immigrants from countries like India, the US government has given a grace period of 60 days to H-1B visa holders and green card applicants, who have been served notices for submission of various documents, taking into account the massive novel coronavirus outbreak in America.

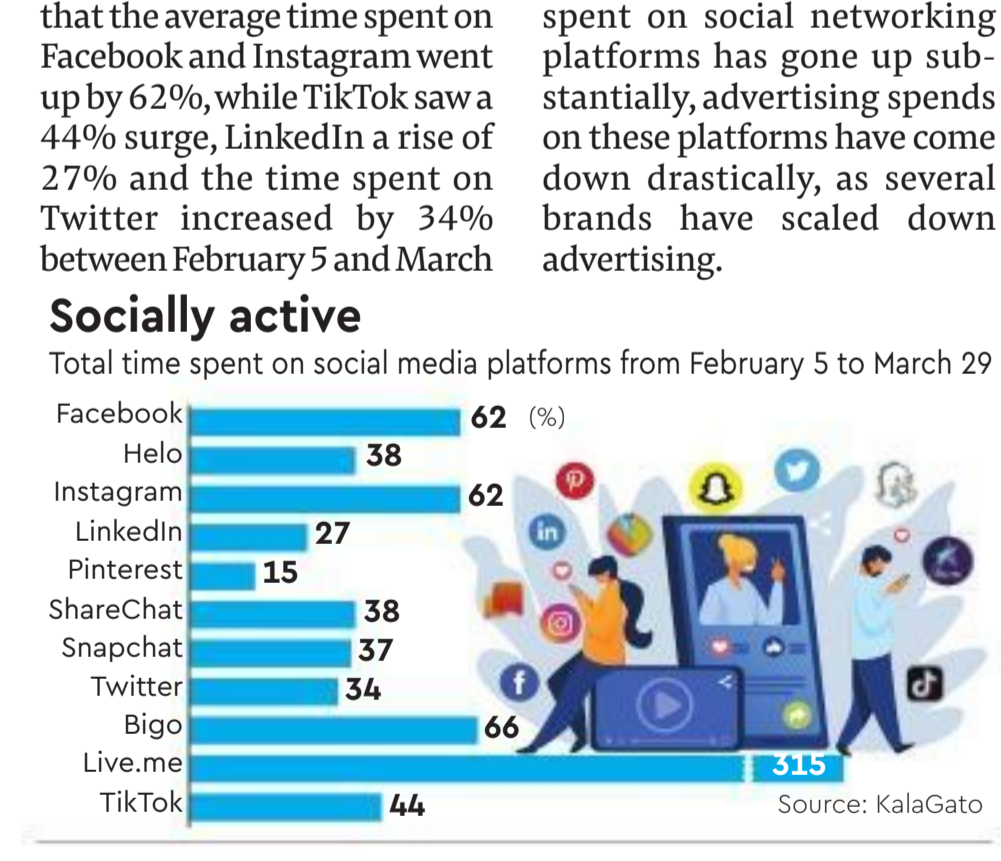
LOCKDOWN EFFECT

No social distancing rules apply here

DEVIKA SINGH
New Delhi, May 2

EVEN WHEN WE were not forced by a lockdown and a deadly virus to remain physically distant from friends and family, social media was a popular way to remain in touch. Now, it is the only way, barring phone calls.

Data also points likewise. A recent report by data intelligence firm KalaGato shows that the average time spent on Facebook and Instagram went up by 62%, while TikTok saw a 44% surge, LinkedIn a rise of 27% and the time spent on Twitter increased by 34% between February 5 and March 29.



Smartphones, Indian consumers to have a tepid love affair this year

RISHI RANJAN KALA
New Delhi, May 2

THE INDIAN SMARTPHONE market — the world's second-largest after China — is likely to contract by 5-10% Y-o-Y in 2020 as companies recalibrate their operations and consumers cut back on discretionary spends due to the adverse economic conditions following the novel coronavirus outbreak and the ensuing lockdown.

The decline comes after India clocked a record smartphone shipment of 158 million units in 2019 calendar year (CY), surpassing US as the world's second-largest smartphone market.

With supply chain disruptions, logistical challenges and slower than expected consumer demand for the next few quarters, IDC India research director (client devices & IPDS) Navkendar Singh said the impact on the sector will be high.

"IDC expects the India mobile phone market to follow a U-shaped curve, from Q3 2020 onwards. The slowdown will be more prominent in the first half of 2020 and pent-up demand will gradually shift to the second half, rolling over to 2021 as well. Overall mobile phone market is expected to decline by 20-25% — smartphone category to decline by 3-5% and feature phone by 35-40%," he told FE.

According to Counterpoint Research, "Any signs of recovery will likely only start from the third quarter (2020) onwards. As a result, we are estimating that overall smartphone shipments will decline by 10% for the full calendar year."

Opinion

SUNDAY, MAY 3, 2020

THE WAR AGAINST COVID-19 and its social and economic consequences is being led by the Central and state governments and we the people are mere followers. But as followers, we can imagine many things.

First, imagine that the virus can be defeated without a vaccine. That will lead us to imagine that a lockdown is a cure and, until the cure is complete, a lockdown will stop the spread of the virus. The reality is that a lockdown is not a cure, nor does it stop the spread of the virus. A lockdown is a *pause*, it may slow the spread of the virus, and it will buy us valuable time to build our medical and health infrastructure, spread awareness and be prepared to deal with the peak number of infected persons who will require hospitalisation. Those who had demanded a lockdown had understood the reality. On May 3, the governments would have got 40 days time to do those things; the question is, do governments need more time?

Second, imagine that the migrant workers who were prevented from going back to their homes are happy to be in their shelter homes, quarantines or camps, are content with the living conditions, and are satisfied with the food. The reality is what the Delhi Police found after inspecting the shelter homes as reported in *The Indian Express* (April 28). "Fans not working, and no power back-up; sanitisation of toilets rarely done; most migrants want to leave as their families cannot survive; rude behaviour of civil defence staff; food quality not good; no hand wash and sanitizers; foul smell in toilets; water supply in the toilets only between 7 am and 11 am; one soap for bathing and no detergent for washing clothes; mosquito bites." If those are the conditions of shelter homes (where the stay is voluntary), don't imagine what they will be in quarantines and camps (where the stay is involuntary).

Third, imagine that the migrant worker (for example, in Mumbai or Surat) is happy to remain in his one-room tenement with six-10 others, without a job or work, without money, and without making any remittance to support his family. The reality is that the vast majority of such workers got no assistance from the governments — no cash transfer, no rations. Their only desire is to go home. Uttar Pradesh and some other states took an enlightened approach and sent buses to ferry them to their home states, Bihar refused, and the Central government was non-committal until April 29. Now, Bihar has joined others to demand non-stop trains!

Fourth, imagine that there are no job losses, and that the jobs will continue to be there until the workers are able to return to their workplaces. The reality is what CMIE reported on April 27: that the unemployment rate stood at 21.1% even while labour force participation had fallen to 35.4%. The reality is that once an MSME is shut down, it is not easy to re-start it. The few workers — two to 10 — in the unit may have found other ways to earn a wage or migrated and, even if they are willing to come back, there will be arrears of wages. The unit would have bills to be collected and bills to be paid, and neither is easy after a prolonged shutdown. The unit would have run out of working capital and no bank or NBFC will lend

ACROSS THE AISLE

P Chidambaram



Imagination is everything



Trains sit idle at New Delhi railway station amid the lockdown

BLOOMBERG

without a credit guarantee. The supply chain would have been interrupted: what is the use of re-opening a dealership if the manufacturer has not resumed production? No one who has never invested his own money to start a business will understand the problems of running a business or the pain of closing it down.

Fifth, imagine that the Central government will keep its promise, made on March 25, that it will soon come out with Financial Action Plan II to help businesses, especially the MSMEs. The reality is that nothing has been done until the time of this writing. We don't know if the Financial Task Force has made any recommendation. A new committee (if you believe the buzz) to

think 'Big and Bold' is still thinking. The reality is that banks are flush with funds but they prefer to park them with the RBI than lend to NBFCs or SMEs. NBFCs are fast becoming illiquid and cannot on-lend.

Sixth, imagine that big industries will somehow survive and flourish as before. The reality is that big industries have realised that the old normal is out forever and are in search of a new normal. They are looking for conserving cash, curtailing capital expenditure, optimising capacity utilisation, downsizing their workforce, becoming debt-free, and expanding work-from-home. Big industries will also consolidate, which will result in less competition (for example, telecom).

Seventh, imagine that the economy will bounce back smartly after the lockdown is lifted and we will see the V-curve. The reality is that the Indian economy did not recover after the demonetisation blunder, it did not recover after the botched-up GST, and will not recover easily after the lockdown is lifted. Even a tick-shaped (✓) recovery will require hard work, plans, meticulous implementation, money, open markets, smart alliances and international co-operation.

Recall Lewis Carroll: "Imagination is the only weapon in the war against reality."



Website: pchidambaram.in
Twitter @Pchidambaram_IN



OUT OF MY MIND

MEGHNAD DESAI

Need to renew industrial growth

AS AND WHEN it is over and we are out of the lockdown, the first desire everywhere will be to return to what we had, the Old Normal, regardless of its many problems. Everyone will need to feel that the dreaded epidemic has been eliminated and they can live again as they used to.

This is Repair. It involves helping many groups of people whose lives have been severely disrupted. All the people laid off due to the economy being shut down will need help with resuming their old life. Governments at the state level cannot help as they have been hit by loss of revenue due to the shutting down of alcohol shops and the drop in petrol sales, two sturdy sources of revenue. Only the Centre can help here.

The Old Normal was a phase of growth recession. The Budget had already acknowledged the need for a fiscal stimulus. Now, as all other economies are doing, a massive reflation will be necessary to accomplish the tasks of repair, restoration and renewal. Restoration will be the urgent step which will take the economy back to a growth path.

The most needy group is the urban workers in the informal sector, especially the migrants. These migrants have returned to their native areas lately with help from their 'original' states. Now to bring them back should be the Centre's task as far as financing is concerned. Ideally, the Centre should compensate the states which have paid to bring 'their' migrants back home.

The next task is to build a welfare state suitable to Indian conditions. Modi 1.0 began the task of providing health care, financial inclusion, digital access. MUDRA provided financial help

for businesses run by women, Dalits, tribals. The need now is to address the biggest gap left by 70 years of economic policy — the large pool of the unemployed. The need is for a temporary unemployment benefit scheme for up to 100 days a year similar to the MNREGS so that urban workers do not suffer during short periods of unemployment. This will establish parity between rural and urban poor.

Modi 1.0 also provided for rural housing on a large scale. The plight of migrant workers points to the need for urban housing. A massive programme of urban housing at affordable rents for eligible working families is needed across the large and small cities. Dharavi has been much romanticised in books and films. It should be a blot on Mumbai and India. The advantage of housing as a public infrastructure investment is its capacity for job creation as well as tackling homelessness. Given the large unfulfilled demand, this will have to be a multi-year investment project.

This housing programme will help resume growth and sustain it over a long period. But there is a need to renew industrial growth. Over the last 70-plus years, India has frittered chances to become a centre of manufacturing on the scale of other Asian countries. This was due to labour laws which protected the small formal sector. This has led to the overhang of unemployment. The disruption of global supply chains during the pandemic creates tremendous opportunities to reindustrialise India. No previous government has been equal to this challenge. Modi 1.0 launched Make in India. Now is the chance for renewal.



An empty petrol pump in New Delhi

BLOOMBERG

Walk in the park

Golf courses around the world are under pressure to open up as parks for the general public

OVER THE TOP

Meraj Shah

EVERY SUNDAY, AND I'm not just referring to the Covid-19 lockdown period, the hallowed grounds of the Old Course at St Andrews—the home of golf—open up to the general non-golfing public. And no, it's not a tradition: land-use laws in Europe include the 'right to roam'. Which means that 'links'—tracts of land stretching along the coast where the first golf courses were made, and which continue to house thousands of courses across the British isles—are required to give access, even if limited, to all and sundry.

It's not such a big deal in Scotland, where golf is easily accessible to everyone: the country's five million residents have around 600 courses at their disposal and most people can swing a club. The Scots are proud of their golfing heritage and aware of the game's significant financial contribution to the economy; suffice to say that non-playing day trippers at the Old Course can be expected to treat the layout with as much veneration as golfers. Not surprisingly, there have been no

reported incidents of vandalism or damage at St Andrews.

Now people want other courses to follow that precedent. Ever since social distancing became the norm on account of the corona outbreak, people in the UK have been scouring the landscape for open spaces to get some air and exercise. Nearly 7,000 people have signed a change.org petition to open up courses in the UK as parks during the pandemic.

Things have already moved further in the US. In San Francisco, people are already moseying around the rolling hills that made the Presidio Golf Course. Converted into a public park during the pandemic the course has reignited a debate about access to open spaces in America's most densely populated city. With a surfeit of municipal golf courses, including numerous ones like Presidio GC that lie in crowded urban areas, people are asking why state-owned land is being used to serve the recreational needs of a few. You can't blame them. Anon-golfer walking the fairways for the first time in the middle of the city is likely to have an unprecedented communion with mother nature. And the obvious question he or she is likely to ask is why taxpayer-funded public property isn't open to everyone.

As a golfer, there's no question of which side of that debate my vote would go, but the for argument is not without



People riding their horses at the Old Course at St Andrews, which is currently not open for play

merit. Perhaps the precedence set by St Andrews might provide a middle ground that works for everyone? On a tangent, it could certainly raise interest in a sport that desperately needs youngsters to gravitate to its ranks.

Hypothetically, in the unlikely event that your local course does or is forced to open its doors then would you join the masses? I'm quite certain the club committee would like me to do that along with

everyone who plays there—not to have a picnic by the ninth, but to play marshal and keep an eye out for people who may unintentionally, or worse maliciously, decide to wreak havoc on the course. Given our penchant for that other game—the one played with a bat and ball—I wouldn't put it past people trying to impale a large green with wickets. The soul shudders.

Someone once sent me a joke about hell being tantamount to being thrown

on to a gorgeous golf course without clubs. Hopefully, God isn't that sadistic. But in this dystopian time, wandering about on a course, brimming over with longing, a few golfers are experiencing hell on earth. Or perhaps they've snuck in a foldable putter and a ball in the picnic hamper. Who can blame them?

Some of us just can't handle this estrangement. I mean golf is supposed to be our succour in bad times. It's a double whammy to have to deal with the pandemic with all its emotional, social and financial implications, and not be able to flee to the golf course. I read about these gents in Newcastle, South Africa, who just snapped, snuck into their course and teed it up. Unfortunately, the two threeballs were seen by someone who promptly reported their infringement to the police. After being released on bail, one of the golfers gave an interview to a local daily in which he confessed that the group was desperately seeking to relieve the anxiety caused by the pandemic. "As business people, we are really taking strain," continued the businessman. "Even though there is no cash flow, we are still paying staff their salaries even though they are at home and our overheads like rent or rates remain the same," he said.

The unnamed businessman hastened to add that as responsible golfers he and his colleagues had taken strict measures to avoid contact. Each golfer was alone in his own golf cart. There was no sharing of equipment. They remained at least a couple of metres apart from

each other, wore face masks and regularly applied hand sanitiser. I take his word for it; we golfers play by the rules.

At the risk of sounding selfish and reckless, I proffer that in the post-lockdown period, the golf industry might—at least in countries like Scotland and the US where it generates considerable revenue for the state—be one of the few economic sectors that can help weather the financial crisis. The Royal and Ancient released an amendment to the Rules a few weeks back with a slew of recommended measures aimed at negating a risk of infection from surfaces and other players. In any case, social distancing is almost natural in golf. The game is played in the outdoors, far from people and common surfaces. It's also possible to limit, if not completely do away with interaction with fellow players. Goes without saying that taking a caddy shouldn't be allowed.

At this point, there's a great deal of anxiety about how we'll get back to our 'regular' lives once the outbreak has been contained. A winding down of unnecessary and leisure social interactions is already being seen in Wuhan, which recently emerged from its long period under lockdown. I, for one, look forward to meeting my mates and teeing it up. I think that meeting a few people and playing a sport I love with them may well be the first step back into life as I knew it.

Author, Meraj Shah also writes about the game

ITI Asset Management Limited
Investment Manager for ITI Mutual Fund
Registered Office: Naman Midtown, A Wing
21st Floor, Senapati Bapat Marg, Prabhadevi
Mumbai - 400 613

Toll Free No: 1800 266 9603
B : 022 6621 4999 • F: 022 6621 4998
E : mfasist@itiorg.com
W : www.iti.mf.com
CIN: U67100MH2008PLC177677

ITI MUTUAL FUND
Long-term wealth creators

NOTICE-CUM-ADDENDUM No. 10/2020
NOTICE-CUM-ADDENDUM TO THE SCHEME INFORMATION DOCUMENT ("SID")/KEY INFORMATION MEMORANDUM ("KIM") OF SCHEMES OF ITI MUTUAL FUND

Extension of change in cut-off timings for the schemes of ITI Mutual Fund till further notice
NOTICE is hereby given that, in continuation of our Notice-cum-Addendum dated April 06, 2020 and April 17, 2020, on Change in cut-off timings for the schemes of ITI Mutual Fund for a temporary period from April 07 to April 30, 2020, it has been decided to extend the change in cut-off timings for both subscription and redemption in the schemes of ITI Mutual Fund from April 30, 2020 till further notice.
This Notice-cum-Addendum shall form an integral part of the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the schemes of ITI Mutual Fund, as amended from time to time. All other terms and conditions as mentioned in the SID & KIM shall remain unchanged.

For ITI Asset Management Limited
(Investment Manager for ITI Mutual Fund)
Sd/-
George Heber Joseph
Chief Executive Officer & Chief Investment Officer

Place : Mumbai
Date : May 01, 2020

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Union Mutual Fund
Union Asset Management Company Private Limited
Investment Manager for Union Mutual Fund
Corporate Identity Number (CIN): U65923MH2009PTC198201
Registered Office: Unit 503, 5th Floor, Leela Business Park,
Andheri Kurla Road, Andheri (East), Mumbai - 400059
• Toll Free No. 1800 2002 268/1800 5722 268; • Non Toll Free. 022-67483333;
• Fax No: 022-67483401; • Website: www.unionmf.com; • Email: investorcare@unionmf.com

Union MUTUAL FUND

NOTICE CUM ADDENDUM TO THE SCHEME INFORMATION DOCUMENT (SID) AND KEY INFORMATION MEMORANDUM (KIM) OF THE SCHEMES OF UNION MUTUAL FUND
Extension of temporary period for applicability of revised cut-off timings
NOTICE is hereby given to the Unit holders of the Schemes of Union Mutual Fund, that pursuant to the RBI Press Release dated April 30, 2020 and the SEBI communication dated April 30, 2020, the temporary period [viz. April 07, 2020 to April 30, 2020 (both days inclusive)] mentioned in the Notice cum Addendum dated April 07, 2020 read with Notice cum Addendum dated April 17, 2020 to the SID and KIM of the Schemes of Union Mutual Fund for revised cut-off timings for applicability of Net Asset Value (NAV) has been extended till further notice.
All other provisions relating to applicability of NAV for subscriptions/ redemptions/ switches mentioned in the SID and KIM of such Schemes of Union Mutual Fund which were referred in the aforementioned Notice cum Addendum dated April 07, 2020 and April 17, 2020 ("Designated Schemes") shall remain unchanged.
The SID and KIM of the Designated Schemes will stand modified to the extent mentioned above, for the above mentioned extended temporary period.
This Addendum forms an integral part of the SID and KIM of the Designated Schemes.
All other terms and conditions of the SID and KIM of the Designated Schemes will remain unchanged.

For Union Asset Management Company Private Limited
(Investment Manager for Union Mutual Fund)
Sd/-
Authorised Signatory

Place: Mumbai
Date: May 01, 2020

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

Statutory Details: Constitution: Union Mutual Fund has been set up as a Trust under the Indian Trusts Act, 1882; **Sponsors:** Union Bank of India and Dai-ichi Life Holdings, Inc; **Trustee:** Union Trustee Company Private Limited [Corporate Identity Number (CIN): U65923MH2009PTC198198], a company incorporated under the Companies Act, 1956 with a limited liability; **Investment Manager:** Union Asset Management Company Private Limited [Corporate Identity Number (CIN): U65923MH2009PTC198201], a company incorporated under the Companies Act, 1956 with a limited liability.
Copy of all Scheme Related Documents can be obtained from our website www.unionmf.com.

JM FINANCIAL MUTUAL FUND
NOTICE-CUM-ADDENDUM

THIS NOTICE CUM ADDENDUM SETS OUT THE CHANGES TO BE MADE IN THE STATEMENT OF ADDITIONAL INFORMATION ("SAI"), SCHEME INFORMATION DOCUMENT ("SID") AND KEY INFORMATION MEMORANDUM ("KIM") OF ALL THE SCHEMES OF JM FINANCIAL MUTUAL FUND (THE "FUND")

ADVANCING OF CUT OFF TIMINGS FOR TEMPORARY PERIOD - EXTENSION TILL FURTHER NOTICE
In the light of RBI's Press Release dated April 30, 2020 and April 16, 2020 on the extension of time line for amended trading hours, SEBI has directed the Mutual Funds to extend the applicability of the current revised timings for Mutual Fund Schemes till further notice.
Investors are hereby informed that in continuation to our addendum no. 01/2020-21 dated April 06, 2020, and addendum no. 04/2020-21 dated April 17, 2020 advancing of cut - off timing for temporary period has been extended till further notice.
This notice cum addendum forms an integral part of SAI, SIDs and KIMs of the Scheme(s) of the Fund, as amended from time to time. All the other terms and conditions of SAI, SIDs and KIMs of the Scheme(s) will remain unchanged.

Authorised Signatory
Place : Mumbai
Date : May 01, 2020
JM Financial Asset Management Limited
(Investment Manager to JM Financial Mutual Fund)

For further details, please contact :
JM Financial Asset Management Limited
(Formerly known as JM Financial Asset Management Private Ltd.),
Registered Office: 7th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025.
Corporate Office: Office B, 8th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai-400025.
Corporate Identity Number: U65991MH1994PLC078879. • Tel. No.: (022) 6198 7777
• Fax No.: (022) 6198 7704. • E-mail: investor@jmf.com • Website : www.jmfinancialmf.com

Mutual Fund investments are subject to market risks, read all scheme related documents carefully. REF No. 06/2020-21

VIVRITI CAPITAL PRIVATE LIMITED
CIN-U65929TN2017PTC117196
12th Floor, Prestige Polygon, No. 471, Anna Salai, Nandanam, Chennai- 600035.
Audited Standalone Financial Results for the year ended 31st March 2020
[Regulation 52 (B), read with Regulation 52 (4), of the SEBI (LODR) Regulations, 2015]
(₹ in Lakhs)

Sl. No.	Particulars	Half Year ending March 31, 2020	Corresponding Half Year ending March 31, 2019	Year ending March 31, 2020	Corresponding year ending March 31, 2019
1	Total Income from Operations	8,183.57	2,396.73	14,774.18	3,552.94
2	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	497.27	(369.39)	1,388.31	(603.58)
3	Net Profit / (Loss) for the period before tax (after Exceptional and / or Extraordinary items)	497.27	(369.39)	1,388.31	(603.58)
4	Net Profit / (Loss) for the period after tax (after Exceptional and / or Extraordinary items)	386.45	(216.84)	1,029.09	(450.02)
5	Total Comprehensive Income for the period Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)	372.57	(192.82)	1,021.71	(426.50)
6	Paid up Equity Share Capital	1,130.02	1,130.01	1,130.02	1,130.01
7	Reserves (excluding Revaluation Reserve)	57,445.54	17,880.41	57,445.54	17,880.41
8	Net worth	66,346.04	23,710.91	66,346.04	23,710.91
9	Paid up Debt Capital / Outstanding Debt	77,664.71	34,746.67	77,664.71	34,746.67
10	Outstanding Redeemable Preference Shares	8.11	-	8.11	-
11	Debt Equity Ratio	1.17	1.47	1.17	1.47
12	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations) -				
	1. Basic:	2.76	(1.75)	7.36	(3.63)
	2. Diluted:	0.55	(1.13)	1.45	(2.34)
13	Capital Redemption Reserve	Nil	Nil	Nil	Nil
14	Debt Redemption Reserve	Nil	Nil	Nil	Nil

Note:
a) The above is an extract of the detailed format of the yearly financial results filed with the Stock Exchanges under Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the yearly financial results is available on the websites of the Stock Exchange(s) and the listed entity. (BSE: www.bseindia.com) and Company's website (www.vivriticapital.com).
b) For the items referred in sub-clauses (a), (b), (d) and (e) of the Regulation 52 (4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the Stock Exchange (BSE) and can be accessed on the URL (www.bseindia.com).

For Vivriti Capital Private Limited
Sd/-
Vineet Sukumar
Managing Director

Place : Chennai
Date : April 28, 2020

SBI Zonal Office / Regional Office : RBO-1, Zonal Office, Sribriidhi Bhavan , 34, J.L. Nehru Road, Kolkata 700071

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF MOVABLE & IMMOVABLE PROPERTIES
LAST DATE TIME OF SUBMISSION OF EMD AND DOCUMENTS Hard copy 04.06.2020 upto 5 p.m

Sale of immovable property mortgaged to Bank under Securitization and Reconstruction of Financial assets and Enforcement of Security Interest (SARFAESI) Act, 2002 (No.54 of 2002)
Whereas, the Authorized Officer of State Bank Of India had taken possession of the following property/ies pursuant to the notice issued under Sec 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002 in the following loan accounts with our Branch with a right to sell the same on "AS IS WHERE IS BASIS AND AS IS WHAT IS BASIS" for realization of Bank's dues. The sale will be done by the undersigned through e-auction platform provided at the website: www.bankeauctions.com

Lot No	Name of the Branch & Account	Description of property	Demand Notice Date Outstanding Amount (Secured debt)	EMD SUBMISSION ACCOUNT DETAILS	Reserve Price		Date/ Time of e-Auction
					EMD	Bid Increase Amount	
1	Sri Dipak Paul 2/83, Vidyasagar Colony, Kolkata-700047	All that piece and parcel of flat measuring area 673 sq.ft. on 2nd floor north west side three storied building, flat no-8, being premises no-8J, Naktala Road, PS-Jadavpore, Kolkata-700047	Date : 09.11.2019 Rs. 10,11,272.38 as on 30.10.2019 + interest + other Charges	A/c No : 37608098425 A/c Name :SBI Branch Parking A/c SYS SUSP BR PARKING A/c Name of the Beneficiary: SOUTHERN AVENUE IFSC Code: SBIN001505	Rs.22,41,000/- Rs. 2,24,100/- Rs. 10,000/-		05.06.2020 11.00 AM to 1.00 PM
2	Pradip Halder 235/B/4, Netaji Subhas Chandra Road, Kolkata-700047	All that piece and parcel of bastur land measuring area 2 Cottaha, 7 chittacks, 3 sq.ft. with 2 storied (800 sq.ft) each floor, Mouza- Barhans Faratabad, JL no-47, RS No-7, Touzi no-109, RS Dag No-3067, RS Khatian no-1798, Holding no-350, Dakshin Madhya, Faratabad, PS- Sonarpur, Ward-28	Date : 08.12.2019 Rs. 30,12,509/- as on 20.11.2019 +interest + other Charges	A/c No : 37608098425 A/c Name :SBI Branch Parking A/c SYS SUSP BR PARKING A/c Name of the Beneficiary: SOUTHERN AVENUE IFSC Code: SBIN001505	Rs. 40,97,000/- Rs. 4,09,700/- Rs. 10,000/-		05.06.2020 11.00 AM to 1.00 PM
3	Sabyasachi Panda 572, Abhyopada School Road, Kolkata-700063	All that piece and parcel of market floor of flat no-3B, on the 3rd floor having super built up area 800 sq.ft. building known as "ORCHID APARTMENT" Municipal premises no-934, Thakurpukur Road, PS-Thakurpukur, Kolkata-700063, Ward-125	Date : 23.10.2019 Rs. 27,63,983/- as on 16.10.2019 + interest + other Charges	A/c No : 37608108730 A/c Name : SBI Branch SYS SUSP BR PARKING A/c Name of the Beneficiary: SBI, GOLPARK BRANCH IFSC Code: SBIN0007195	Rs. 32,28,000/- Rs. 3,22,800/- Rs. 10,000/-		05.06.2020 11.00 AM to 1.00 PM

TERMS & CONDITIONS:
1. The e-Auction is being held on "AS IS WHERE IS" and "AS IS WHAT IS BASIS".
2. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on any property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.
3. It shall be the responsibility of the bidders to satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites as mentioned against each property description.
4. The interested bidders shall submit their EMD through Web Portal: <https://www.bankeauctions.com> (the user ID & Password can be obtained free of cost by registering name with <https://www.bankeauctions.com>) through Login ID & Password. The EMD shall be payable through NEFT in the account mentioned above.
5. After Registration (One Time) by the bidder in the Web Portal, the intending bidder/ purchaser is required to get the copies of the following documents uploaded in the Web Portal before the Last Date & Time of submission of the Bid Documents viz. i) Copy of the NEFT/RTGS Challan or Demand Draft; ii) Copy of PAN Card; iii) Proof of Identification/ Address Proof (KYC) viz. self-attested copy of Voter ID Card/ Driving License/ Passport etc.; without which the Bid is liable to be rejected. UPLOADING SCANNED COPY OF ANNEXURE-I & III (can be downloaded from the Web Portal: <https://www.bankeauctions.com>) AFTER DULY FILLED UP & SIGNING IS ALSO REQUIRED. The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting Bid Documents, Training/ Demonstration on Online Inter-se Bidding etc., may contact M/s C1 India Pvt Ltd, Udyog Vihar, Phase 2, Gulf Petrochem building, Building No. 301, Gurgaon, Haryana. Pin: 122015. E-mail ID : support@bankeauctions.com. Support Helpline Numbers : 124-4302020/21/22/23, 7291981124 / 5 / 6, Kingshuk Ghosh @ 9836311889 Email :- kolkata@c1india.com and for any property related query may contact Authorised Officer: Animesh Mukherjee; Mobile No: 9674711768, E-mail ID: cmr1.zokol@sbi.co.in & RA: 9007591000 during the working hours from Monday to Saturday.
6. The interested bidder has to submit their Bid Documents [EMD (not below the Reserve Price) and required documents (mentioned in Point No.4)] on/ before 04.06.2020 upto 5.00 pm and after going through the Registering Process (One time) and generating User ID & Password of their own, shall be eligible for participating the e-Auction Process, subject to due verification (of the documents) and/ or approval of the Authorised Officer.
7. During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' (mentioned above) or its multiple and in case bid is placed during the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorised Officer/ Secured Creditor, after required verification.
8. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, within 24 hours of the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the offer shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount.
9. The prospective qualified bidders may avail online training on e-Auction from M/s. C1 India Pvt. Ltd. prior to the date of e-Auction. Neither the Authorised Officer/ Bank nor M/s. C1 India Pvt. Ltd. shall be liable for any Internet Network problem and the interested bidders to ensure that they are technically well equipped for participating in the e-Auction event.
10. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.
11. The Authorised Officer is not bound to accept the highest offer and the Authorised Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof.
12. The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of M/s. C1 India Pvt. Ltd., <https://www.bankeauctions.com> before submitting their bids and taking part in the e-Auction.
13. The publication is subject to the force major clause.
Special Instructions
14. Bidding in the last moment should be avoided in the bidders own interest as neither the STATE BANK OF INDIA nor Service provider will be responsible for any lapse/failure/Internet failure/power failure etc., in order to ward-off such contingent situations bidders are requested to make all necessary arrangements/ alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully.

STATUTORY 30 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002
The borrower/ guarantors are hereby notified to pay the sum as mentioned above along with upto date interest and ancillary expenses before the date of e-Auction, failing which the property will be auctioned/ sold and balance dues, if any, will be recovered with interest and cost.
Date : 03.05.2020, Place : Kolkata
Authorized Officer, State Bank of India

ICICI Lombard
Nibhaye Vaade

FINANCIAL RESULTS
₹ in Lakhs

Particulars	Three months ended		Year ended	
	March 31, 2020	March 31, 2019	March 31, 2020	March 31, 2019
	Audited	Audited	Audited	Audited
Premium Income (Gross) ¹	323,158	352,789	1,359,237	1,478,921
Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	37,064	34,549	169,689	159,842
Net Profit / (Loss) for the period before tax(after Exceptional and / or Extraordinary items)	37,064	34,549	169,689	159,842
Net Profit / (Loss) for the period after tax (after Exceptional and / or Extraordinary items)	28,193	22,773	119,376	104,927
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period(after tax) and Other Comprehensive Income (after tax)] ²	NA	NA	NA	NA
Equity Share Capital	45,447	45,431	45,447	45,431
Reserves (excluding Revaluation Reserve)	567,957	486,615	567,957	486,615
Net Worth	613,404	532,046	613,404	532,046
Paid up Debt Capital/Outstanding Debt	48,500	48,500	48,500	48,500
Debt Redemption Reserve ³	2,771	2,425	2,771	2,425
Earnings Per Share (face value of ₹10/- each)				
Basic (not annualized for three months) (in ₹)	6.20	5.01	26.27	23.11
Diluted (not annualized for three months) (in ₹)	6.19	5.00	26.19	23.06
Debt Equity Ratio	0.08	0.09	0.08	0.09
Debt Service Coverage Ratio	38.26	36.02	43.37	40.95
Interest Service Coverage Ratio	38.26	36.02	43.37	40.95

1. Premium income is gross written premium gross of reinsurance and net of applicable taxes.
2. The Indian Accounting Standards (IND AS) are currently not applicable to Insurance companies in India.
3. The Company has been creating Debt Redemption Reserve (DRR) on a straight-line basis. Pursuant to amendment vide Ministry of Corporate Affairs notification no. G.S.R. 574(E) dated August 16, 2019 of the Companies (Share Capital and Debenture) Rules, 2014, the Company is not required to create any additional DRR. Accordingly the Company continues to hold the existing DRR of ₹ 2,771 lakh

Note: The above is an extract of the detailed format of quarterly and year ended Financial Results filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the quarterly and year ended Financial Results are available on the websites of Stock Exchanges (www.bseindia.com) and (www.nseindia.com) and the Company (www.icicilombard.com)

For and on behalf of Board of Directors
Sd/-
Bhargav Dasgupta
Managing Director & CEO
DIN: 00047728

Place: Mumbai
Date: May 02, 2020

ICICI Lombard General Insurance Company Limited. ICICI trade logo displayed above belongs to ICICI Bank and is used by ICICI Lombard GIC Ltd. under license and Lombard logo belongs to ICICI Lombard GIC Ltd. assigned by Northbridge Financial Corporation solely for the territory of India. Registered Office: ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhivinayak Temple, Prabhadevi, Mumbai - 400 025. IRDAI Reg. No.115. Toll Free No.1800 2666. Fax No. 02261961323. CIN L67200MH2000PLC129408. Website: www.icicilombard.com Email: investors@icicilombard.com UIN 9512

Words Worth

SUNDAY, MAY 3, 2020

REYA MEHROTRA

IT IS THE simplicity and sobriety with which Sudha Murty approaches her young readers that captivates even the adults reading to their young ones. Murty's newest release in her Puffin chapter book series, *How the Onion Got its Layers*, elevates you in a fairytale world, away from the panic and grief-stricken world of today. Murty writes in her book, about her protagonist Beena, "She filled everyone's hearts with joy". The book, too, does exactly that.

A 10-minute read with concise text and illustrations aplenty, the book is also an ode to all the weavers "who have spun magical tales over the course of time". It all perhaps might just remind one of grandma knitting a sweater while she narrates tales to her grandchildren.

Murty takes us to the prosperous kingdom of Ullas where happiness is a way of life except for the childless king and queen. They are finally granted their wish by the goddess of the forest—a daughter, but with a condition that she may love new clothes and demand a new dress every day. How the little child grows up into a charming princess who wears a new outfit every day and eventually into an onion with many rings, is for the reader to discover. The author recalls, "When I was a little girl, the onion was the only vegetable that fascinated me endlessly. I wondered why my mother shed tears when she peeled an onion and why its layers seemed to go on forever and ever...As I grew, so did my imagination until one bright day I figured out the secret of the magical onion and decided to share it."

Murty knows that women in mythology have been strong and realistic. She writes stories of fearless women in her book *The Daughter from a Wishing Tree* and takes one on an empowering journey. In this book, too, the physical portrayal of the princess is realistically Indian—Beena is a dark-skinned and black-haired girl.

Illustrator Priyanka Pachpande weaves beautiful illustrations in Indian motifs and colours as Murty narrates to the children. Pachpande excels at giving an ethnic touch to the book, courtesy her design of Indian fabrics presented in a rainbow of colours. From the design of fabrics to the illustrations and the language, the book shouts of Indianness.

Murty also understands the average Indian reader. In a recent interview with Shashi Tharoor, she had said, "In India, 50-60% English-speaking people are like us, they speak colloquial English. We understand English and are able to read it. People buy my books because they can relate to me. I think in Kannada (her mother tongue) and write in English, their (readers') English is like my English."

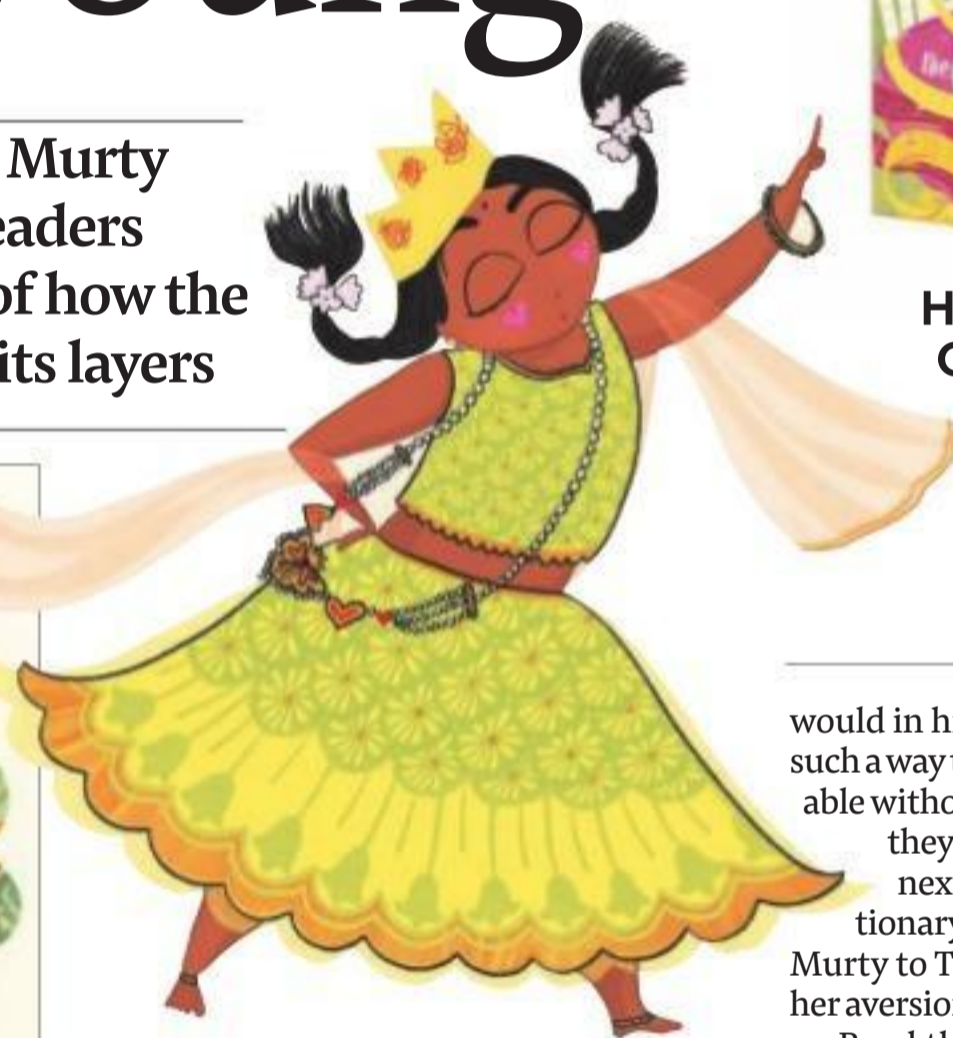
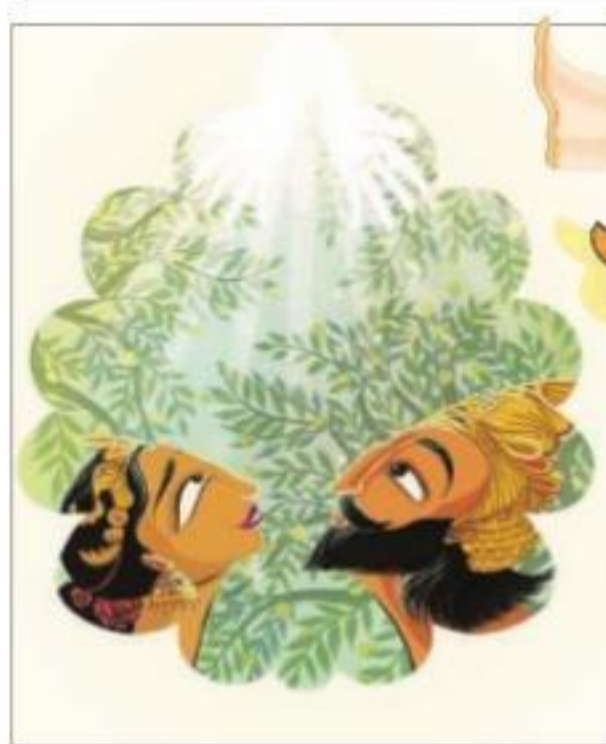
She owns the language, as Tharoor



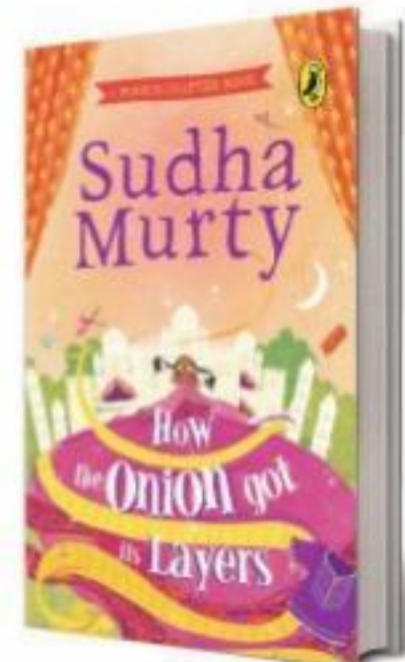
PHOTOS COURTESY: PENGUIN RANDOM HOUSE

One for the very young

Popular author Sudha Murty engages with young readers with a wondrous tale of how the onion might have got its layers



Illustrator Priyanka Pachpande weaves beautiful illustrations in Indian motifs and colours as Murty narrates the tale



How the Onion Got its Layers
Sudha Murty
Penguin Random House
Pp 44, ₹199

would in his own way. "I should write in such a way that they should feel comfortable without a dictionary because when they are reading, they are cooking next to that, and can't bring a dictionary there," responded a grinning Murty to Tharoor, who asked her about her aversion to dictionaries.

Read the book for the illustrations, the portrayal of the princess and the elegantly Indianised and unique writing style of Murty.

Simplifying corona

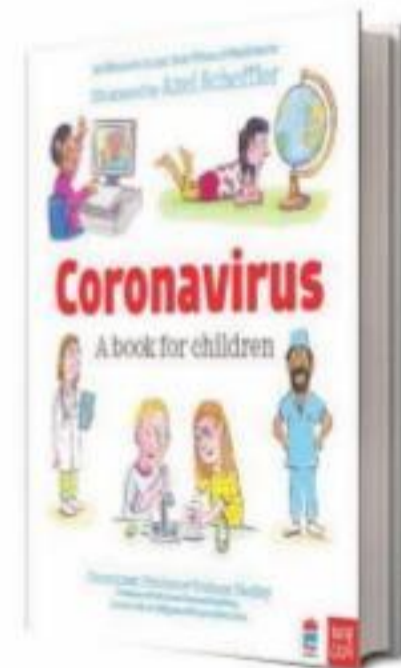
A timely book that explains the pandemic to children, helping satisfy their curiosity about it

SHRIYA ROY

WITH THE GLOBAL Covid-19 pandemic forcing the world indoors, one of the hardest hit are children who have been confined to their houses unable to go out and play or even attend school. Unlike adults who can read and watch the news, kids are often left with many questions regarding what's happening around them and trying to make sense of things. The bottomline is coping with a pandemic is hard for adults, but it is even harder for children.

But there's help at hand now for harried parents in the form of the book, *Coronavirus: A Book for Children*, which explains the coronavirus to children, helping allay their curiosity about the virus. The book, a collaboration between children's book publisher Nosy Crow and award-winning illustrator Axel Scheffler, is written by Nosy Crow staffers Elizabeth Jenner, Kate Wilson and Nia Roberts. It also has expert inputs from Graham Medley, a professor at the London School of Hygiene and Tropical Medicine.

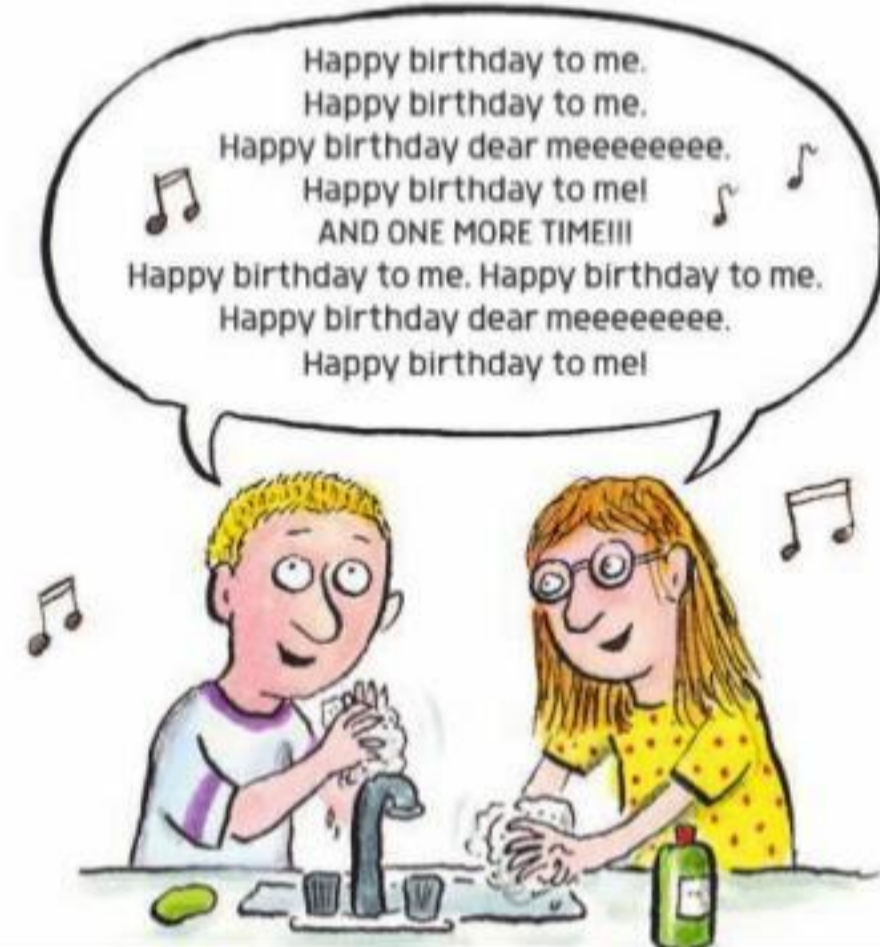
What is the coronavirus? How do you catch it? What happens if you catch it? Why are people worried about it? Is there a cure? Why are some places we normally go to are closed? What can one do to help? What's going to happen next? All these questions are answered in the most gentle and informative manner in extremely simplistic language. The language of the book, in fact,



Coronavirus: A Book for Children
Elizabeth Jenner, Kate Wilson & Nia Roberts; illustrated by Axel Scheffler
Nosy Crow/HarperCollins
Pp 15

makes it accessible to every child.

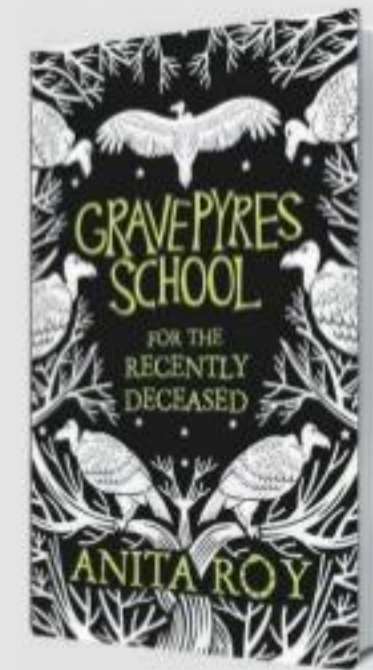
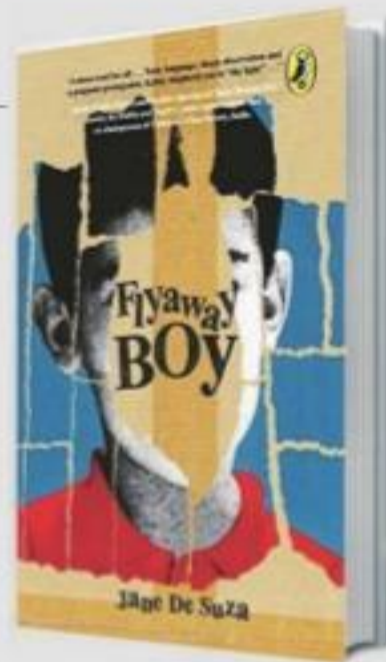
The illustrations by Scheffler are precise too and place the children in the middle of a situation in the picture rather than them being just an audience. This makes the unknown part of the current situation less scary and easier to deal with for kids. Interestingly, the publishing house is offering the book, available in ebook format, free of cost to anyone who wants to read it.



The illustrations by Scheffler are precise and informative PHOTO COURTESY: HARPERCOLLINS

Flyaway Boy

By Jane D'Souza
A difficult topic, of a child who doesn't fit in, told in a gentle, even funny way.

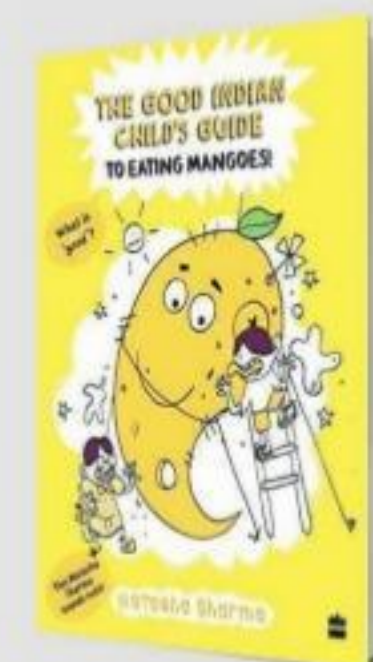
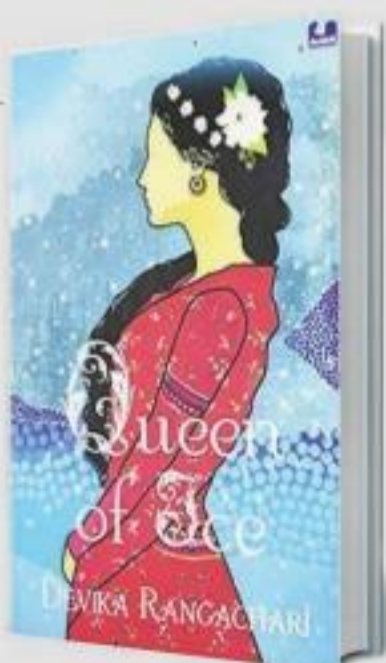


Gravepyres School for the Recently Deceased

By Anita Roy
A very wickedly fun book. Can we say we have found our own JK Rowling?

Queen of Ice

By Devika Rangachari
One of my most favourite historical fiction titles, which is not just about female empowerment, but also about fighting for your place.



The Good Indian Child's Guide to Eating Mangoes

By Natasha Sharma
Fall off your chair laughing with this absolutely hilarious and brilliant book, because it is absolutely true.

Teen reading

We bring to you a list of book titles recommended by Sahitya Akademi Bal Sahitya Puruskar-winner Paro Anand. An author touching various issues concerning the young audience, including communal hatred, failure, sexual abuse and being different, Anand hopes 'teens can find the time to look at the truth that they already know about' with these books, which have greatly impacted her



Paro Anand's latest book is *A Quiet Girl*, published by Penguin Random House

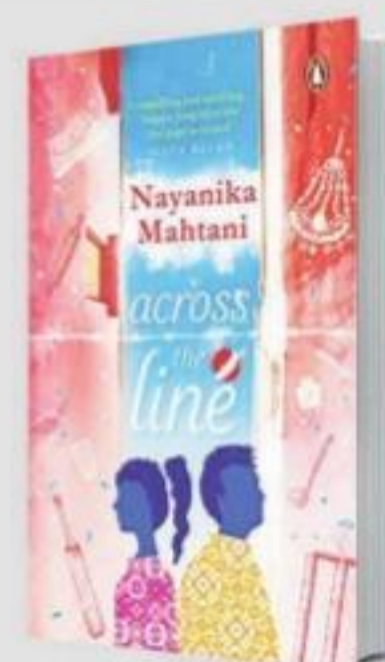


Slightly Burnt

By Payal Dhar
A brave book on LGBTQ issues. No holds barred, yet gently powerful.

Unbroken

By Nandhika Nandi
A feisty, fierce book about disability and ability.

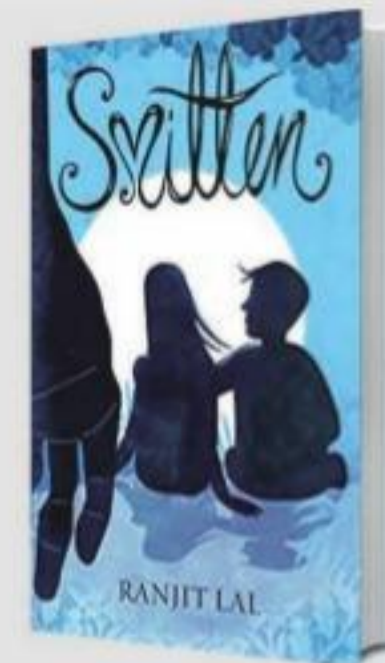


Across the Line

By Nayanika Mahtani
A stunning and unusual look at the Partition of India and Pakistan, set in the two countries and in a modern context.

Faces in the Water

By Ranjit Lal
A head-on look at the harsh reality of female infanticide.

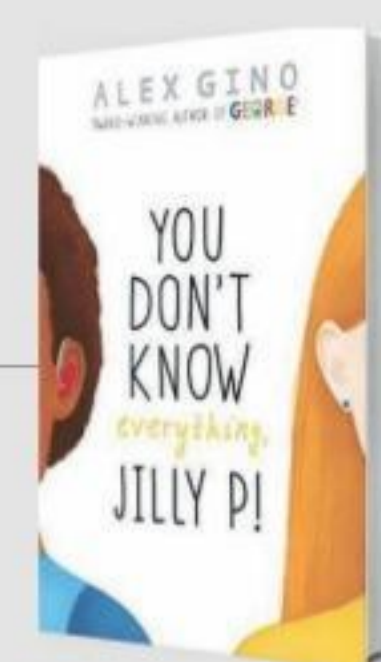


Smitten

By Ranjit Lal
A book about child sexual abuse, it can leave you feeling sad and angry, but also empowered. Teens need it.

You Don't Know Everything, Jilly P

By Alex Gino
A fresh and different way of looking at prejudice, and a deep look within ourselves.



Spotlight

SUNDAY, MAY 3, 2020



HISTORY OF KIDS' LITERATURE

Some of the earliest books that combined both words and pictures and were read by younger people were Japanese illustrated scrolls of 12th and 13th centuries. The first 'children's annual' was printed in 1645 by parents living in Zurich for their kids as part of new year celebrations

THE BOOK OF LIFE

Books for children today are no longer about a make-believe world. From gender equality and adoption to mental health and sustainability, authors today are training the spotlight on many sensitive topics. **Shriya Roy** meets some contemporary writers who are helping reshape little minds



Wielding a green pen

BENITA SEN

An environmentalist at heart, Sen focuses on sustainability issues, hoping to engage children creatively on the topic



AS ONE ENTERS author Benita Sen's house in Noida, one is greeted by a beautifully maintained garden. Not surprisingly, Sen, a former journalist by profession and children's book writer by passion, says she loves gardening as it makes her feel one with nature. She even uses all the waste from her kitchen as manure in the garden.

During 1987-89, Sen was working as a reporter in Jammu writing about problems there, such as the adverse environmental impacts of the Salal Hydroelectric Project. Being an army wife, she had been in and out of different places. The birth of her daughter in 1989 made her take to writing children's literature, in an attempt to connect and understand children a little better. "A shift in thought" is how the 59-year-old puts it.

Since then, Sen has written multiple books—fiction, non-fiction, biographies, environmental and crafts books—for the young audience. Some of her most well-known books include *What Did Nepo Do With a Sari*, *One Lonely Tiger*, *The Story of Paper*, *Indus Valley*, etc. The topic, however, that's closest to her heart is sustainability and through her books she aims to engage children with the issue. Consequences of rapid urbanisation and deforestation, ecological crisis, the issue of extinction, etc, are some issues she has written on. Talking about her inspiration to choose sustainability as a topic to focus on, she says, "I have always been very rooted to the ground. My nails are always dirty from all the digging around in the garden. So that's pretty much me."

Sen, however, believes the onus is not just on youngsters, but all of us. "I feel hurt when someone says that the onus is on us or them to work towards a sustainable future. It's on all of us because we are all consuming the resources. Having said that, I do have a lot of hope from the younger generation," she says.

The author feels the most exciting part about writing for children is that it's an audience that you don't know what to expect from. "Each child has their own way of reading, understanding, processing and perceiving a story. That's what makes writing for kids all the more challenging and exciting."

Sen is happy to see shifting trends in the way children's books are written and perceived in the country today. "I am very excited looking at the children's literature scenario in the country today. When I wrote my first book, I did not imagine that in the near future we would come so far along... I am not cynical that it has taken time for the trend to change, but better late than never," she says.

So what's the future? "Picture books are the way to go for a generation that has very little time. It is the T20 of books," she signs off.

The versatile voice

THE PLEASANT RAKSHASHA, which tells the story of Karimuga, a demon who is pleasant and also beautiful, inverts the conventional ideas of beauty with humour. *Mayil Will Not Be Quiet*, on the other hand, explores issues like gender stereotyping through its 12-year-old protagonist. The author behind these exceptional works is Pune-based Sowmya Rajendran. Speaking about *Mayil Will Not Be Quiet*, which won her the Sahitya Akademi Bal Sahitya Puraskar in 2015, 34-year-old Rajendran says that every publisher in the country had rejected it. "It was the editor at Tulika who suggested that we rewrite the first draft—which was in the form of a resource book—as a diary. This really opened up the possibilities of what Mayil could do and think about. She's still figuring things out regarding the ways of the world and we wanted children to know that it's okay to not know everything... that they can change their mind about things... that it's fine to have opinions and disagreements," Rajendran says.

With over 20 titles under her belt, including picture books and young adult fiction, she has covered it all. So what prompts her to write? "I write about what interests me, things which I wish I had read when I was younger. I'm averse to lecturing and my stories have evolved from a need to articulate my own feelings about something more than anything else," she says, adding that there are many wonderful contemporary Indian children's books being written today and this aids the growth of the market. Accessibility, however, remains an issue. "Indian children's books have boldly ventured into diverse genres and themes, but the big bookstores still relegate Indian children's books to a dismal corner or don't stock them at all. I don't see that changing soon because the numbers, in terms of sale, are still small. But



SOWMYA RAJENDRAN

An award-winning author, she challenges stereotypical notions of beauty among other diverse issues in her writings



there are independent bookstores in many metros filling this gap. NGOs and community library programmes also increase the reach of these books among the underprivileged," the author asserts.

Rajendran says she enjoys writing for children because she finds it liberating to write for an honest audience that will either accept or reject her work outright. "I love making kids laugh, and making sure they have a good time reading my book is the primary thing I care about while writing," says Rajendran, who has also written inspirational pieces for children such as *The Boy Who Asked Why*, which documents BR Ambedkar's journey from a young age, and *Wings to Fly*, which is inspired by the story of para-athlete Malathi Holla.

Is it better for the young audience to learn about these figures through stories and characters who are like them rather than through history or general knowledge books in classrooms? "Privileged children tend to grow up in homogeneous environments where everyone is like them or is expected to be like them. I myself woke up to my privilege only when I was in college, though I grew up in a home where we had discussions on society, politics, culture and so on. I believe books can be a bridge to other kinds of being, and that's what I wished to do with these books. Both the books are simple, basic introductions to the people they're about and the conversations that they can possibly inspire," she says, adding, "We as adults place an inordinate amount of importance on obedience in our culture which pretty much kills independent thought. Children should question the status quo if we are to hope for a better world."



The gender bender

RITU VAISHNAV

This children's books editor and author simplifies gender stereotypes and related issues for the little ones



IN HER 2018 book *Pink and Blue*, Ritu Vaishnav revisits the popular notion which says pink is for girls and blue for boys. The book features a mother initiating a conversation challenging gender rules with her child. So what prompted her to write the book? "I actually wrote this book for my son. Before joining pre-school, the very distinction of gender in terms of colour or any other aspect did not exist in my child's mind. But one day, he came back from school and said he did not want to wear a certain colour or carry a certain bottle because the kids made fun of him. That's when I decided to write this book as a way to explain the whole gendering process to my son and every other child out there who is equally confused," says Vaishnav, the 38-year-old author based in Gurugram.

The author believes children should be under no pressure to make gendered choices and books serve as an important tool to convey this. "Kids are confused about the whole gendering process. Sometimes they are bullied for, say, wearing a certain colour or behaving in a certain manner. Their innocent mind does not understand the reason behind it. When they read about the same things in a book, it gives validation to their thoughts and eases their confusion," says Vaishnav, who has also worked as a TV journalist, teacher and children's books editor.

Vaishnav, however, is happy with the fact that parents are becoming more aware and responsible. "With every passing day, the adults are understanding the issue and are trying their best to break it down to their kids... that in itself is a great step forward," she says.

Besides gender, Vaishnav has also written kids' books on mental health and depression. Her book, *Inside a Dark Box*, in fact, gives a voice to the experience of depression. The book, the author says, was not originally written for children, but she is glad it has connected well with the younger audience too. "Just like adults, children too suffer from mental health issues.

The only difference is that it is harder for them to understand and explain to others. While writing, it was a revelation of sorts for me to see how many people have gone through the same journey," she says.

So what can we as a society do to ensure that our children understand it? "We teach our children basic things like 'don't steal, fight or tell a lie,' etc... conversations around mental health should also become just as common," she says, adding, "The toughest part about having these conversations with children is to come up with a vocabulary. That is a road block for parents. In that way, books serve as a tool."

When asked if it's challenging to write on topics like gender stereotypes and depression for kids, she says, "I have always felt easier connecting with children. More than five years in TV have taught me to simplify topics and that's exactly what I put into work while writing for them."

Magic with words

THE ARRIVAL OF her twins in 2005 changed Shabnam Minwalla's life in more ways than one. A journalist by profession, she found herself unable to continue work full-time. "I had already been a journalist for 10 years when my eldest daughter was born. After that, my twins came along and I realised that full-time journalism was quite impossible. After a couple of years of changing nappies and mashing bananas, I decided to try my hand at writing a book. I had planned to write a detective book for adults. So you can imagine my astonishment when what eventually emerged was a book—*The Six Spellmakers of Dorabji Street*—for children," says the Mumbai-based author.

Today, she has multiple kids' books under her belt, including *What Maya Saw*, which has been nominated for numerous awards, *The Shy Supergirl*, *Lucky Girl*, *When Jija Met Urmila* and *The Strange Haunting of Model High School*.

Her stories have also been included in several anthologies.

When asked about the thought process behind her first book, *The Six Spellmakers of Dorabji Street* published in 2012, Minwalla says that while growing up she never liked the fact that all the books she read were set in other countries. "Cosy English villages, glittering American cities... It seemed that magic and adventure only happened in those faraway places and I felt very cheated. With *Spellmakers*, I wanted to write a story set in an ordinary middle-class Mumbai building... and to people it with characters with whom my readers could immediately identify with," the 52-year-old says, adding, "I really want Indian children who read my books to feel that I am telling their stories. This is why I am particular about creating characters whose routines and lives are similar to those of my readers. So many kids have come up to me and told me that like the children in *Spellmakers*, they love the

SHABNAM MINWALLA

Mumbai-based Minwalla pens tales rooted in real life and situations to enchant the young audience



goodies from Theobroma. Or that after reading *What Maya Saw*, they asked their parents to take them around the city on the same clue hunt that Maya and her friends undertook."

Minwalla says many a times girls have approached her and told her that like her protagonist Nimmi in the series of the same name, they, too, are having trouble with friends or mean-spirited teachers. "As the Nimmi books are part of an ongoing series, the children demand reassurance that by the next book, Nimmi's little trials and tribulations will be sorted. And this is partly because they seem to identify with the characters," she says, adding, "In *When Jija Met Urmila*, I tried to figure out how two girls from different economic backgrounds could become friends. To my shock, I realised that our children lead such distinct and separate lives that it was difficult for me to even make Jija and Urmila meet for the first



time in the book. During book readings, this is something that the children realise by themselves now. And it thrills me that they are disturbed by it."

Minwalla also cautions against children's use of social media which, she says, has made the business of popularity 'public and quantifiable'. "Many of my characters don't fit in perfectly in the social world that they inhabit.

There's Lara in *Strange Haunting* who is academically brilliant, but terribly underconfident. There's Maya who is an achiever, but craves popularity and the glamorous life that she imagines other teenagers lead. As I look at this list, it strikes me that these are all characters with unique abilities. It's these abilities that make them different from the herd—and my message is that it is wonderful to be different," she says.

Leisure

SUNDAY, MAY 3, 2020

REYA MEHROTRA

IN SEPTEMBER THIS year, best-selling author Dan Brown will make headlines when he releases his debut children's book, *Wild Symphony*. To be published by Penguin Random House, the picture book will be a "mindful, humorous musical", as per the publisher. But that's not the only thing bibliophiles are excited about. The book will also have an option for little readers to listen to the musical compositions as they read. All their parents would need to do is hold their phone's camera over it and a free interactive smartphone app, using augmented reality, would play the appropriate song for each page.

Children's books have undergone a huge transformation over the past couple of years. The latest rage are audiobooks. QR and AR codes at the back of books or inside, especially, are huge hits among children, who can scan them and then listen to the book anywhere and anytime. It wouldn't perhaps be wrong to say that audiobooks are a child's new best friend now, ensuring there's a grandma for every kid yearning for a bedtime story.

It's no wonder then that leading publishing houses across the world are cashing in on the trend. Not just Dan Brown's book, Penguin Random House also recently released an audio series of author Ruskin Bond's chapter books for children (narrated by the author himself), as well as an interactive audiobook of author Devangana Dash's *The Jungle Radio*. "The future of audiobooks in children's literature is very promising. There has been slow but steady growth in sales over the last few quarters for us," says a spokesperson who didn't want to be named at Penguin Random House India, adding, "The concept of audiobooks, however, is not recent... in fact, in the mid- to late 90s, there were many books for children that were sold with companion audio cassettes. This was mostly found in more developed markets. Audiobooks can improve phonetical understanding in conjunction to reading, and make reading multisensory."

Agrees Tina Narang, publisher, children's books, HarperCollins. "Print is no longer the only way to reach out to readers. We need to find new formats to get children hooked to stories and storytelling... podcast is an interesting way forward," she says.

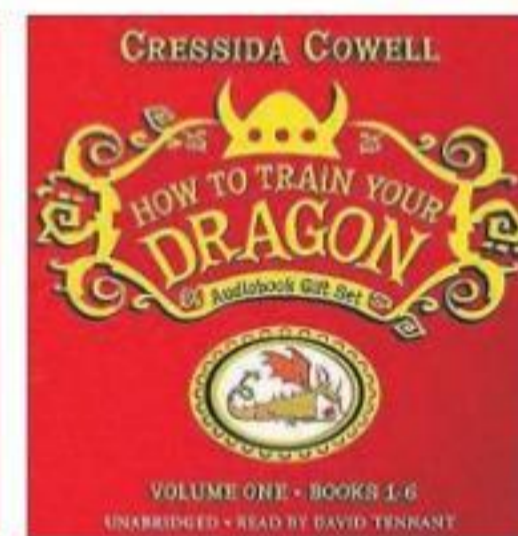
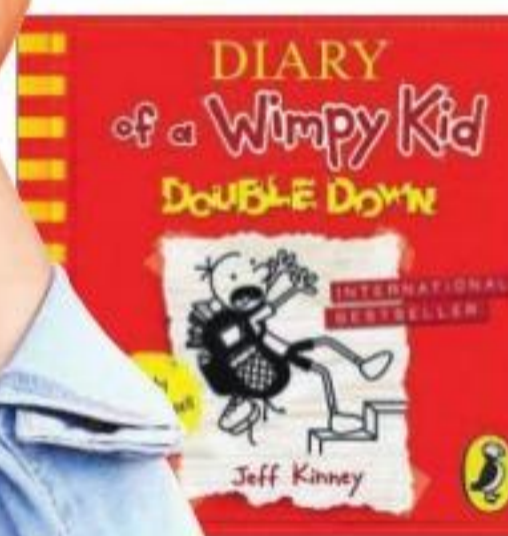
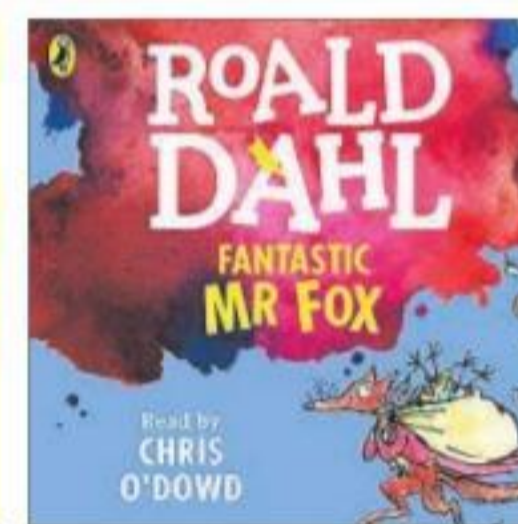
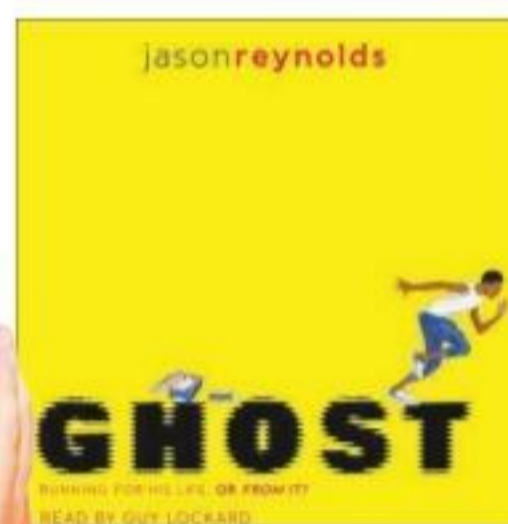
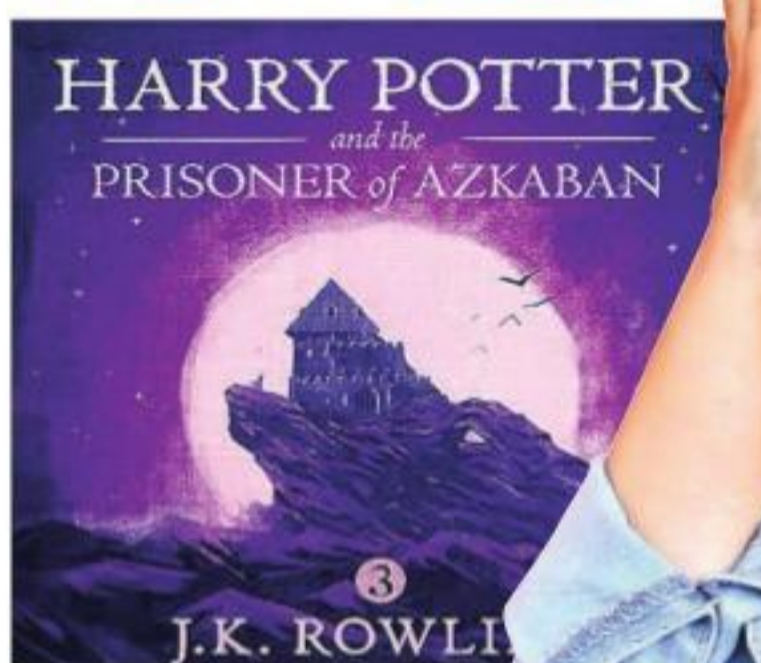
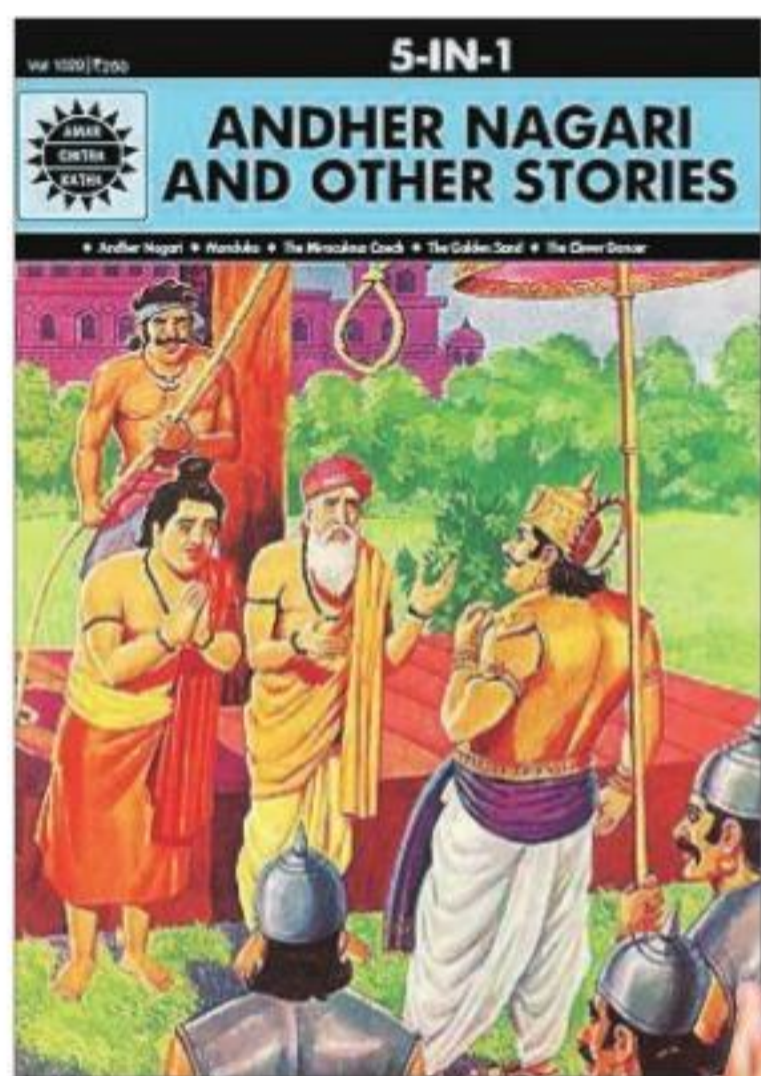
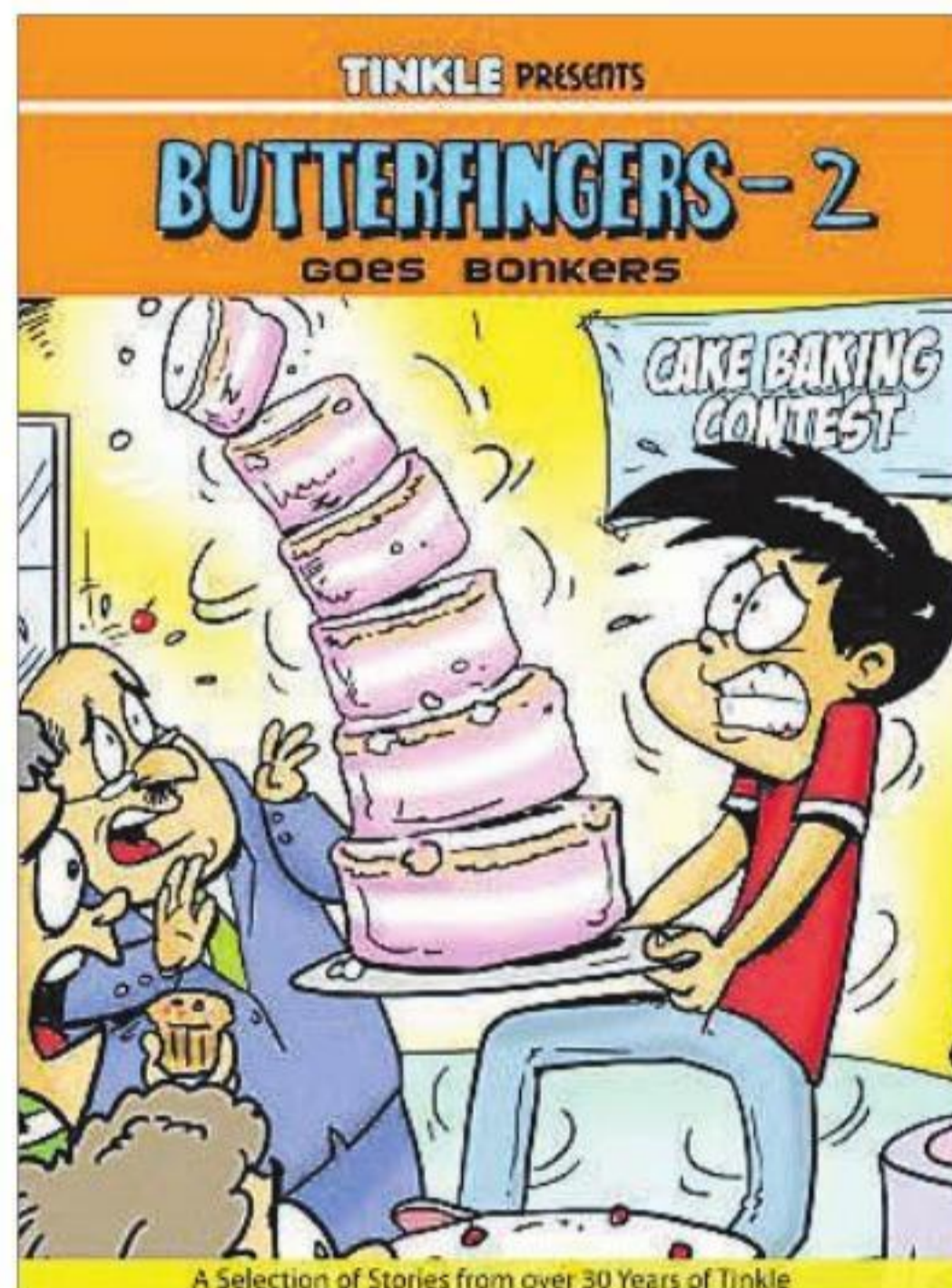
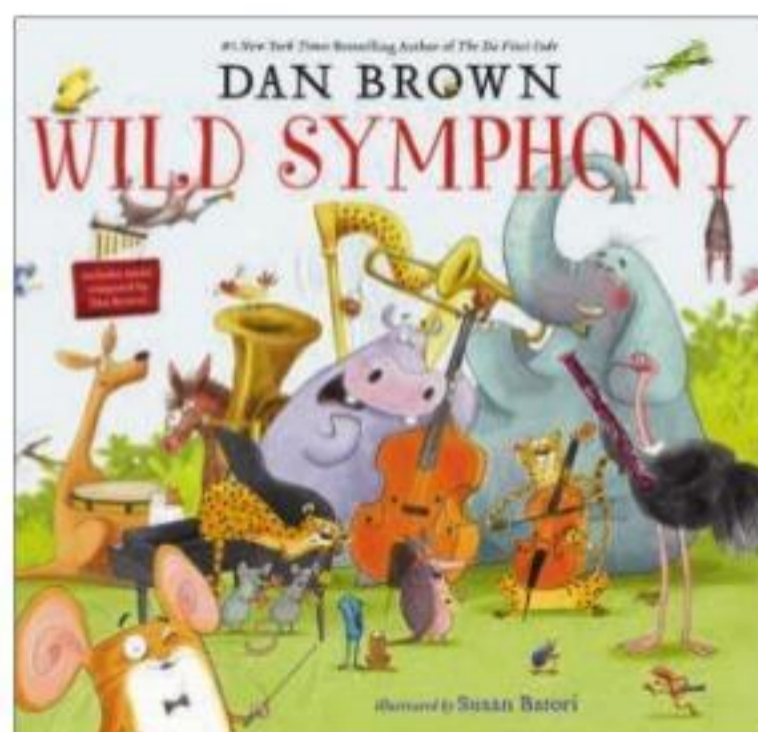
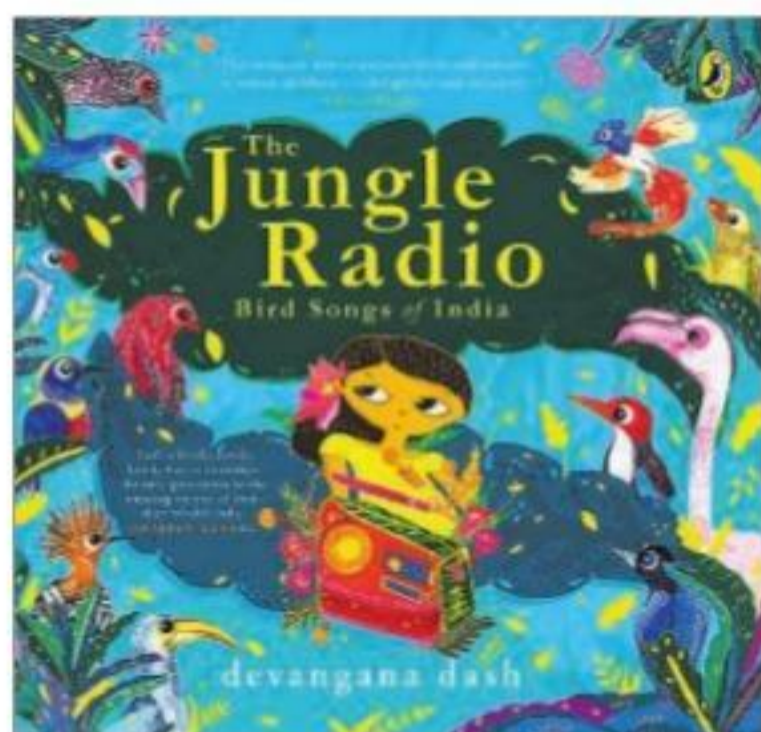
While Chennai-based children's publishing house Karadi Tales has been doing it for a while now, Amar Chitra Katha, the publishing house which brings out the wildly popular comic books of the same name for children, plans to introduce audiobooks this year. "We will be launching the audio versions of *Amar Chitra Katha* stories on platforms like Audible and Bolo this year. One would then be able to listen to the books by downloading the apps... There will, however, be no QR code to be scanned from the hard copies. We also have our *Amar Chitra Katha* quiz on Alexa," says Preeti Vyas, president, Amar Chitra Katha. At present, audio and video narrations of *Amar Chitra Katha* stories are available only on YouTube.

Vyas believes the medium does not matter when it comes to storytelling. "We have to take the story to the consumer and the story should be available to the consumer in the way the latter wants it to be, be it audio or video," she says.

Vyas also negates the view that children don't like to read these days. "It's a misconception that in today's time children do not read. In fact, with the benefits of

Let's hear a story

Children's books have undergone a huge transformation. The latest rage are audiobooks, ensuring there's a grandma for every kid yearning for a bedtime story



reading coming to the fore with scientific research, parents are more and more encouraging of reading habits in their children," she says, adding, "Families are far

QR and AR codes at the back of books or inside are huge hits among children, who can scan them and then listen to the book anywhere and anytime they want to

more educated and economically advanced today to encourage reading and buying of good literature for children. The sale of kids' books has seen an upswing in recent years." What's sweetening the deal is the fact that audiobooks are now as easily available as physical books, with many online shopping



websites like Amazon selling them.

A property of Amar Chitra Katha, *Tinkle Comics* introduced QR codes for submitting feedback in their comics in February and there has been a 100% jump in feedback received. "We added the QR codes, as we wanted to give children a landing page for our con-

tests and to give feedback," says Rajani Thindiath, editor-in-chief, *Tinkle Comics*, adding, "And we saw a huge jump in the feedback received, as now children can just pick up the phones and write to us."

While they don't have audiobooks yet, they have incorporated some augmented reality (AR) features. "We do not have an audiobook yet, but we have AR features, which we introduced four-five years ago. Children can download the AR app and see the animations of the

Audiobooks are an inclusive way to impart education, as not all children can read in a similar manner. Some need visual and audio guidance as well to grasp things

Delhi-based Bhargavi, adding, "Though I love reading, I would rather prefer someone narrate a story to me as I enjoy the process of storytelling." Clearly, books aren't just page-turners any more. "They talk, interact and express themselves," says Nishtha Kapila, publisher, Rupa Publications.

BETWEEN SIPS

Magandeep Singh



AT THIS POINT, we have been confined to our houses for the longest time since perhaps many of us were born, and the uncertainty of things going ahead looms. The virus, in its wake, has wreaked havoc on industries and caused damage worth billions of rupees already, and we can only brace ourselves for what is to come. I don't mean to deride all those online videos, live discussions and webinars by eminent luminaries from the F&B industry, but to try and even suss just how big the damage is or when and how the industry will recover is what I call 'invoking a Paul', the reference being to Paul the octopus, which could somehow "predict" the results of World Cup matches.

In other words, we can speculate, but frankly, we don't have much to go by till we know that work can be resumed to some extent. And even then our inherent inability to be able to correctly guess how consumers will respond going ahead means we are trying to balance an equation, which has too many and constantly-evolving variables.

Coronavirus has wreaked havoc on industries and caused damage worth billions of rupees already. A look at where the F&B industry stands...

And yet, hope is such a thing that we, even I, log onto those chats and listen in keenly, hoping that the successful restaurateurs and beverage manufacturers are being conveyed something a little extra by the government and maybe the light they are able to shine on it will be all the light we need to illuminate the darkness that currently persists.

I, too, for my part have been speaking with industry stalwarts to understand where we stand. Here is what I have gathered from the various industries...

Spirits: Manufacturing of spirits is not bound by seasons as such, so once



work resumes, supplies can be back on shelves sans delay. The only lag, if at all, could happen down the line if any other raw material is not in stock—like, say, yeast for beer, barley for malts — because international transport still

has certain restrictions. Also, let's factor in that transferring stocks between states might take a bit longer than it used to due to new sanitary standards.

Beer: Here again, barring the non-availability of raw material, from wet

The channel of distribution of alcohol might shift, but the sales will continue, a prediction which may make manufacturers happy, but isn't as comforting for hotels and restaurant businesses

ingredients to dry ones like cans, bottles and crown caps, the supply-chain lag should be minimal. Abhinav Jindal of Kimaya Beverages shared that an ideal cycle of production takes no more than a month, so once they get the go-ahead, they could easily get production back in 30 days and, in the meantime, previous stocks could provide the much-needed stop-gap. He also added that although beer and other ferments already follow extremely strict codes of hygiene checks to avoid contamination in their life cycle, they may have to comply with additional compliances should the government feel them necessary.

Wines: Our last exchange with York winery and Grover-Zampa winery revealed that harvests had all come and winemaking was being carried out as

every year, but with the added precaution of social distancing and mandatory temperature checks for all workers, as also frequent sanitisation of surfaces and hands. From what I have heard, 2020 seems to be a good easy vintage in India, so the wines, when they do hit shelves, should definitely be on our shopping list.

Home delivery: I was hoping that somehow this lockdown would manage to initiate the home delivery and sale of alcohol, which would then become a useful precedent for later. As things stand, I don't see hotels and restaurants picking up anytime before August (there I go, invoking a Paul myself) and then, the ones which do manage to survive may still find the client hesitant to spend on big wines. For their part, consumers have now learnt the art and benefits of entertaining at home, so they might look to buying more in retail and less at F&B establishments. And this is where home delivery could have given it a boost further, but I guess it won't see the light of day just yet.

Overall, the channel of distribution of alcohol might shift, but the sales will continue, a prediction which may make manufacturers and importers happy, but isn't as comforting for hotels and restaurant businesses.

The writer is a sommelier

SUNDAY, MAY 3, 2020

Fe Lines

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



A file photo of North Korean leader Kim Jong-un with his sister Kim Yo-jong

PYONGYANG PRESS CORPS POOL/VIAP

Power play

With rumours that Kim Yo-jong might take over the leadership of North Korea after Kim Jong-un, we take a look at the role gender plays in society, especially politics

FE FEATURES

KIM JONG-UN FAILING to appear at a national celebration parade of his grandfather's birthday last month sparked speculations about his health. On May 2, however, he made his first public appearance in 20 days as he celebrated the completion of a fertiliser factory near Pyongyang, the state media said. Interestingly, North Korea's official Korean Central News Agency reported that Kim attended the ceremony in Suncheon with other senior officials, including his sister Kim Yo-jong, who many analysts predict would take over if her brother is suddenly unable to rule.

Not surprisingly, Kim Yo-jong, in her early 30s, has become the focus of global attention. Some analysts say she is the most likely choice to follow her brother, given her ties to the "Paektu" bloodline that the family claims for divine ruling rights—the Kim dynasty is referred to in North Korea as the 'Mount Paektu' bloodline, a three-generation lineage of North Korean leadership descending from the country's first leader Kim Il-sung. Other analysts, however, believe that the male-dominated party would prefer a collective leadership. A male member of the Kim family has been in charge of North Korea ever since its founding by Kim Il-sung in 1948.

With few details out in the public domain about the proposed leadership, reports suggest that Kim Yo-jong is very well positioned as well as groomed to be

the next dictator of North Korea's governmental departments until Kim Jong-un's son, who is about 10, is old enough to take charge.

Kim Yo-jong has been by her brother's side at summits with US President Donald Trump and Chinese President Xi Jinping, representing North Korea at the 2018 Winter Olympics and became the first immediate member of the ruling family to visit Seoul, where she delivered a personal message from her brother inviting South Korean President Moon Jae-in to a summit.

She has also held numerous high-ranking positions, including first vice-director of Korean Workers' Party Central Committee and first vice-director of the Propaganda and Agitation Department. She was also recently promoted as an alternate member of North Korea's ruling Workers' Party's powerful Central Committee Politburo, continuing her ascent in the country's leadership hierarchy. She even praised Trump for sending a letter at a time when "big difficulties and challenges lie ahead in the way of developing ties" between the two countries, according to *Associated Press*, which quoted North Korea's official *Korean Central News Agency*.

Reports suggest that Kim Yo-jong is very well positioned as well as groomed to be the next leader of North Korea until Kim Jong-un's son, who is about 10, is old enough to take charge

If we were to believe the policymakers and analysts who suggest the sister's name to lead the reclusive nuclear-armed nation, there are apprehensions of a woman ruling a society rigidly controlled by men. Gender plays a big role in society, especially in politics, so ordinary people, besides the male dominant leadership, might also resist a female leader.

But what happens if there is no other family member who could take the reins from the leader except his sister? North Korea has been ruled by the same family for seven decades, so chances are that Kim Yo-jong would be involved, especially as the bloodline is more important than gender in North Korea.

But the larger question to be answered here is that do societies where women are in leadership positions, or involved in decision-making, work better? In the past, we have seen a number of women politicians and heads of state and international bodies take charge—Hillary Clinton has been the US secretary of state, the third woman to hold the position in the last three administrations. Michele Bachelet, Cristina Fernandez de Kirchner and Dilma Rousseff were elected as presidents in Chile, Argentina and Brazil, respectively. Ellen Johnson Sirleaf was elected president of Liberia and Christine Lagarde became the first female director at the International Monetary Fund (IMF) in 2011. The eighth and current holder of the office is Angela Merkel, who was elected in 2005 and re-elected in 2009, 2013 and 2018. She is the first woman to be elected chancellor and the first chancellor since the fall of the Berlin Wall to have been raised in the former East Germany. Theresa May (2016-19) was the prime minister of the UK, Jacinda Kate Laurell Ardern is a New Zealand politician serving as the 40th Prime Minister of New Zealand since October 2017. Finland appointed Sanna Marin as the Prime Minister of Finland in December 2019, making her the world's youngest serving prime minister. The list goes on. When women have led diverse countries, they have proved significantly better leaders than their male counterparts. Could Kim Yo-jong outshine her male rivals and debunk the age-old tradition of male-dominant leadership? Time will tell.

TECH-NOW-LOGY

Robots to the rescue

As the number of Covid-19 cases rise, it's become important for health workers to minimise contact with patients. And that's where the robots come in

SHRIYA ROY

THE COVID-19 PANDEMIC may have brought the world to a standstill, but scientists and innovators are leaving no stone unturned to aid those who are at the forefront of this fight. Countries around the world are looking at all sorts of technologies to aid the long battle against the deadly coronavirus. While human touch remains an important part of the process, artificial intelligence is stepping in, too, especially where people can't.

To control the infection among doctors and health workers, and minimise direct contact with positive patients, AIIMS in Delhi has decided to try out a 92-cm-tall robot called Humanoid ELF in its Covid-19 wards. The robot can move on its own and can travel at a speed of 2.9 kmph. Developed by homegrown robotics company Milagrow, Humanoid ELF uses light detection, ranging and simultaneous localisation and mapping technologies to detect objects in its path, so it can avoid collision and move freely.

The robot can record all activities using its in-built 3D and HD cameras, and also enables doctors and nurses to interact with patients remotely, even aiding communication between patients and their family members via a 10-inch screen. Humanoid ELF has at least 60 sensors and runs on battery that can last up to eight hours, with an auto-charge feature. "Milagrow is very happy to support AIIMS in its fight against the pandemic and will work closely to develop more products based on the feedback. As the outbreak continues to rise alarmingly, the robots will help check the virus spread and protect doctors, nurses and caregivers from getting infected," Rajeev Karwal, founder and chairman, Milagrow, said.

Additionally, AIIMS Delhi will also deploy Milagrow iMap 9, a floor-cleaning robot that can move independently and sanitise floors without human intervention. The robot uses sodium hypochlorite solution to kill any Covid-19 spores on floor surfaces. Milagrow's patented Real Time Terrain Recognition Technology (RT2RT) scans all 360-degree angles and does it six times per second to make a floor map in real time. This enables the iMap 9 to perform suc-



(Left) A robot that can sanitise floors by Milagrow; and AIIMS has deployed Humanoid ELF, which enables doctors to interact with patients remotely



cessfully in the first attempt as opposed to other robots which take twice or thrice the amount of time.

Operational since 2007, Milagrow has been a frontrunner in the robotics space in India. It has in the past successfully launched a series of intelligent robots. Through this partnership with AIIMS, it is now looking forward to contributing to India's endeavours in stopping the pandemic from spreading further.

AIIMS is not the only hospital, however, where robotics are being used. A Jaipur hospital is reportedly in talks with many robotics companies for a robot that can deliver medicines and food to patients in isolation wards. The district Covid-19 centre in Ancharakkandi in Kerala's Kannur has also deployed robots to assist health workers in caring for patients. Named Nightingale-19, the robot has been designed by students of Vimal Jyoti Engineering College in Chemberi, Kannur, and can carry food and water weighing up to 25 kg at a time. It can be controlled from a distance of 1 km.

There are other companies as well working in the field. Kochi-based Asimov Robotics has also built an autonomous robot, which is going to be deployed in hospitals to assist Covid-19 patients.

Futuristic technology, combined with artificial intelligence, is helping

Futuristic technology, combined with artificial intelligence, is helping scientists and health workers identify the symptoms of coronavirus, find new treatments and track its spread across the world. While human touch remains an important part of the process, AI is stepping in where people can't

scientists and health workers identify the symptoms of coronavirus, find new treatments and track its spread across the world. Hospitals in the US used AI-based robots that allowed doctors to communicate with patients via a screen—some were also equipped with a stethoscope to take a patient's vitals. In China, the original epicentre of the deadly virus, hospitals are using robots from the Danish company UVD Robots that can disinfect patient rooms. The robots are remotely controlled by a device operated by a health worker.

Robot-maker Boston Dynamics, too, announced that its Spot robot is in use at a Boston hospital to help with coronavirus treatment. Brigham and Women's Hospital of Harvard University has also been using a Spot unit for patients suspected of having Covid-19. Boston Dynamics, owned by Japanese communications giant SoftBank, is deploying Spot as a telemedicine machine.

Shenzhen-based company Multi-copter is using robots to transport medical samples as well. A small robot called Little Peanut delivered food to passengers who were on a flight from Singapore to Hangzhou in China, and were placed in quarantine in a hotel.

UBTECH Robotics' ATRIS, AIMBOT and Cruzr robots were deployed at a Shenzhen hospital that specialised in treating Covid-19 patients. The company says the robots, which were originally used for retail and hospitality purposes, were modified to perform tasks that can aid hospital workers. The tasks include providing videoconferencing services between patients and doctors, monitoring the body temperatures of both visitors and patients, and disinfecting.

Many such AI-powered robots are functional or under development in various parts of the world to make life a little bit easier for those in the health sector.

A VIRTUAL GUIDE TO MONUMENTS

The new kind of tours are the ones from your couch. Here, we list some monuments from around the world whose virtual tours you can undertake while you stay at home. Compiled by **Reya Mehrotra**

The Acropolis of Athens



An ancient citadel located above the city of Athens, the Acropolis has remains of several ancient architectural masterpieces, the most popular and famous being the Parthenon, the temple of goddess Athena, the patron of the people of Athens. The Acropolis was also previously called Cecropia after Cecrops, the supposed first king of Athens. In 5th century BC, Pericles, an influential Greek statesman, was responsible for the construction of the present remains of the site, including the Parthenon, Propylaea, the Erechthion and the Temple of Athena Nike. Some of the structures at the site were damaged in an explosion during the 1687 Morean war. The ancient theatre of

Dionysus can also be found at the site. The Odeon of Herodes Atticus, a stone Roman theatre structure completed in 161 AD and rebuilt in 1950, is another grand location for a tour. Visit www.yougculture.com for a virtual tour of various tourist spots in Greece.

Palace of Versailles

The palace was the principle royal residence of French royalty from 1682 till the French Revolution of 1789. The palace is located in Ile De France. King Louis the XIV moved to the palace in 1682. Initially, the furniture of the palace was made of silver, but it was later melted to pay for the cost of the war. The Peace of Paris 1783, the set of treaties that ended the American Revolutionary War, the Treaty of Versailles, was signed in the palace and the



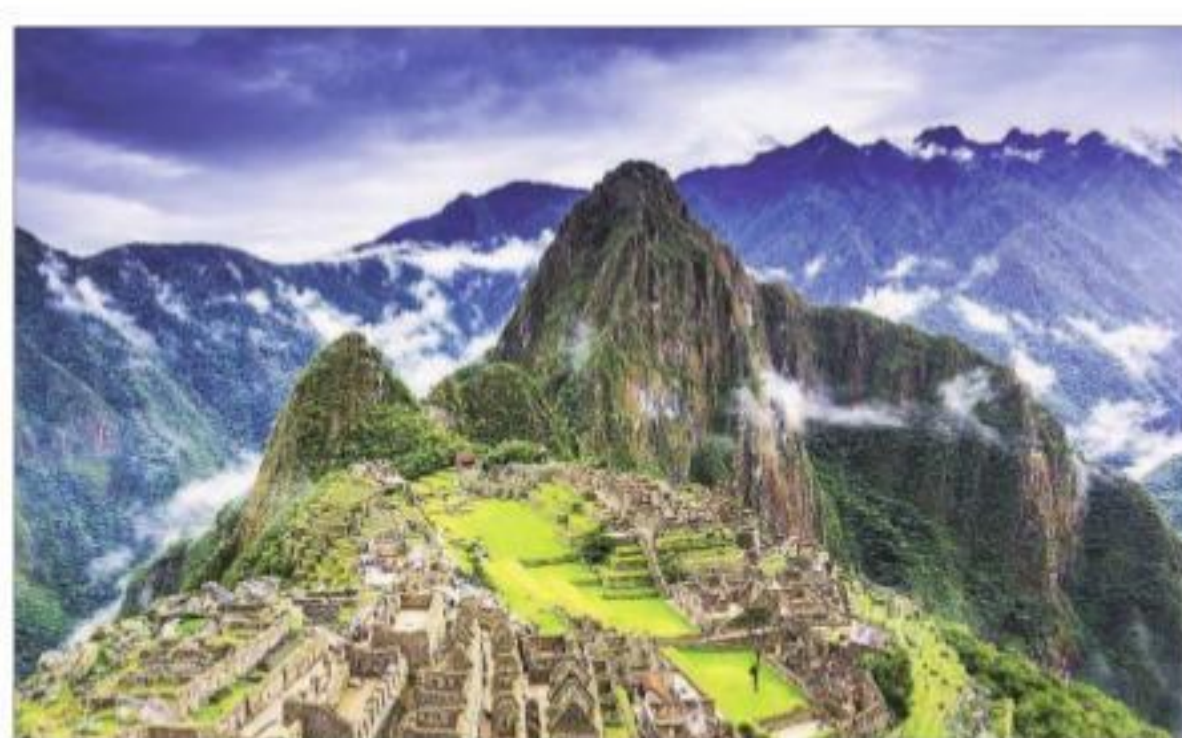
Taj Mahal

The ivory-white marble mausoleum on the south bank of the river Yamuna in Agra was ordered to be built in 1632 by the Mughal emperor Shah Jahan in memory of his wife Mumtaz Mahal as her tomb. The majestic monument was built in over 20 years by more than 20,000 artisans. It also houses the tomb of Shah Jahan. The architecture is a mix of Persian and Mughal styles. Visit www.google.co.uk/maps/about/behind-the-scenes/streetview/treks/taj-mahal/ for a virtual tour.

Proclamation of the German Empire took place in the palace. The Hall of Mirrors, King's Grand Apartments, Queen's Grand Apartment, Gardens of the Chateau, the Grand Trianon palaces, and the Hamlet of Marie Antoinette are a must-see. Visit <http://en.chateauversailles.fr/discover> for a tour.

Machu Picchu

Machu Picchu is a 15th-century citadel of the Incan empire, the largest empire in pre-Columbian America, with its political, military and administrative centre located in the city of Cusco. Located in southern Peru, it is at a height of 2,430 m in the Cusco region in Machu Picchu district. The Urubamba river flows past it. Archaeologists believe that Machu Picchu was constructed as an estate for the Inca emperor Pachacuti around 1450, but was abandoned during the Spanish conquest a century later. It was brought to international attention in 1911. The estate has been built in the classical Inca style with polished dry-stone walls. To take a tour, visit www.youvisit.com/tour/machupicchu.



Christ the Redeemer

The 98-foot-high statue of Jesus Christ (excluding a 26-foot pedestal), with open arms stretching 92-foot-wide blessing the world, was constructed between 1922 and 1931. It stands tall in Rio de Janeiro, Brazil. The statue was created by Paul Landowski. The statue, made of rein-

forced concrete and soapstone, is a cultural symbol of Rio de Janeiro and Brazil. The statue was first proposed in the mid-1850s, but was not approved and later dismissed in 1889. It was again proposed in 1920 and finally saw the light of day after donations, mostly by the Brazilian Catholics. Lightning has struck the



statue twice, first in 2008 and later in 2014, causing minor damages to the statue, but it has been restored by the government. Go to the Google Arts and Culture app for a virtual tour.

Pyramids of Giza

The Great Pyramid of Giza is the largest and the oldest of the three pyramids in the Giza pyramid complex. Completed in around 2560 BC, it is also one of the seven wonders of the ancient world. Initially 481-foot-tall, it was the tallest man-made structure in the world until Lincoln Cathedral was finished in 1311 AD. The great pyramid was constructed and completed in over 20 years. It has three chambers inside. Visit www.google.co.uk/maps/about/behind-the-scenes/streetview/treks/pyramids-of-giza/ for a virtual tour.



Footloose

SUNDAY, MAY 3, 2020



ANIMAL-LIKE

One approach to designing robots is to base them on animals. BionicKangaroo, for instance, was designed and engineered by studying and applying the physiology and methods of locomotion of a kangaroo



ELAINE GLUSAC

WHILE MOST HOTELS that remain open after the outbreak of Covid-19 are stepping up cleaning routines, the Westin Houston Medical Center in Houston, Texas, is going beyond Lysol and bleach. In addition to standard cleaning protocols, it says it is the first to deploy two newly acquired robots to sanitise rooms and common areas. LightStrike Germ-Zapping Robots use xenon ultraviolet light pulses to kill viruses, bacteria and fungi. Peer-reviewed studies have found the robots have decreased environmental infection rates between 50% and 100%.

"To provide our guests and clients with an additional level of well-being, we decided to add another step to our current disinfectant protocol by implementing the germ-zapping UV light robots," wrote Archit Sanghvi, the vice-president of operations for Pearl Hospitality, the hotel's owner and operator, in an email.

Other hygienic practices include removing non-essential items like decorative pillows and magazines, and disinfecting the TV remote control and placing it in a sealed plastic bag. The housekeeping robots are just one way the travel industry is innovating during the pandemic. Below are a few other examples.

A hotel of your own

Whether because of government mandate, financial strain or doing their part to flatten the curve, many hotels are shutting down in the crisis. But a few are offering their entire premises for social distancing seclusion. In Kennebunkport, Maine, the Kennebunkport Resort Collection is renting its Cape Arundel Inn & Resort to individual parties seeking to practice social distancing on the shore. Beginning April 1, the seven-room main house started renting for \$9,500 a week or \$36,000 a month, including weekly housekeeping, meals, bicycles and access to a lounge with a billiard table and fireplace.

A three-bedroom cottage on the 15-acre grounds is available for \$2,500 a week and \$10,000 a month, including weekly housekeeping, meals and bicycles. A full buyout of the 14-room resort costs

Bring in the robot cleaners

Germ-zapping robots, 'private' hotels, virtual tours, and other ways that travel companies are keeping their businesses alive



\$19,000 a week and \$70,000 a month.

Nearby, nine Cabot Cove Cottages reopened May 1, offering weekly (\$1,500) and monthly (\$5,500) rates that include weekly housekeeping and loaner bikes and kayaks.

In keeping with social-distancing practices, the resorts will be minimally staffed. A concierge will be available by phone and the kitchen staff will set dining tables with food before guests arrive and clean up after they leave.

Food delivery is also available, but valets are not. According to an email on the new procedures, "Guests are politely encouraged to handle their own luggage upon arrival."

Flying private

As fliers seek to avoid commercial carriers or go where service is diminishing, private jet companies like flyExclusive and JSX say demand is up.

The private aviation company JetSuite said that inquiries from travellers who haven't flown private in the past have gone up by about 10%. Stephanie Chung, the president of JetSuite,

said family travel had increased for both spring break and among those retrieving students from schools and colleges that were transitioning to online courses.

While demand at XO has recently plateaued, the private aviation company initially saw its membership surge 88% between February and mid-March at the introductory level, which costs \$595 a year, not including flights.

Ron Silverman, the chief operating officer of XO, said many flight requests in early March were for returning travellers from places closing down like ski resorts or Europe, or for those going to second homes. "I don't think people are going on vacation," he said.



Hotels are streaming free yoga and meditation classes, and even engaging potential future travellers with virtual visits

said family travel had increased for both spring break and among those retrieving students from schools and colleges that were transitioning to online courses.

While demand at XO has recently plateaued, the private aviation company initially saw its membership surge 88% between February and mid-March at the introductory level, which costs \$595 a year, not including flights.

Ron Silverman, the chief operating officer of XO, said many flight requests in early March were for returning travellers from places closing down like ski resorts or Europe, or for those going to second homes. "I don't think people are going on vacation," he said.

Virtual spa services

Like classrooms and conferences, many travel operators are going virtual, including spas. In lieu of going to a wellness centre, seekers of spiritual balance can visit the "virtual studio" of Aspen Shakti yoga studio in Aspen, Colorado, which is streaming free yoga and meditation classes. One-on-one therapies in shamanic healing, meditation and tarot readings are also available virtually, allowing patrons to sign up for live reiki and shamanic energy healing, for example, with a private teacher starting at \$175 per hour-long session.

Six Senses Hotels Resorts Spas, which operates 18 hotels and 30 spas around

the world, is offering online instruction in yoga, meditation and forest bathing.

For a more comprehensive programme, Hilton Head Health, the South Carolina-based weight loss and wellness resort, has launched a 16-week programme online with more than 70 videos on cooking and nutrition, exercise, sleep habits, stress management and more (from \$14.99 a month).

Armchair & local travel

Tour operators and destination marketing organisations are looking past travel restrictions to engage potential future travellers with virtual visits. For those with Iceland on their bucket lists, the new "Iceland Academy," from the tourism group Promote Iceland, features humorous videos on everything from safe driving to hot-tub etiquette and how to pack for the country's changeable weather.

In lieu of visiting its member thoroughbred horse farms around Lexington, Visit Horse Country is offering a schedule of live video tours posted to Facebook and Instagram, including visits to a foal nursery and feeding carrots to mares. The city's tourism organisation VisitLEX is running a daily video schedule on its social media platforms including distillery tours, cocktail classes, live music and local chef appearances.

Cultural organisations around the world are hoping to break into Netflix territory with streaming productions from the Metropolitan Opera in New York City, video documentaries from the Prado Museum in Madrid, and scholarly seminars on cities like Beijing, Venice and Tokyo for armchair travellers from the tour company Context Travel.

For those missing the togetherness of group travel, FTLO Travel, a trip operator for travellers in their 20s and 30s, is holding digital happy hours where perspective travellers can mingle from afar.

As the concept of travel focuses closer to home, some destinations are pulling together social-distancing-appropriate tours, including Experience Scottsdale, the tourism group in Scottsdale, Arizona, which has published five jogging routes that take in city sights from outdoor sculptures to desert mountains.

NYT

SARAH FIRSHEIN

TRAVEL GEAR IS by nature a polarising topic: hard-shell versus soft-sided, folding versus rolling, carry-on versus checked — heck, even unpacking or not at the start of a vacation. But most people can agree that putting away travel gear after a long trip is a chore. Hence the half-full suitcase that languishes out in the open for days, if not weeks.

"When things don't have a home, you become paralysed. You think, 'I don't know where to put it, so I'm just going to push it to the side and not deal with it,'" said Anna Bauer, the New York City-based founder of Sorted By Anna, a professional organising company.

But as few people now have trips in the foreseeable future, thanks to coronavirus-related travel restrictions and social-distancing measures, there's no better time to herd those airplane neck pillows, international adapters and 3.4-ounce bottles into formation, even if they're not actively being used.

"Treating yourself well at home

How to store your travel gear

There's no better time to herd those neck pillows and international adapters into formation, even if they're not actively being used

means making a space that you want to be in, and setting yourself up for success as you head into whatever you're doing between trips," says Julianna Strickland, the Los Angeles-based founder of Space Camp Organizing. Organising your travel gear will not only help fill some extra time at home, but it will prep you for the ultimate goal: efficient and enjoyable packing when the time comes to finally get going again. Here are some easy-to-implement tips

from professional organisers:

Toiletries

There are two basic approaches to organising travel toiletries: pre-packing and decanting. "I like to keep a Dopp kit packed with one of each thing a client might need on a trip, like shampoo, conditioner and a toothbrush. The extras go in a little travel bin — usually under their sink, depending on the storage situation," said Strickland.



Others might find it helpful, if not cathartic, to decant their toiletries into clearly labelled bins, bags, or divided lazy Susans. What no professional organiser espouses, however, is the method I used for years: dumping everything into a big basket and praying the contents wouldn't metastasize.

"When things are hidden, you either re-buy in excess or you forget you have something. What's great about decanting is that it's a visual

reminder when you're low," said Bauer.

Passports & travel documents

A vinyl zipper pouch in a kitchen drawer. A cabinet or file box in a home office. A drawer in a nightstand. It doesn't matter exactly where a passport lives; what matters is that you put it back. "It's about creating consistency and intentionality," said Bauer. "I've fallen victim to a misplaced passport and the stress of it was a lesson enough to never let that happen again." Bauer and her husband keep their passports in a fire-sealed envelope. But others, she said, might consider storing passports with toiletries: "No one's travelling without them."

International currency

Leftover international currency can be more hassle than it's worth when you factor in conversion fees. Additionally, said Strickland, "It's just more clutter; most people hang onto it thinking they'll remember it the next time they travel, but they never do." Strickland recommends storing significant sums of currency in labelled zip pouches, which can

live with other travel accessories.

And when international travel does ramp up again, be sure to keep in mind Bauer's favourite hack for offloading cash abroad: buying a Starbucks gift card at the airport. It can be used back home, and there are no foreign-transaction or currency-conversion fees.

Luggage & gear

The easiest way to store luggage, be it a nylon-duffel bag or a hard-shell aluminum suitcase, is to nest it by shape and size. "It's helpful to store smaller bags inside of larger ones to save space. And I like to keep all the suitcases with the other things you're going to need on a trip — like packing cubes, neck pillows, backpacks — together, whether that's in the house, in a basement or in a storage cabinet inside a garage," said Strickland.

Anything else that you'd use only on a trip, from climate-specific gear (waterproof phone pouches, packable down jackets) to international power adapters, can be labelled ("cold-climate items," "beach gear") and placed with luggage or toiletries.

NYT

Mind & Games

SUNDAY, MAY 3, 2020

RACHEL NUWER

Coronavirus disrupts illegal wildlife trafficking, for now

THE SPREAD OF the new coronavirus has stalled economic activity, halted travel and locked down some cross-border trade. Another sector that's feeling the pinch is criminals trafficking illegally in poached wildlife. "Security is too heavy at the border. Products can't go out," said a person in Vietnam involved in the trade. That person spoke to an undercover investigator who was involved in a new report on the state of the illegal wildlife trade. The pandemic has prevented organised criminal gangs in south-east Asian countries from moving large quantities of ivory and pangolin scales into China. But any limits on the illegal wildlife trade are likely to be temporary.

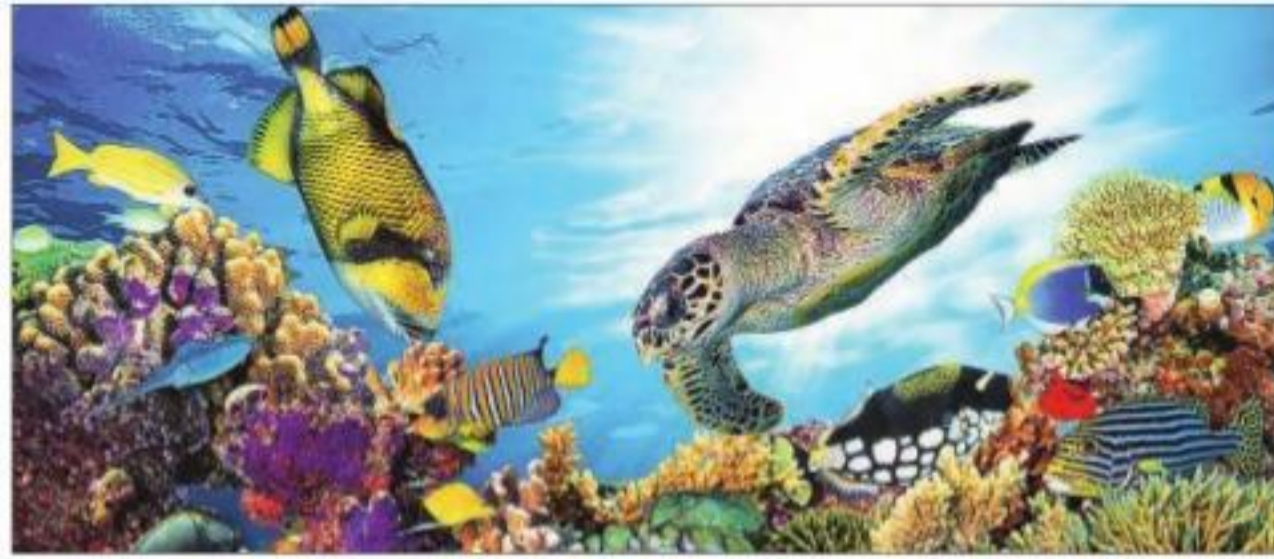
Some conservationists see a chance to do lasting damage to criminal networks in the wake of the pandemic, but poaching may also rise

"There's too much money to be made from these products, and there's too many people involved for this to have a significant long term impact," said Sarah Stoner, a co-author of the report and director of intelligence at the Wildlife Justice Commission, an international foundation based in The Hague, Netherlands, that works to dismantle illegal wildlife trade.

In a report published last month, Wittig also found that temporary disruptions to the trade would be fleeting. "Traders have incentive to move product as soon as is feasible," he said. The Wildlife Justice Commission maintains an intelligence database of thousands of traffickers and dealers around the world. Undercover investigators working with the commission keep regular contact with a number of these criminals. The commission's new report summarises conversations, from January through April, between investigators and around 20 people involved in the trade in Vietnam, Laos, Cambodia, Thailand, Malaysia, India and Mozambique.

She and other experts say that while the coronavirus's limits on travel and business could be an opportunity for law enforcement to disrupt criminal networks, the pandemic's economic toll could attract more people to the trade. "We are tracking significant amounts of new trafficking activity in multiple countries, which seems to indicate that traffickers are both still very much in operation and also actively seeking ways to adapt in the new normal," said Tim Wittig, the head of intelligence for United for Wildlife, a nonprofit led by Prince William to fight wildlife trafficking.

These are desperate times for illegal wildlife traffickers, the conversations showed. Tighter security and even closed



The hawksbill sea turtle, macaws, pangolins and elephants are among the most trafficked animals



borders have left some traders offering deep discounts on their illegal goods.



scales crossing into China by land from Vietnam. Traffickers told investigators that they are closely following developments at the border. Many are eager to offload their growing stockpiles.



Having filtered coffee may be especially good for heart health

■ Coffee can be a healthful drink. It may be even better for you when brewed with a paper filter. Norwegian researchers gathered health data on 508,747 men and women 20 to 79 years old and followed them for 20 years. The participants also reported the type and quantity of coffee they drank—filtered through paper or brewed using unfiltered methods like French press or espresso.

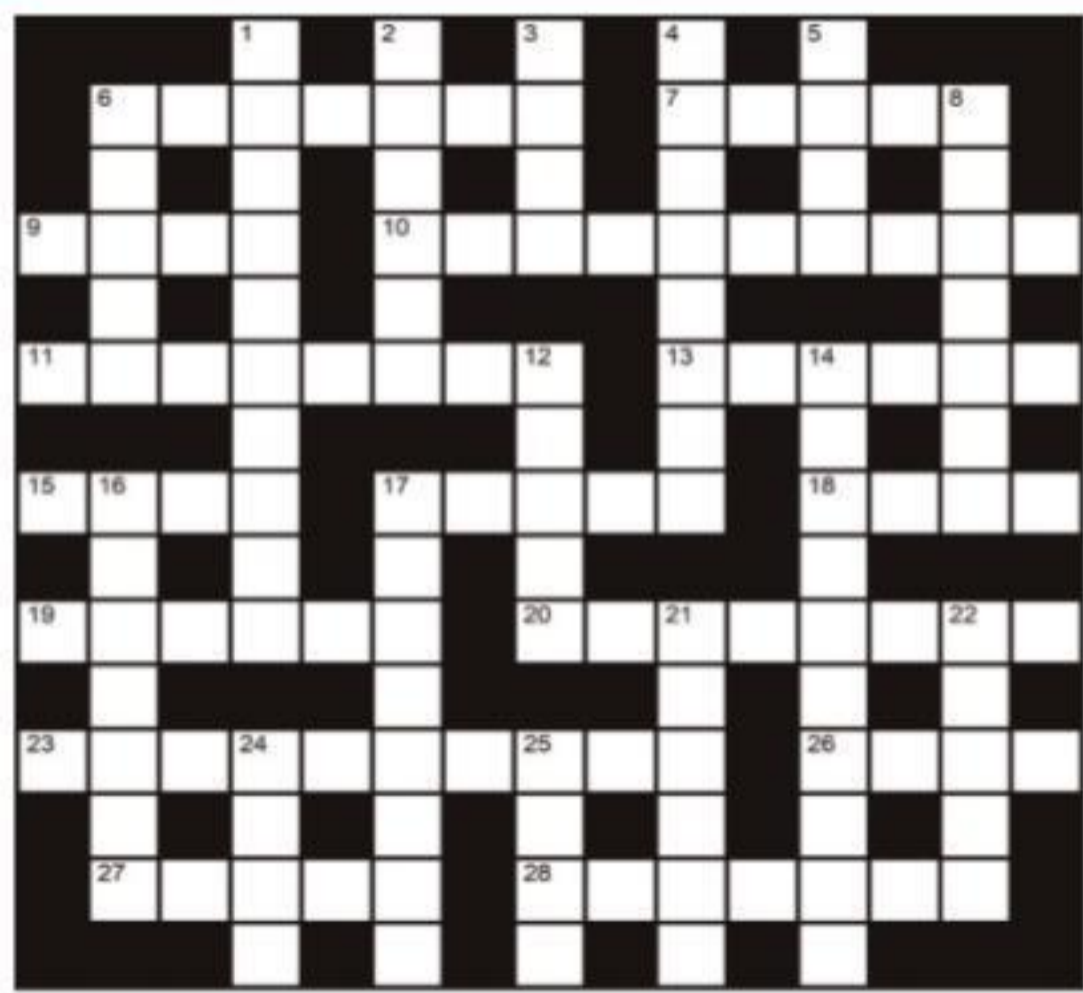
■ Drinking filtered coffee was associated with a 15% reduction in the risk of dying prematurely from any cause in both men and women. But rates were lower when the coffee was unfiltered: men who drank unfiltered coffee had a 4% reduction, and women a 9% reduction.

■ Compared with unfiltered coffee, filtered coffee was associated with a lower risk of dying from cardiovascular disease, ischemic heart disease or stroke. The lowest mortality was among those who drank one to four cups a day. The study, in the *European Journal of Preventive Cardiology*, controlled for many other cardiovascular risk factors.

■ Unfiltered coffee contains much higher concentrations of cholesterol-raising phytochemicals called diterpenes than does filtered coffee, which may explain part of the effect.

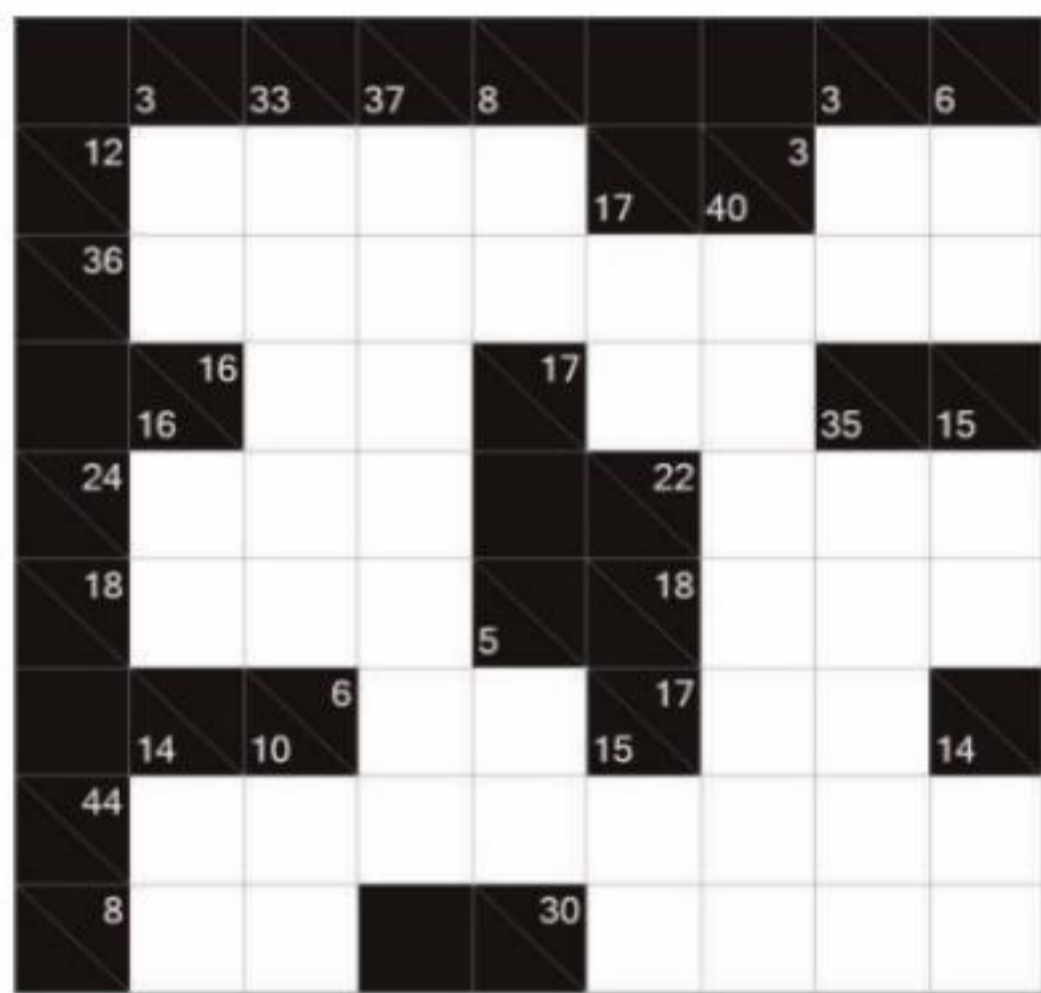
NICHOLAS BAKALAR/NYTimes

CROSSWORD



- ACROSS**
- 6 'Am great' anagram for a city in England (7)
 - 7 Distant almost to the point of haughtiness (5)
 - 9 Undischarged (4)
 - 10 Astonishing or amazing; incredible (3,7)
 - 11 Conduct business (8)
 - 13 Pressed (6)
 - 15 Big name in camera film makers (4)
 - 17 Songs for two (5)
 - 18 A lesson to be learned at school (4)
 - 19 Lever used to turn the rudder on a boat (6)
 - 20 ___ International Ltd.: company in the field of mushroom exports (8)
 - 23 A pause for station identification, and commercials, during a network telecast (5,5)
 - 26 Be sullenly silent (4)
 - 27 Pale bluish purple (5)
 - 28 They maketh the man, it's said (7)
- DOWN**
- 1 ICICI ___ Mutual Fund (10)
 - 2 Rajan ___ is the big boss at Exide Industries (6)
 - 3 Black Pearl of soccer (4)
 - 4 Coverings held or hung over thrones, beds, etc. (8)
 - 5 A round ring? (4)
 - 6 Grass cutter? (5)
 - 8 Chimneys; they are used in laboratory for carrying out filtrations (7)
 - 12 Gear parts (5)
 - 14 Surpassed in excellence or quality, esp. by a wide margin (10)
 - 16 ___ Laboratories Ltd
 - 17 Consumer ___: TV's, Air Conditioners, Washing Machines, et. al. (8)
 - 21 ___ Iron & Steel Co. Ltd.: fabricators based at Kurla, Mumbai (6)
 - 22 Screams or shouts (5)
 - 24 The game ___: you are exposed (2,2)
 - 25 Tall, stately trees (4)

KAKURO



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

BIZ QUIZ

1. Which rating agency recently estimated that the total loss for India due to the lockdown would be ₹10 lakh crore in 2020-21?
2. 'Bounce Back Loan Scheme' is the initiative of which country, aimed at assisting small businesses amidst the pandemic?
3. What is the name of the app launched by Jharkhand to deliver essential commodities to people amid lockdown?

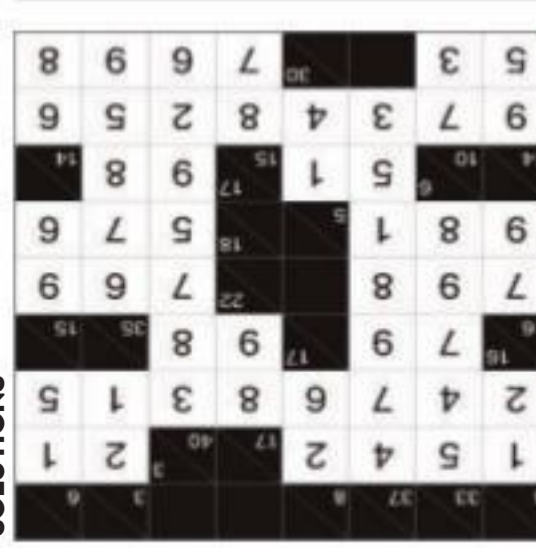
BUZZ WORD

The Buzz Word is a substitution cipher in which one letter stands for another. If you think that X equals O, it will equal O throughout the puzzle. Single letters, short words and words using an apostrophe give you clues to locating vowels. Solution is _____ by trial and error.

Today's clue: TQC equals _____ OWL

Qvgr zwr jxtgr qxt crzwe jxzi jxr atjth cver ftgrj'z qczig xzoz jt ar jxrvw jtu uwvwtvj. - Qvcevzh Zwjxmw Qzvwf

ANSWERS



WISER ARE THOSE WHO LEARN THAT THE BOTTOM LINE DOESN'T ALWAYS HAVE TO BE THEIR TOP PRIORITY.



BRIDGE BOUTS L SUBRAMANIAN

TIMED TO PERFECTION

It is a well-known fact that the success or failure of a contract depends to a large extent on how well declarer utilises the entries in the play of the hand. Take the south seat in the diagram below and see whether you would have matched the line of play that the declarer adopted.

Dlr: South	SA 4	S	N
Vul: E-W	HAT 9	2S	4S
	D 9 7 4		
	CAQJ 8 4		

N
S

SKT 9 8 7 3
 HQ
 DKT 6 3
 C 9 6

Contract: 4S by south. West leads the H8. Plan the play.
Bidding Comment: Not the kind of weak-two opening recommended in any good book on bidding.
Play: Dummy won with the ace, east encouraging with the six. Declarer entered his hand by the king of spades and played a club and finessed the jack. When it won, he played a diamond and inserted the ten, losing to west's jack. West continued with the second heart which declarer ruffed. Declarer repeated the club finesse and played a diamond from dummy to the queen, king, and west's ace. West persisted with the third heart which the declarer ruffed. Entering dummy by the SA, declarer played the CA to discard a diamond from hand and claimed ten tricks. The complete hands were:

SA 4	SQ 6 5
HAT 9	HKJ 6 5 4 3
D 9 7 4	DQ 2
CAQJ 8 4	C 7 2

SJ 2	N	SQ 6 5
H 8 7 2	S	HKJ 6 5 4 3
DAJ 8 5		DQ 2
CKT 5 3		C 7 2

SKT 9 8 7 3
 HQ
 DKT 6 3
 C 9 6

Discussion: You will agree that declarer played the hand double-dummy, timing it to perfection. You would have also noticed that when he was in hand twice he took the club finesse on both the occasions. And when he was in dummy twice, he played a diamond towards his hand on both the occasions. Absolutely fantastic. As for bidding, you may follow the guidelines below:

- a) When not vulnerable, the suit quality of a weak-two should be K-J-T-x-x-at least.
- b) When vulnerable, the suit quality should be two honours to six with intermediates like tens and nines.
- c) The high-card content for opening a weak-two is 6-10 points.

L. Ravichandran, a good friend of mine made this wonderful play in a lockdown online league match recently held in Chennai.



Franklin Templeton Mutual Fund
 Indiabulls Finance Center, Tower 2, 12th and 13th Floor, Senapati Bapat Marg,
 Elphinstone Road (West), Mumbai 400013

ATTENTION REQUIRED

Dear Investors,

In the notice dated April 23, 2020, the unitholders were informed that unitholders whose names appear in the register of unitholders as on close of business hours of April 24, 2020 shall be entitled to vote on the resolution, in connection with the winding up of the following schemes, under regulation 41(1):

- Franklin India Low Duration Fund (No. of Segregated Portfolios – 2)
- Franklin India Ultra Short Bond Fund (No. of Segregated Portfolios – 1)
- Franklin India Short Term Income Plan (No. of Segregated Portfolios – 3)
- Franklin India Credit Risk Fund (No. of Segregated Portfolios – 3)
- Franklin India Dynamic Accrual Fund (No. of Segregated Portfolios – 3)
- Franklin India Income Opportunities Fund (No. of Segregated Portfolios – 2)

In order to record the votes electronically, the Unitholders who have not registered their email id thus far, are required to register their email ids with us at the earliest.

- To register your email ID with us:
1. Call on our toll-free number 1-800-425-4255 or 1-800-258-4255 from 8 a.m to 9 p.m Monday to Saturday.
 2. Register by visiting us on: <https://www.franklintempletonindia.com/investor/credit-fund-voting-rights> and provide your Name, PAN or Folio number.

The notice and other details regarding the electronic voting shall be published shortly.

For **Franklin Templeton Trustee Services Private Limited**
 (Trustee to Franklin Templeton Mutual Fund)

Sd/-
Authorised Signatory
 Date: May 2, 2020

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

“IMPORTANT”

Whilst care is taken prior to acceptance of advertising copy, it is not possible to verify its contents. The Indian Express (P) Limited cannot be held responsible for such contents, nor for any loss or damage incurred as a result of transactions with companies, associations or individuals advertising in its newspapers or Publications. We therefore recommend that readers make necessary inquiries before sending any monies or entering into any agreements with advertisers or otherwise acting on an advertisement in any manner whatsoever.

NOTICE CUM ADDENDUM

NOTICE CUM ADDENDUM TO THE SCHEME INFORMATION DOCUMENT OF SBI FIXED MATURITY PLAN (FMP) – SERIES 34 (3682 DAYS)

Notice is hereby given that, investors are requested to kindly read the benchmark in the Scheme Information Document (SID) of the New Fund Offer of SBI Fixed Maturity Plan (FMP) – Series 34 (3682 Days) (‘the Scheme’) as ‘CRISIL Long Term Debt Index’ in place of ‘CRISIL Medium Term Debt Index’ and in the intended allocation (floor and cap) against each sub asset class / credit rating as ‘95%-100%’ for ‘Government of India dated securities including State Government Securities under AAA’ in place of ‘NCDs including securitized debt under AAA’.

All other terms and conditions of the Scheme remain unchanged. This addendum forms an integral part of the Scheme Information Document of the above Scheme as amended from time to time.

For **SBI Funds Management Private Limited**
 Sd/-
Ashwani Bhatia
 Managing Director & CEO

Place: Mumbai
 Date: May 01, 2020

Asset Management Company: SBI Funds Management Private Limited (A Joint Venture between SBI & AMUNDI) (CIN: U65990MH1992PTC065289) **Trustee:** SBI Mutual Fund Trustee Company Pvt. Ltd. (CIN: U65991MH2003PTC138496) **Sponsor:** State Bank of India **Regd Office:** 9th Floor, Crescenzo, C - 38 & 39, G Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400051
Tel: 91-22-61793000 • **Fax:** 91-22-67425687 • **E-mail:** partnerforlife@sbiimf.com • www.sbiimf.com

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

SBIMF/2020/MAY/01

Edelweiss | MUTUAL FUND
 Ideas create, values protect

801, 802 & 803, 8th Floor, Windsor, Off C.S.T. Road, Kalina, Santacruz (E), Mumbai 400 098

NOTICE CUM ADDENDUM TO THE SCHEME INFORMATION DOCUMENT (SID) AND KEY INFORMATION MEMORANDUM (KIM) OF THE SCHEMES OF EDELWEISS MUTUAL FUND

EXTENSION OF REVISED CUT-OFF TIME FOR APPLICABILITY OF NAV

Further to notice dated April 6, 2020 and April 17, 2020 the investors/unit holders of the Schemes of Edelweiss Mutual Fund (“the Fund”) are hereby informed that the revised cut-off timing for both subscription and redemption in various Schemes of the Fund has been further extended for a temporary period, from April 30, 2020 till further notice. The revised cut-off timings are as given in the table below:

Type of Schemes	Existing Cut-Off Time		Revised Cut-Off Time	
Edelweiss Liquid Fund and Edelweiss Overnight Fund	Subscription	1:30 pm	Subscription	12:30 pm
	Redemption	3:00 pm	Redemption	1:00 pm
For all other Schemes of Edelweiss Mutual Fund	Subscription	3:00 pm	Subscription	1:00 pm
	Redemption	3:00 pm	Redemption	1:00 pm

Accordingly, the SID/KIM of the Schemes of the Fund stand amended suitable to reflect the change as stated above.

This notice-cum-addendum shall form an integral part of the SID/KIM of the Schemes of the Fund, as amended from time to time. All other provisions and terms & conditions as stated in the SID/KIM shall remain unchanged.

Investors are requested to take note of the above.

For **Edelweiss Asset Management Limited**
 (Investment Manager to Edelweiss Mutual Fund)
 Sd/-
Radhika Gupta
 Chief Executive Officer

Place : Mumbai
 Date : April 30, 2020

For more information please contact:
Edelweiss Asset Management Limited (Investment Manager to Edelweiss Mutual Fund)
 CIN: U65991MH2007PLC173409
Registered Office: Edelweiss House, Off C.S.T. Road, Kalina, Mumbai - 400098
Corporate Office: 801, 802 & 803, 8th Floor, Windsor, Off C.S.T. Road, Kalina, Santacruz (E), Mumbai 400 098
Tel No:- 022 4093 3400 / 4097 9821, Toll Free No. 1800 425 0090 (MTNL/BSNL), Non Toll Free No. 91 40 23001181,
Fax: 022 4093 3401 / 4093 3402 / 4093 3403, Website: www.edelweissmf.com

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

Nippon India Mutual Fund (Formerly Reliance Mutual Fund)
 Wealth sets you free

Nippon Life India Asset Management Limited
 (Formerly known as Reliance Nippon Life Asset Management Limited)
 (CIN - L65910MH1995PLC220793)

Registered Office: Reliance Centre, 7th Floor, South Wing, Off Western Express Highway, Santacruz (East), Mumbai - 400 055. • Tel No. +91 022 4303 1000 • Fax No. +91 022 4303 7662 • www.nipponindiamf.com

NOTICE NO. 10 **Record Date**
May 08, 2020

DIVIDEND DECLARATION

Notice is hereby given that the Trustee of Nippon India Mutual Fund (“NIMF”) has approved declaration of dividend on the face value of Rs. 10/- per unit in the undernoted scheme of NIMF, with May 08, 2020 as the record date:

Name of the Scheme(s)	Dividend (₹ per unit)*	NAV as on April 29, 2020 (₹ per unit)
Nippon India Interval Fund - Quarterly Interval Fund - Series II - Dividend Option	0.2385	10.2758
Nippon India Interval Fund - Quarterly Interval Fund - Series II - Direct Plan - Dividend Option	0.2319	10.2693

*As reduced by the amount of applicable statutory levy.

Pursuant to payment of dividend, the NAV of the Scheme will fall to the extent of payout, and statutory levy, if any. *The dividend payout will be to the extent of above mentioned dividend per unit or the difference of NAV from the last declared dividend record date till the record date mentioned above, whichever is higher. However, the payout will be subject to the available distributable surplus in the Scheme as on the Record date.

The specified Transaction period for Nippon India Interval Fund – Quarterly Interval Fund - Series II is on 8th & 11th May 2020 (both business days). The following shall be applicable for application received during the specified transaction period.

For Subscriptions including Switch-ins under Dividend Option

In respect of valid applications for subscriptions received up to 3.00 p.m. on the aforesaid Record Date along with a local cheque or a demand draft payable at par at the place where the application is received, the Ex-Dividend NAV of the day on which application is received shall be applicable. The investors will not be eligible for dividend declared, if any, on the aforesaid Record Date.

In respect of valid applications for subscription received after 3 p.m. on the aforesaid Record Date and/or up to 3.00 p.m. on the second day of the Specified Transaction Period the closing NAV of the said second day shall be applicable; In respect of valid applications received after 3.00 p.m. on the second day of the Specified Transaction Period the closing NAV of the next working day shall be applicable, provided such a day is / has been declared as a Specified Transaction day for the fund. Otherwise, the application will be liable for rejection.

In respect of purchase of units in Income/ Debt Oriented scheme with amount equal to or more than Rs 2 lakhs, the applicable NAV shall be subject to the provisions of SEBI Circular Cir/IMD/DF/19/2010 dated November 26, 2010 and CIR/IMD/DF/21/2012 dated September 13, 2012 on uniform cut-off timings for applicability of NAV. With regard to Unit holders who have opted for Dividend Reinvestment facility, the dividend due will be reinvested by allotting Units for the Income distribution / Dividend amount at the prevailing Ex-Dividend NAV per Unit on the record date.

For Redemptions including Switch-out under Dividend Option

In respect of valid applications received up to 3 p.m. by the Mutual Fund, on the aforesaid Record Date the Ex-Dividend NAV of the date of receipt of application shall be applicable and the investors will be eligible for the dividend declared on the aforesaid Record Date. In respect of valid applications received after 3 p.m. on the aforesaid Record Date and/or up to 3.00 p.m. on the second day of the Specified Transaction Period the closing NAV of the said second day shall be applicable.

For units in demat form: Dividend will be paid to those Unitholders/Beneficial Owners whose names appear in the statement of beneficial owners maintained by the Depositories under dividend plan/option of the Scheme as on record date.

All unit holders under the dividend plan/option of the above mentioned scheme, whose names appear on the register of unit holders on the aforesaid record date, will be entitled to receive the dividend.

NOTICE CUM ADDENDUM NO. 11

Modification of a condition of the “Instant Access Facility” for eligible investors in Nippon India Liquid Fund

Notice is hereby given that Nippon India Mutual Fund (“NIMF”) Nippon Life India Asset Management Limited (“NAM India”) has decided to modify a condition of the “Instant Access Facility” for eligible investors in Nippon India Liquid Fund with immediate effect as follows:

Description	Existing Feature	Revised Feature
Minimum Redemption Amount	Investor can submit redemption only in terms of amount. Minimum Redemption amount shall be Rs.100/- and in multiples of Re.1/- thereafter.	Investor can submit redemption only in terms of amount. Minimum Redemption amount shall be Rs.100/-

This Addendum forms an integral part of the Scheme Information Document(s)/ Statement of Additional Information/ Key Information Memorandum(s) of the Scheme(s) of NIMF as amended from time to time.

For **Nippon Life India Asset Management Limited**
 (Formerly known as Reliance Nippon Life Asset Management Limited)
 Asset Management Company for Nippon India Mutual Fund)

Mumbai
 May 02, 2020

Sd/-
Authorised Signatory

Make even idle money work! Invest in Mutual Funds

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

The Indian EXPRESS
 JOURNALISM OF COURAGE

The Indian EXPRESS
E-ADD

WHERE NEWSMAKERS DROP IN FOR A CANDID CHAT.

Express E-Adda hosts

Dr Randeep Guleria
 Director, All India Institute of Medical Sciences; Head, Clinical Research Group, national task force for Covid-19

in conversation with

Ravish Tiwari
 Political Editor
 The Indian Express

Kaunain Sheriff M
 Principal Correspondent
 The Indian Express

By invitation only.

Use #ExpressAdda & join the conversation, exclusively on:

Indianexpress.com
 twitter.com/IndianExpress
 facebook.com/IndianExpress

Associate Partner

 SGT UNIVERSITY

Join us on

Berkshire posts nearly \$50-bn loss

WARREN BUFFETT'S BERKSHIRE Hathaway Inc posted a higher operating profit on Saturday, but the coronavirus pandemic pummeled its common stock investments and led to a record net loss. Berkshire's first-quarter net loss totalled \$4.75 billion, or \$30,653 per Class A share, reflecting \$54.52 billion of losses from investments, mainly common stocks. A year earlier, net earnings totaled \$21.66 billion, or

\$13,209 per share. Berkshire said most of its more than 90 businesses have faced 'relatively minor to severe' negative effects from Covid-19, the illness caused by the novel coronavirus, with revenue slowing considerably in April even at businesses deemed 'essential'.

Quarterly operating profit, which Buffett considers a better performance measure, rose 6% to \$5.87 billion from \$5.56 billion. —REUTERS.

From the Front Page

Daily testing scaled up from 4k to 74k a month

WITH ABOUT 4% of samples testing positive as per the current trends, just to identify that many cases would require testing on a massive scale. "These numbers are being revised every day. Now, new numbers are being calculated based on the restrictions and relaxations. But yes, we need to be prepared to test more and more," said a source. With 2,411 cases being reported in the last 24 hours — the highest single-day jump so far — the total number of cases touched 37,776 on Saturday. The death toll has gone up to 1,233, including 66 deaths in the last 24 hours, while 10,017 have recovered so far.

"We went very systematically with a clear goal in mind, that by the end of the month we should be looking at 1 lakh tests daily. We expanded the testing base with timely revisions in testing strategy to eventually include all patients of influenza like illness (ILI)," said CK Mishra, secretary, ministry of environment and forests, who chairs the empowered group on availability of hospital beds, testing facilities, etc. "We roped in not just the ICMR laboratories, but also those under the departments of science and technology and the department of

biotechnology — basically anybody with ability to do molecular tests. We procured kits in large numbers, both from domestic and foreign companies, and have also told states to procure whatever they can. For example, a domestic supplier we contacted yesterday told us that he could not give us the kits because he is supplying them to Tamil Nadu," he said.

Smartphone shipments to reduce

COUNTERPOINT'S SENIOR RESEARCH analyst Prachir Singh said the epidemic's impact was relatively mild until mid-March, but economic activities declined as people save money in expectation of an extended period of uncertainty and an almost complete lockdown. "Almost all smartphone manufacturing has been suspended. Further, with the social distancing norms, factories will be running at lower capacities even after the lockdown is lifted. Consumer demand will have a larger impact on smartphone sales, as people will focus on saving and, therefore, limit discretionary purchases. As entry-level smartphone consumers will be the worst-hit by the lockdown, the demand for entry-level devices will decline in the near term. We believe demand will shift to the second part of the year.

L&T Mutual Fund
6th Floor, Brindavan, Plot No. 177, C. S. T. Road
Kalina, Santacruz (East), Mumbai 400 098
call : 1800 2000 400
email investor.line@lntmf.co.in
www.lntmf.com



Notice-Cum-Addendum (No. 05 of F.Y. 2020 – 2021)

Extension of the period for Reduced Cut off timings:

As per our Notice-cum-Addendum dated April 06 & April 17, 2020 and in accordance with the direction received from SEBI vide e-mail dated April 30, 2020, the investors are requested to note that, the revised cut-off timings for the schemes of L&T Mutual Fund as mentioned in the above Notice-cum-Addendum which were applicable up to April 30, 2020 has been extended till further notice.

Investors are requested to take note of the above.

For L&T Investment Management Limited
(Investment Manager to L&T Mutual Fund)

Date : May 01, 2020
Place : Mumbai

Sd/-
Authorised Signatory

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.



Investment Manager: BNP Paribas Asset Management India Private Limited (AMC)
Corporate Identity Number (CIN): U65991MH2003PTC142972

Registered Office: BNP Paribas House, 1 North Avenue, Maker Maxity, Bandra Kurla Complex, Bandra - East, Mumbai - 400 051. Website: www.bnpparibasmf.in • Toll Free: 1800 102 2595

NOTICE CUM ADDENDUM NO. 21/2020

Declaration of dividend under the designated Scheme of BNP Paribas Mutual Fund (the Fund):

Notice is hereby given that the Trustees of the Fund have approved declaration of dividend under the Dividend option(s) of the following Scheme at the stated rate per unit subject to available distributable surplus and fixed Friday, May 08, 2020^a as the Record Date.

Name of the Scheme	Name of the Plan/Option	NAV per unit as on April 30, 2020 (face value per unit of ₹10/-)	Dividend per unit [#] (₹)*
BNP Paribas Arbitrage Fund	Regular Plan - Adhoc Dividend Option	10.609	0.05
	Direct Plan - Adhoc Dividend Option	10.644	0.05
	Regular Plan - Monthly Dividend Option	10.150	0.05
	Direct Plan - Monthly Dividend Option	10.258	0.05

^a or the immediately following Business Day, if that day is not a Business Day.

[#] The dividend will be subject to the availability of distributable surplus and may be lower, depending on the distributable surplus available on the Record Date.

* Net dividend will be paid to the unit holders under respective categories after deducting applicable tax on income distribution, if any.

For the units held in physical form, dividend will be paid to all unit holders whose names appear in the records of the Registrar at the close of business hours on the record date and for units held in demat form, the names appearing in the beneficial owners master with the Depository as on the record date shall be considered.

It should be noted that pursuant to payment of dividend, the NAV of the scheme(s) would fall to the extent of payout and statutory levy (if applicable).

For BNP Paribas Asset Management India Private Limited
(Investment Manager to BNP Paribas Mutual Fund)

Sd/-
Jyothi Krishnan
Head of Compliance, Legal & Secretarial
Date : May 02, 2020
Place : Mumbai

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.



ICICI Prudential Asset Management Company Limited
Corporate Identity Number: U99999DL1993PLC054135

Registered Office: 12th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001.
Corporate Office: One BKC, 13th Floor, Bandra Kurla Complex, Mumbai - 400 051.
Tel.: +91 22 2652 5000, Fax: +91 22 2652 8100, Website: www.iciciprurf.com,
Email id: enquiry@icicipruamc.com

Central Service Office: 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (E), Mumbai - 400 063. Tel.: 022 2685 2000 Fax: 022 26868313

Notice-cum-Addendum to Scheme Information Document (SID) and Key Information Memorandum (KIM) of select schemes and Statement of Additional Information (SAI) of ICICI Prudential Mutual Fund (the Fund)

Notice is hereby given that the below mentioned fund managers shall manage the schemes with immediate effect:

SN	Name of the Scheme	Existing Fund Manager(s)	Revised Fund Manager(s)
1	ICICI Prudential Midcap Fund	• Mr. Mittul Kalawadia • Mr. Mrinal Singh	• Mr. Prakash Gaurav Goel
2	ICICI Prudential Pharma Healthcare and Diagnostics (P.H.D) Fund	• Mr. Ihab Dalwai	• Mr. Dharmesh Kakkad
3	ICICI Prudential Equity Savings Fund	• Mr. Sankaran Naren • Mr. Kayzad Eghlim • Mr. Prakash Gaurav Goel • Mr. Dharmesh Kakkad • Mr. Manish Banthia	• Mr. Sankaran Naren • Mr. Kayzad Eghlim • Mr. Prakash Gaurav Goel • Mr. Manish Banthia
4	ICICI Prudential Balanced Advantage Fund	• Mr. Sankaran Naren • Mr. Rajat Chandak • Mr. Ihab Dalwai • Mr. Dharmesh Kakkad • Mr. Manish Banthia	• Mr. Sankaran Naren • Mr. Rajat Chandak • Mr. Ihab Dalwai • Mr. Manish Banthia
5	ICICI Prudential Equity - Arbitrage Fund	• Mr. Kayzad Eghlim • Mr. Dharmesh Kakkad • Mr. Manish Banthia	• Mr. Kayzad Eghlim • Mr. Manish Banthia
6	ICICI Prudential Value Fund - Series 14	• Mr. Ashwin Jain • Mr. Prakash Gaurav Goel	• Mr. Sankaran Naren • Mr. Ashwin Jain
7	ICICI Prudential Technology Fund	• Mr. Sankaran Naren • Mr. Ashwin Jain	• Mr. Sankaran Naren • Mr. Vaibhav Dusat
8	ICICI Prudential Long Term Equity Fund (Tax Saving)	• Mr. Sankaran Naren • Mr. Harish Bihani	• Mr. Harish Bihani

Ms. Priyanka Khandelwal will continue to be the dedicated Fund Manager for managing overseas investments of the schemes of the Fund which have a mandate to invest in overseas securities.

For details of Fund Managers, investors may please refer Statement of Additional Information available on the AMC's website viz. www.icicipruamc.com

Further, with respect to investments in equity and equity related instruments across various schemes of the Fund, it may be noted that in absence of the Fund Manager(s) of the respective schemes on account of leave/emergencies, Chief Investment Officer (CIO) or Deputy CIO or any other person as authorized by the CIO/Deputy CIO can take fund management decisions during such interim period for the respective schemes.

Investors are requested to take note of the above.

All the other provisions of the SIDs/KIMs/SAI/addenda of the schemes except as specifically modified herein above remain unchanged.

This Notice-cum-addendum forms an integral part of the SIDs/KIMs/SAI/addenda of the schemes, as amended from time to time.

For ICICI Prudential Asset Management Company Limited

Place : Mumbai
Date : May 2, 2020
No. 003/05/2020

Sd/-
Authorised Signatory

To know more, call 1800 222 999/1800 200 6666 or visit www.iciciprurf.com

As part of the Go Green Initiative, investors are encouraged to register/update their e-mail id and mobile number to support paper-less communications.

To increase awareness about Mutual Funds, we regularly conduct Investor Awareness Programs across the country. To know more about it, please visit <https://www.iciciprurf.com> or visit AMFI's website <https://www.amfiindia.com>

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.



MAHINDRA ASSET MANAGEMENT COMPANY PRIVATE LIMITED
Corporate Identity Number: U65900MH2013PTC244758
Registered Office : "A" Wing, 4th Floor, Mahindra Towers,
Dr. G.M Bhosale Marg, P.K. Kurne Chowk, Worli, Mumbai 400 018
Corporate Office: 1st Floor, Sadhana House,
570, PB Marg, Worli, Mumbai - 400 018
Tel: 1800 4196244; website: www.mahindramutualfund.com;
email id: mfinvestors@mahindra.com

NOTICE - CUM - ADDENDUM NO. 17/2020

THIS NOTICE - CUM - ADDENDUM SETS OUT CHANGES TO BE MADE IN THE SCHEME INFORMATION DOCUMENT (SID) AND KEY INFORMATION MEMORANDUM (KIM) OF THE SCHEMES OF MAHINDRA MUTUAL FUND

Extension of revised cut-off timings

Notice is hereby given to all the Investors / Unit Holders of the scheme(s) of Mahindra Mutual Fund ("the Fund") that, pursuant to SEBI's communication dated April 30, 2020, the revised cut-off timings for mutual fund transactions as communicated vide our notice-cum-addendum no. 14/2020 and 16/2020 published on April 7, 2020 and April 18, 2020, respectively, has been extended till further notice.

The revised cut-off timing(s) as applicable for mutual fund transactions are as follows:

Transaction Type	Name of the scheme	Revised cut-off timing(s) applicable till further notice
Subscriptions including Switch-ins	Mahindra Liquid Fund (MLF) and Mahindra Overnight Fund (MOF)	12.30 p.m.
	For schemes other than MLF and MOF	1.00 p.m.
Redemptions including Switch-Outs	All schemes of the Fund	1.00 p.m.

This notice-cum-addendum shall form an integral part of the SIDs / KIMs of all the schemes of the Fund as amended from time to time and shall override the conflicting provisions, if any in this regard.

All the other provisions of the SIDs and KIMs of the schemes except as specifically modified herein above remain unchanged.

For Mahindra Asset Management Company Private Limited

Place: Mumbai
Date: May 2, 2020

Sd/-
Authorised Signatory

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.



Investment Manager: BNP Paribas Asset Management India Private Limited (AMC)
Corporate Identity Number (CIN): U65991MH2003PTC142972

Registered Office: BNP Paribas House, 1 North Avenue, Maker Maxity, Bandra Kurla Complex, Bandra - East, Mumbai - 400 051. Website: www.bnpparibasmf.in • Toll Free: 1800 102 2595

NOTICE CUM ADDENDUM NO. 20/2020

Notice cum Addendum to the Scheme Information Document (SID) and Key Information Memorandum (KIM) for the Schemes of BNP Paribas Mutual Fund ("the Fund"):

Extension in period for temporary revised Cut-off timings for subscription (including switch-in) and redemption (including switch-out) transactions:

NOTICE IS HEREBY GIVEN THAT pursuant to SEBI's revised direction vide email dated April 30, 2020 and AMFI communication dated April 30, 2020, the following temporary revised cut-off timings as mentioned under Notice-Cum-Addendum no. 16/2020 dated April 06, 2020 and Notice-Cum-Addendum no. 19/2020 dated April 17, 2020 have been extended and shall continue to apply till further notice by RBI on the truncated market hours:

Particulars	Cut-off timings (applicable till further notice)
(a) For subscriptions (including switch-ins) under:	
(i) BNP Paribas Liquid Fund and BNP Paribas Overnight Fund	12.30 pm
(ii) All open ended schemes other than BNP Paribas Liquid Fund and BNP Paribas Overnight Fund	1.00 pm
(b) For redemptions (including switch-outs) under all open ended schemes:	1.00 pm

Note: This Notice cum addendum forms an integral part of the SID & KIM of the Fund read with the addenda issued thereunder. All other terms and conditions mentioned in the SID & KIM remain unchanged.

For BNP Paribas Asset Management India Private Limited
(Investment Manager to BNP Paribas Mutual Fund)

Sd/-
Jyothi Krishnan
Head of Compliance, Legal & Secretarial
Date : May 02, 2020
Place : Mumbai

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.



ICICI Prudential Asset Management Company Limited
Corporate Identity Number: U99999DL1993PLC054135

Registered Office: 12th Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110 001.
Corporate Office: One BKC, 13th Floor, Bandra Kurla Complex, Mumbai - 400 051.
Tel.: +91 22 2652 5000, Fax: +91 22 2652 8100, Website: www.iciciprurf.com,
Email id: enquiry@icicipruamc.com

Central Service Office: 2nd Floor, Block B-2, Nirlon Knowledge Park, Western Express Highway, Goregaon (E), Mumbai - 400 063. Tel.: 022 2685 2000 Fax: 022 26868313

Notice to the Investors/Unit holders of ICICI Prudential Fixed Maturity Plan - Series 80 - 1150 Days Plan N and ICICI Prudential Multi-Asset Fund (the Schemes)

Notice is hereby given that ICICI Prudential Trust Limited, Trustee to ICICI Prudential Mutual Fund has approved declaration of the following dividend under the dividend option of the Schemes, subject to availability of distributable surplus on the record date i.e on May 8, 2020*:

Name of the Schemes/Plans	Dividend (₹ per unit) (Face value of ₹ 10/- each) [#]	NAV as on April 30, 2020 (₹ per unit)
ICICI Prudential Fixed Maturity Plan - Series 80 - 1150 Days Plan N		
Dividend	0.0500	12.7279
Direct Plan - Dividend	0.0500	12.8662
ICICI Prudential Multi-Asset Fund		
Dividend	0.1400	16.1853

\$ The dividend payout will be subject to the availability of distributable surplus and may be lower depending upon the extent of distributable surplus available on the record date under the dividend option of the Schemes.

Subject to deduction of applicable statutory levy.

* or the immediately following Business Day, if that day is a Non - Business Day.

Dividend will be paid to all the unit holders/beneficial owners whose names appear in the register of unit holders/Statement of beneficial owners maintained by the Depositories, as applicable under the dividend option of the Schemes, at the close of business hours on the record date.

It should be noted that pursuant to payment of dividend, the NAV of the dividend option of the Schemes would fall to the extent of dividend payout and statutory levy (if applicable).

Suspension of trading of units of ICICI Prudential Fixed Maturity Plan - Series 80 - 1150 Days Plan N:

The units of ICICI Prudential Fixed Maturity Plan - Series 80 - 1150 Days Plan N (FMP-Sr80-1150D PI N) are listed on National Stock Exchange of India Limited (NSE). The trading of units of FMP-Sr80-1150D PI N will be suspended on NSE with effect from closing hours of trading of May 4, 2020.

For the purposes of redemption proceeds, the record date shall be May 8, 2020.

For ICICI Prudential Asset Management Company Limited

Place : Mumbai
Date : May 1, 2020
No. 002/05/2020

Sd/-
Authorised Signatory

To know more, call 1800 222 999/1800 200 6666 or visit www.iciciprurf.com

NSE Disclaimer: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Scheme Information Document (SID) has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the SID. The investors are advised to refer to the SID for the full text of the Disclaimer clause of the NSE.

As part of the Go Green Initiative, investors are encouraged to register/update their e-mail id and mobile number to support paper-less communications.

To increase awareness about Mutual Funds, we regularly conduct Investor Awareness Programs across the country. To know more about it, please visit <https://www.iciciprurf.com> or visit AMFI's website <https://www.amfiindia.com>

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.



SOBHA LIMITED
CIN : L45201KA1995PLC018475

Regd. Office: "SOBHA", Sarjapur - Marathahalli Outer Ring Road (ORR), Devarabisanahalli, Bellandur Post, Bangalore - 560 103.
Ph: +91-80-49320000, Fax: +91-80-49320444
email: investors@sobha.com | website: www.sobha.com

NOTICE TO THE SHAREHOLDERS

[For the kind attention of Equity Shareholders of the Company]
(Transfer of Equity Shares to Investor Education and Protection Fund)

This Notice is given pursuant to the provisions of Section 124(6) of the Companies Act 2013 read with "Investor Education and Protection Fund Authority (Accounting Audit, Transfer and Refund) Rules, 2016 and subsequent amendments thereto.

The shareholders may note that the dividend declared by the Company for the financial year 2012-13 which remained unclaimed for seven years is due for transfer to Investor Education and Protection Fund (IEPF) after the closure of the 7th year, i.e. 3rd August, 2020. The equity shares held by those shareholders who have not claimed the dividend for the consecutive seven years starting from 2012-13 is due for transfer to IEPF and will be transferred to IEPF subsequently on transfer of the dividend amount as per the procedure set out in the rules.

In compliance with the provisions of the Rules, the Company is sending individual notices at the latest available addresses of the respective shareholders whose dividends are lying unclaimed for the last 7 consecutive years, advising them to claim the dividends expeditiously. Further, the Company has uploaded the full details of shareholders including their folio number or DP-ID-Client ID and shares due for transfer to IEPF on its website www.sobha.com. Shareholders are requested to refer to the website to verify the details of uncashed dividend and shares liable to be transferred to IEPF.

In case the Company does not receive any communication from the concerned shareholders by 3rd August, 2020, the Company shall with a view to adhering with the requirements set out in the Rules, transfer the shares of concerned shareholders to IEPF by due date i.e., 2nd September, 2020. Please note that no claim shall lie against the Company in respect of unclaimed dividend amount and shares transferred to IEPF pursuant to the said rules.

Shareholders may note that both unclaimed/ unpaid dividend(s) and the corresponding shares transferred to IEPF including all benefits accruing thereon, if any, can be claimed back by the shareholders from IEPF Authority after following the procedure prescribed in the aforesaid rules.

Concerned shareholders, holding shares in Physical form and whose shares are liable to be transferred to IEPF, may note that the Company would be issuing duplicate share certificates in lieu of the original share certificate(s) held by them for the purpose of transfer of shares to IEPF as per the Rules and upon issue of such duplicate share certificates, the Company shall inform the depository by way of corporate action to convert the duplicate share certificate into DEMAT form and transfer in favour of IEPF. The original share certificate(s) which stand registered in the name of the original shareholder will stand automatically cancelled and be deemed non-negotiable. Concerned shareholders holding share in dematerialized form may note that the Company shall inform the depository by way of corporate action for transfer of shares in favour of the DEMAT account of the IEPF.

The shareholder may further note that the details uploaded by the Company on its website should be regarded and shall be deemed adequate notice in respect of issue of duplicate share certificate(s) by the Company for the purpose of transfer of shares to IEPF pursuant to the Rules.

In case the concerned shareholder have any query on the subject matter and the Rules, they may either contact the Secretarial Department of the Company at "SOBHA" Sarjapur - Marathahalli Outer Ring Road (ORR), Devarabisanahalli, Bellandur Post, Bangalore - 560103, Tel: 080-49320000, e-mail ID: investors@sobha.com or Company's Registrar and Transfer Agent, Link Intime India Private Limited, C-101, 247 Park, L.B.S. Marg, Vikhroli (West), Mumbai - 400083, Tel No. 022-25946970, e-mail ID: iepf.shares@linkintime.co.in.

For Sobha Limited

Date: May 2, 2020
Place: Bangalore
Vighneshwar G Bhat
Company Secretary & Compliance Officer

ROPEWAYS AND RAPID TRANSPORT SYSTEM DEVELOPMENT CORPORATION H.P. LIMITED (RTDC)
Invites
REQUEST FOR PROPOSAL
Development of Innovative Urban Transport Solution by Ropeways in Shimla (Phase-I), Himachal Pradesh on PPP/PPP with VGF Mode

Government of Himachal Pradesh is committed to make endeavors for the improvement of physical infrastructure in the State by creating and enhancing more transport facilities for the general Public & Tourists. After successful bidding of many projects, Government of Himachal Pradesh through Ropeways and Rapid Transport System Development Corporation H.P. Limited (RTDC) proposes to develop Innovative Urban Transport Solution by Ropeways in Shimla (Phase-I), Himachal Pradesh on PPP/PPP with VGF Mode.

Sr. No.	Project	Location	Estimated Project Cost
1.	Development of Innovative Urban Transport Solution by Ropeways in Shimla (Phase-I), Himachal Pradesh on PPP/PPP with VGF Mode	Shimla	Rs. 1200 Crore

Image for illustration purpose only

For further details i.e. detailed scope of work, minimum eligibility criteria, bidding procedure and other terms and conditions, please refer to the detailed RFP documents hosted (by 30.04.2020) on our website: www.himachal.nic.in/transport or contact at the address given below. The interested bidders are invited to attend the pre-bid meeting which shall be held on 21.05.2020 at 1500 hrs. at RTDC Office, US Club, Shimla. For further updates, please visit website periodically.

For further information, please contact

ATTN: OF The Chief General Manager
 Ropeways and Rapid Transport System Development Corporation H.P. Limited (RTDC), US Club, Shimla
 ADDRESS US Club, Shimla-171001
 Phone No. +91-9418481177; +91-9418457129
 E-mail ID cgmrtcdhp@gmail.com

LAST DATE OF RECEIPT OF PROPOSAL IS ON/BEFORE 25.06.2020 (UPTO 1600 HRS.)

EXTENSION OF PARCEL EXPRESS TRAINS UPTO 15.05.2020

Parcel Express trains of Eastern Railway (except Sealdah-Malda Town Parcel Express) which were earlier scheduled upto 03.05.2020 have now been extended upto 15.05.2020 (originating) on nominated days.

Chief Commercial Manager/FM

EASTERN RAILWAY

TATA MUTUAL FUND

NOTICE CUM ADDENDUM

This notice cum addendum sets changes to **Scheme Information Documents (SIDs) / Key Information Memorandums (KIMs) of all Open Ended schemes of Tata Mutual Fund** for revision in cut-off timing.

In continuation of the notice cum addendum published on 18th April, 2020 the following revised cut-off timing has been extended till further notice.

The cut off timings for transactions will be as follows:

In case of Subscription (including switch-in)

- For Tata Liquid Fund and Tata Overnight Fund - 12.30pm
- For other than Tata Liquid Fund and Tata Overnight Fund - 1.00pm

In case of Redemption (including switch-out)

- For Tata Liquid Fund and Tata Overnight Fund - 1.00pm
- For other than Tata Liquid Fund and Tata Overnight Fund - 1.00pm

All other provisions of SEBI Mutual Fund Regulations regarding applicability of NAV in respect of subscription and redemption remain unchanged.

Notes:-

- This notice cum addendum will form an integral part of the SID & KIM of all open ended schemes of Tata Mutual Fund.
- All other terms & conditions of the SID & KIM read with other addendums including type of scheme & risk-o-meter remain unchanged.

Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.

MOTILAL OSWAL Mutual Fund

Motilal Oswal Asset Management Company Limited
 Registered & Corporate Office : 10th Floor, Motilal Oswal Tower, RahimTullah Sayani Road, Opposite Parel ST Depot, Prabhadevi, Mumbai - 400 025
 • Toll Free No.: +91 8108622222, +91 22 40548002 • Email : mfservice@motilaloswal.com
 • CIN No.: U67120MH2008PLC188186
 • Website: www.motilaloswalmf.com and www.mostshares.com

Notice cum Addendum to the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the Schemes of Motilal Oswal Mutual Fund (MOMF)

Extension in the period of Cut-off time for applicability of Net Asset Value (NAV) for Subscriptions/Redemptions (Including Switches) of units in the Schemes of MOMF

In continuation to our notice cum addendum dated April 06, 2020 & April 17, 2020 and in accordance with directions received from SEBI vide email and RBI Press Release dated April 30, 2020, unit holders are hereby informed that the revised cut-off timings for both subscription and redemption in the schemes of MOMF which were applicable up to April 30, 2020 has now been extended till further notice.

Investors are requested to take note of the above.

All other provisions related to applicability of NAV for subscription / purchase, switches and redemption mentioned in the SID and KIM of the Schemes of MOMF shall remain unchanged.

This notice cum addendum forms an integral part of the SID and KIM of the Schemes of MOMF as amended from time to time. All other contents remain unchanged.

For Motilal Oswal Asset Management Company Limited (Investment Manager for Motilal Oswal Mutual Fund)

Place : Mumbai
 Date : May 01, 2020

Sd/-
Aashish P Somaiyaa
 Managing Director and Chief Executive Officer

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

CANARA ROBECO

Canara Robeco Mutual Fund
 Investment Manager : Canara Robeco Asset Management Co. Ltd.
 Construction House, 4th Floor, 5, Walchand Hirachand Marg, Ballard Estate, Mumbai 400 001.
 Tel.: 6658 5000 Fax: 6658 5012/13 www.canararobeco.com CIN No.: U65990MH1993PLC071003

NOTICE CUM ADDENDUM NO. 44B

NOTICE IS HEREBY GIVEN THAT, in accordance with RBI Press Release dated 30th April, 2020 and our notice cum addendum no. 44A dated 17th April, 2020 the following temporary change in cut-off timings for applicability of NAV for the Schemes of Canara Robeco Mutual Fund ("the Fund") shall continue to remain in force till further notice:

Sr. No.	Particulars	Temporary cut-off timings
A.	In respect of subscriptions/purchases (including switch-ins): 1. For Canara Robeco Liquid Fund and Canara Robeco Overnight Fund 2. For Schemes other than Canara Robeco Liquid Fund and Canara Robeco Overnight Fund	12:30 p.m. 01:00 p.m.
B.	In respect of redemptions (including switch-outs): For all schemes including Canara Robeco Liquid Fund and Canara Robeco Overnight Fund	01:00 p.m.

All other provisions related to applicability of NAV for subscription/purchase, switches and redemption mentioned in the Statement of Additional Information ("SAI")/Scheme Information Document ("SID") and Key Information Document ("KIM") of the Scheme(s) of Canara Robeco mutual fund shall remain unchanged. This addendum shall form an integral part of the SAI/SID/KIM of the Scheme of Canara Robeco Mutual Fund as amended from time to time.

Unit holders are requested to visit www.canararobeco.com to claim their amounts remaining unclaimed or unpaid and follow the prescribed procedure therein.

For and on behalf of Canara Robeco Asset Management Company Ltd.
 (Investment manager for Canara Robeco Mutual Fund)

Date: 01-05-2020
 Place: Mumbai

Sd/-
 Authorised Signatory

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

NIIT LIMITED
 Regd. Office: 8, Balaji Estate, First Floor, Guru Ravi Das Marg, Kalkaji, New Delhi - 110019
 Phone No.: +91-11-41675000, Fax No.: +91-11-41407120
 CIN: L74899DL1981PLC015865
 Website: www.niit.com; Email: investors@niit.com

NOTICE

Notice is hereby given pursuant to the provisions of Section 124 (6) of the Companies Act, 2013 read along with the Investor Education and Protection Fund Authority (Account, Audit, Transfer and Refund) Rules, 2016 ("the Rules") notified by the Ministry of Corporate Affairs effective from September 7, 2016 and amendments made thereunder.

Pursuant to the Rules, unpaid or unclaimed dividends are required to be transferred by the Company to the Investor Education and Protection Fund (IEPF) established by the Central Government, after completion of seven years.

Further, Equity Shares of the Company, in respect of which dividend has remained unclaimed or unpaid for seven consecutive years or more, are required to be transferred by the Company to the Investor Education and Protection Fund ("IEPF") Suspende Account.

In view of the outbreak of COVID-19 pandemic in India, the Company is unable to send individual notices to those shareholders who have not claimed their dividend for seven (7) consecutive years or more in terms of IEPF Rules. The Company shall dispatch notices to aforesaid shareholders at their registered address once the normalcy restored, inter-alia, providing them the details of their unclaimed dividend and giving them an opportunity to claim the said unclaimed dividend latest by Friday, July 17, 2020, to avoid transfer of their shares to the Demat account of IEPF Authority.

The detail of such shareholders, unclaimed dividend and shares liable for transfer to IEPF Suspende Account is available on Company's website i.e. www.niit.com for information and necessary action by the shareholders.

Concerned shareholder(s) may immediately visit our website to verify the details of the unclaimed/unpaid dividend and the shares liable to be transferred to IEPF and approach the Company at the co-ordinates indicated below with necessary documents supporting their dividend claim. Failing receipt of communication by July 17, 2020, the Company will proceed to transfer the dividend and/or shares, by the due dates specified by the Rules or such further extended date as may be applicable, for necessary compliance. In this connection, please note that:-

i. For shares held in physical form: New share certificate(s) will be issued and transferred subsequently to the Demat account of the IEPF Authority without any further notice. Further, upon issue of such new share certificate(s) the original share certificate(s) which are registered in your name will stand automatically cancelled and deemed to be bad delivery.

ii. For shares held in electronic mode: The shares will be directly transferred to the Demat Account of the IEPF Authority with the help of Depository Participant(s) without any further notice.

The members may further note that the details made available by the Company on its website shall be deemed as adequate notice in respect of issue of duplicate share certificate(s) by the Company for transfer of shares to IEPF. Please note that no claim shall lie against the Company in respect of unclaimed dividend amount and shares transferred to IEPF Authority pursuant to the said Rules.

The Unclaimed dividend amount and the shares transferred to IEPF, may be claimed by the concerned shareholder from the IEPF Authority by following the procedure prescribed under the aforementioned IEPF Rules.

For any queries on the subject matter, you may contact Company's Investors Service Department at 8, Balaji Estate, Guru Ravi Das Marg, Kalkaji, New Delhi - 1100019, Phone: 011-41675000; Fax: 011-41407120, Email : investors@niit.com

For NIIT Limited
 Sd/-
Deepak Bansal
 Company Secretary

Place: Delhi
 Date: May 1, 2020

BARODA MUTUAL FUND

NOTICE-CUM-ADDENDUM No. 30/2020
Extension of revised cut off timings for the applicability of Net Asset Value (NAV) for the schemes of Baroda Mutual Fund

Further to the notice cum addenda no. 25/2020 dated April 6, 2020 and no. 28/2020 dated April 17, 2020 issued by Baroda Asset Management India Limited, and pursuant to the SEBI communication dated April 30, 2020, investors / unit holders may note that such revised cut off timings for applicability of NAVs in respect of subscription and redemption of units of the schemes of Baroda Mutual Fund ("Mutual Fund"), have been extended until further notice.

All the other terms and conditions of the above-mentioned notice-cum-addendum dated April 6, 2020 and provisions of the scheme information documents of the schemes of the Mutual Fund, relating to the applicability of NAVs, both in cases of subscription/switch-in and redemption/switch-out, shall remain unchanged.

For Baroda Asset Management India Limited (Formerly known as Baroda Pioneer Asset Management Company Ltd.) (Investment Manager to Baroda Mutual Fund)

Place : Mumbai
 Date : April 30, 2020

Sd/-
Authorised Signatory

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

For further details, kindly contact:
Baroda Asset Management India Limited
 (Formerly known as Baroda Pioneer Asset Management Company Ltd.)
 CIN : U65991MH1992PLC069414
 501, Titanium, 5th Floor, Western Express Highway, Goregaon (East), Mumbai - 400 063.
 Tel. No. : +91 22 6848 1000 • Toll Free No. : 1800 267 0189
 Visit us at : www.barodamf.com • Email : info@barodamf.com

IDBI mutual

IDBI Asset Management Limited
 CIN: U65100MH2010PLC199319
 Registered Office: IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400005
 Corporate Office: 4th Floor, IDBI Tower, WTC Complex, Cuffe Parade, Colaba, Mumbai - 400005
 Tel: (022) 66442800 Fax: (022) 66442801 Website: www.idbimutual.co.in E-mail: contactus@idbimutual.co.in

NOTICE CUM ADDENDUM NO. 3/2020-21

NOTICE CUM ADDENDUM TO THE SCHEME INFORMATION DOCUMENT (SID) AND KEY INFORMATION MEMORANDUM (KIM) OF THE SCHEMES OF IDBI MUTUAL FUND

Extension in Change in Uniform Cut-Off timings for the applicability of NAV for Subscriptions and Redemptions for the schemes of IDBI Mutual Fund

Investors are requested to note that pursuant to our notice cum addendum no. 2/2020-21 and RBI Press Release/ AMFI and SEBI communication dated April 30, 2020, there is an extension in change in Uniform cut off timings for Subscriptions and Redemptions till further notice as mentioned below:

Particulars	Schemes	Existing Cut Off Time	Revised Cut Off Time
Subscriptions	IDBI Liquid Fund	01.30 PM	12:30 PM
	Other than IDBI Liquid Fund	03.00 PM	01:00 PM
Redemptions	All Schemes including IDBI Liquid Fund	03.00 PM	01.00 PM

All other terms & conditions of the schemes and other provisions related to applicability of NAV in case of both subscriptions (including switch-in) and redemptions (including switch-out) will remain unchanged.

This Addendum shall form an integral part of SID/KIM of the schemes of IDBI Mutual Fund, as amended from time to time.

For IDBI Asset Management Limited
 (Investment Manager to IDBI Mutual Fund)

Place: Mumbai
 Date: May 01, 2020

Sd/-
 Head - Compliance and Risk Management

Statutory Details: IDBI Mutual Fund has been set up as a trust sponsored by IDBI Bank Limited with IDBI MF Trustee Company Limited as the Trustee ("Trustee" under the Indian Trusts Act, 1882) and with IDBI Asset Management Limited as the Investment Manager.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

NIIT LIMITED
 Regd. Office: 8, Balaji Estate, First Floor, Guru Ravi Das Marg, Kalkaji, New Delhi - 110019
 Phone No.: +91-11-41675000, Fax No.: +91-11-41407120
 CIN: L74899DL1981PLC015865
 Website: www.niit.com; Email: investors@niit.com

NOTICE

Notice is hereby given pursuant to the provisions of Section 124 (6) of the Companies Act, 2013 read along with the Investor Education and Protection Fund Authority (Account, Audit, Transfer and Refund) Rules, 2016 ("the Rules") notified by the Ministry of Corporate Affairs effective from September 7, 2016 and amendments made thereunder.

Pursuant to the Rules, unpaid or unclaimed dividends are required to be transferred by the Company to the Investor Education and Protection Fund (IEPF) established by the Central Government, after completion of seven years.

Further, Equity Shares of the Company, in respect of which dividend has remained unclaimed or unpaid for seven consecutive years or more, are required to be transferred by the Company to the Investor Education and Protection Fund ("IEPF") Suspende Account.

In view of the outbreak of COVID-19 pandemic in India, the Company is unable to send individual notices to those shareholders who have not claimed their dividend for seven (7) consecutive years or more in terms of IEPF Rules. The Company shall dispatch notices to aforesaid shareholders at their registered address once the normalcy restored, inter-alia, providing them the details of their unclaimed dividend and giving them an opportunity to claim the said unclaimed dividend latest by Friday, July 17, 2020, to avoid transfer of their shares to the Demat account of IEPF Authority.

The detail of such shareholders, unclaimed dividend and shares liable for transfer to IEPF Suspende Account is available on Company's website i.e. www.niit.com for information and necessary action by the shareholders.

Concerned shareholder(s) may immediately visit our website to verify the details of the unclaimed/unpaid dividend and the shares liable to be transferred to IEPF and approach the Company at the co-ordinates indicated below with necessary documents supporting their dividend claim. Failing receipt of communication by July 17, 2020, the Company will proceed to transfer the dividend and/or shares, by the due dates specified by the Rules or such further extended date as may be applicable, for necessary compliance. In this connection, please note that:-

i. For shares held in physical form: New share certificate(s) will be issued and transferred subsequently to the Demat account of the IEPF Authority without any further notice. Further, upon issue of such new share certificate(s) the original share certificate(s) which are registered in your name will stand automatically cancelled and deemed to be bad delivery.

ii. For shares held in electronic mode: The shares will be directly transferred to the Demat Account of the IEPF Authority with the help of Depository Participant(s) without any further notice.

The members may further note that the details made available by the Company on its website shall be deemed as adequate notice in respect of issue of duplicate share certificate(s) by the Company for transfer of shares to IEPF. Please note that no claim shall lie against the Company in respect of unclaimed dividend amount and shares transferred to IEPF Authority pursuant to the said Rules.

The Unclaimed dividend amount and the shares transferred to IEPF, may be claimed by the concerned shareholder from the IEPF Authority by following the procedure prescribed under the aforementioned IEPF Rules.

For any queries on the subject matter, you may contact Company's Investors Service Department at 8, Balaji Estate, Guru Ravi Das Marg, Kalkaji, New Delhi - 1100019, Phone: 011-41675000; Fax: 011-41407120, Email : investors@niit.com

For NIIT Limited
 Sd/-
Deepak Bansal
 Company Secretary

Place: Delhi
 Date: May 1, 2020

MIRAE ASSET Mutual Fund

NOTICE CUM ADDENDUM NO. 19/2020

THIS NOTICE CUM ADDENDUM SETS OUT THE CHANGES TO BE MADE IN THE STATEMENT OF ADDITIONAL INFORMATION ("SAI"), SCHEME INFORMATION DOCUMENT ("SID") AND KEY INFORMATION MEMORANDUM ("KIM") OF ALL THE SCHEMES OF MIRAE ASSET MUTUAL FUND ("MAMF")

CHANGE OF CUT-OFF TIMINGS IN THE SCHEMES OF MAMF

NOTICE is hereby given that in reference to our notice-cum addendum dated April 06, 2020 and April 17, 2020 on "Change in cut-off timings for the schemes of MAMF", the revised cut-off timings are now extended till further notice, pursuant to RBI press release dated April 30, 2020 and subsequent communication received from SEBI vide email dated April 30, 2020.

Unit holders are informed that all other terms and conditions mentioned in the aforesaid notice-cum-addendums remain unchanged.

All other provisions relating to applicability of NAV for Subscription, Redemption and Switch Transactions remains unchanged.

All the other terms and conditions of SAI, SIDs and KIMs of the Scheme(s) will remain unchanged.

For and on behalf of the Board of Directors of
MIRAE ASSET INVESTMENT MANAGERS (INDIA) PVT. LTD.
 (Asset Management Company for Mirae Asset Mutual Fund)

Place : Mumbai
 Date : April 30, 2020

Sd/-
AUTHORISED SIGNATORY

MIRAE ASSET MUTUAL FUND (Investment Manager: Mirae Asset Investment Managers (India) Private Limited) (CIN: U65990MH2019PTC324625).
 Registered & Corporate Office: 606, Windsor, Off CST Road, Kalina, Santacruz (E), Mumbai - 400098.
 ☎ 1800 2090 777 (Toll free), ✉ customer@miraeasset.com 🌐 www.miraeassetmf.co.in

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

indianexpress.com

I arrive at a conclusion not an assumption.

Inform your opinion with detailed analysis.

The Indian Express. For the Indian Intelligent.

The Indian EXPRESS
 JOURNALISM OF COURAGE

NOTICE

Mutual Fund

Principal

Principal Asset Management Pvt. Ltd.
 (Formerly known as Principal Pnb Asset Management Company Private Limited)
 (CIN : U25000MH1991PTC064092)
 Regd. Off.: Exchange Plaza, 'B' Wing, Ground Floor, NSE Building, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051. • Toll Free: 1800 425 5600 • Fax: (022) 6772 0512
 E-mail: customer@principalindia.com • Visit us at: www.principalindia.com

NOTICE-CUM-ADDENDUM TO THE SCHEME INFORMATION DOCUMENT (SID) & KEY INFORMATION MEMORANDUM (KIM) OF THE SCHEMES OF PRINCIPAL MUTUAL FUND (PMF) [NO.22/2020]

A. Extension of revised cut-off timings:
 Further to the notice ad dated April 17, 2020 and in light of RBI Press Release dated April 30, 2020 wherein RBI extended the applicability of amended trading hours till further notice for all RBI regulated markets, SEBI has also extended the reduced cut-off timing for both subscription and redemption in mutual fund schemes till further notice. Accordingly, the revised cut-off timing as per the notice cum addendum No. 19/2020 dated 06, 2020 shall remain effective till further notice in this regard.
 All other terms and conditions as laid out in the aforesaid notice cum addendum remain unchanged.

B. Resumption of services at few Investor Service Centres ("ISCs") and Official Points of Acceptance ("OPAs") of RTA:
 Investors / unit holders are hereby informed that services at few ISCs and OPAs of the RTA have been resumed. Investors / unit holders are advised to refer to the website of Principal Mutual Fund at www.principalindia.com for the list of ISCs and OPAs that are made operational from time to time for submitting their commercial and non-commercial transactions.
 However, Investors and Distributors of Principal Mutual Fund are requested to use digital/ electronic modes for their mutual fund transactions and avoid travelling except for medical reasons or emergencies till the situation becomes normal.

C. Acceptance of non-commercial transactions:
 PMF will also accept non-commercial transactions on email id pmftrxn@principalindia.com from the registered email id of the investor or a signed scanned request (where email id is not registered), along with the respective enclosures. The types of non-commercial transactions that will be accepted and processed over email will be published on the website of PMF from time to time. PMF will process the request after conducting necessary due diligences as considered appropriate. PMF reserves the right to reject such request which is incomplete / does not provide the requisite documents.

Contents hereof shall form an integral part of the SID/SAI/KIM of the Scheme(s) of Principal Mutual Fund as amended from time to time and all other features / terms and conditions thereof remain unchanged.

For further information/assistance, do visit us at www.principalindia.com or e-mail us at customer@principalindia.com or call on our Toll Free: 1800 425 5600.

For Principal Asset Management Pvt. Ltd.
 (Formerly known as Principal Pnb Asset Management Company Private Limited)

Place : Mumbai
 Date : May 01, 2020

Sd/-
Authorised Signatory

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.