

Uddhav while addressing his party workers

I had promised Balasaheb that I will make a Shiv Sainik the chief minister of Maharashtra. I have vowed to fulfil this promise.

Uddhav Thackeray: The chance to come into his own

Sena playing hardball with BJP on rotational chief ministership should not surprise anyone as Uddhav might be eyeing the CM's post for himself.



Dr Deepak Pawar

It is difficult to be Uddhav Thackeray these days. It does not look like he and his party are going to compromise with their long term ally, recent big brother Bharatiya Janata Party. At this juncture, it is imperative to understand the Sena chief's mind and find out whether he understands the minds of 'Sainiks' in particular and electorate in Maharashtra in general.

Since the 1990s, Uddhav has remained a key political player, initially in the Shiv Sena and later in state politics. But he had to face his cousin Raj — widely considered by Sainiks and public at large as Thackeray senior's successor. However, Thackeray senior took the decision in favour of his son, leading to Raj forming the Maharashtra Navnirman Sena.

A lot of people hoped and anticipated that the Sena would collapse after the death of Thackeray senior. The fact that the party has not just survived but flourished in certain areas speak volumes about Uddhav's leadership and managerial qualities. What he lacked in oratory has been compensated through his networking skills and creation of a new generation of leaders.

In comparison, the MNS, after a promising performance in 2009, is on the fringes of Maharashtra politics. Although the ruling Congress-NCP used the MNS to neutralise the Sena, what really demolished the Raj-led party was its untimely hobnobbing with Narendra Modi-led BJP. Probably, Uddhav doesn't want to repeat the same mistake.

As long as Thackeray senior was alive, he was the 'Hindu Friday Samrat'. However, since 2014, the BJP's deadly combination of Hindutva and development has unsettled one and all, including the Sena. Using every possible medieval jargon Sena wanted to remain the 'big brother' in the alliance. However, despite maintaining the façade of friendship, the Modi-Shah dispensation made serious attempts to demolish the Sena. The Sena returned the favour by following the innovative model of 'Opposition in government'. It participated in the government and through its mouthpiece 'Saamana' routinely criticised the government.

Since the results were announced on October 24, the Sena has been playing hardball with the BJP on the issue on rotational

chief ministership and equal sharing of portfolios. The BJP has now decided not to stake claim for the government hoping that their move may put Uddhav under tight spot. But Uddhav is unperturbed.

Another major change this time has been the arrival of Aaditya Thackeray in the legislative politics — the first from the family. Many would presume that Uddhav is playing hard ball for the political future of his son. That may be true, but that is not the only reason.

A lot of Sainiks do not trust the BJP. Whether it is on the issue of Ram Mandir or Uniform Civil Code, the consensus between the two parties has been more or less superficial. There is also a growing fear in the minds of the Opposition in Maharashtra that the BJP not only wants to win elections, but also

The Sena's desire for the chief minister's position could also mean that Uddhav may be eyeing the top job for himself. Given the volatile scenario right now, Uddhav seems a better choice — with wide experience in party matters — than an inexperienced Aaditya, who also heads the Yuva Sena.

intends to destroy Opposition parties as well as its allies like Shiv Sena. This gripping fear and the consequent retaliation are behind Uddhav's tough stance today.

Amid the political uncertainty in Maharashtra, the alternative of a Sena-NCP government backed by the Congress from outside looks like a possibility. But the question is: Is Uddhav willing to snap ties with the BJP at the Centre?

The Sena's desire for the chief minister's

position could also mean that Uddhav may be eyeing the top job for himself. Given the volatile scenario right now, Uddhav seems a better choice — with wide experience in party matters — for the position. Certainly, better than Aaditya, who is inexperienced as well as a first-term MLA.

What other choices does Uddhav have? A compromise formula with the BJP could still be an option.

During the Lok Sabha election, the BJP successfully utilised Balakot air strikes for electoral benefit. However, campaigning on the abrogation of Article 370 in the Assembly election did not help it. In fact, it backfired.

Keeping in mind the fact that the Sena would remain a regional party, Uddhav can effectively distance himself from the BJP and attempt to strengthen his party as a regional force. Much of it depends on whether he is able to keep his people together. With large scale defection to the BJP, just before the Assembly election, not helping political turncoats, it is very difficult to break any major political party, including the Sena. This provides an opportunity for Uddhav to go back to his party's old roots — the politics of 'Marathi Manos' and the Marathi language.

The politics of Hindutva and the politics of 'Marathi Manos' are antithetical. Shiv Sena can't play both. With the BJP and the Sangh Parivar monopolising the Hindutva space, it is high time that Uddhav brings his party back on track. The Sena's tag line during the Assembly campaign was 'Hich ti vel' (this is the moment). That is the message for the Sena and Uddhav — if only they want to listen.

(Dr Pawar is a political commentator and teaches politics at the University of Mumbai.)



Shades of '85 in 2019 verdict

APRAMEYA RAO

The counting of votes on October 24 resulted in a comfortable majority for the pre-poll alliance between the Bharatiya Janata Party and the Shiv Sena. Yet, a pall of gloom enveloped the saffron camp — and for good reason.

Having failed to achieve the target of winning over 220 seats in the Assembly, the saffron alliance also ended up losing ground to a resurgent Opposition led by Nationalist Congress Party (NCP) chief Sharad Pawar.

The below-par performance of the saffron alliance and the remarkable resilience shown by the Pawar-led Opposition were the two main take-aways from the 2019 Assembly election results. Nevertheless, these two take-aways resemble closely the ones observed after the 1985 Assembly election results were announced.

Dip after splendid LS performance

In what can only be termed as an eerie numerical co-incidence, the pre-poll saffron alliance in 2019 as well as the Congress (I) in 1985 won 161 seats. The backstory of both electoral performances also had several parallels.

In the December 1984 Lok Sabha polls, held in the aftermath of former PM Indira Gandhi's assassination, the Congress (I) won 42 Lok Sabha seats and over 50 per cent of the vote share in the state. Buoyed by newly sworn-in Prime Minister Rajiv Gandhi's charisma, the Congress (I) was expecting a massive victory in the Assembly polls. In fact, the then chief minister Vasantdada Patil, too, was confident of his party winning 230-odd Assembly seats.

The 2019 Assembly polls, too, played out in a similar manner. After winning 41 out of the 48 seats and nearly 50 per cent of the vote share in the Lok Sabha election, political pundits dubbed the BJP-Sena alliance as unstoppable. So confident were the BJP and Sena of a massive victory in the Assembly polls that the former also came up with the slogan of "Abki baar 220 paar".

In both instances, however, national factors failed to enthuse the electorate during Assembly polls. In March 1985, the Congress (I) failed to galvanise vot-

EERILY SIMILAR					
1984 LS Polls	'85 VS Polls	2019 LS Polls	2019 VS Polls		
Cong (I)	42/48	161/288	BJP-Sena	41/48	161/288
Cong (S)	1/48	54/288	NCP	4/48	54/288
▶ After 1985 polls, Pawar became the LoP in Assembly.		▶ In 2019, Pawar's NCP is likely to stake claim to LoP's post.			

ers by pitching Mr Gandhi as 'TINA' (There Is No other Alternative). Three decades later, the BJP's attempt to make the state election into a referendum on the Centre's Kashmir policy (Read abrogation of Article 370) came to a cropper.

Rebel trouble

Ahead of the Assembly polls in 1985, the Congress (I) replaced several sitting MLAs, sparking a rebellion within the party ranks. At least 22 Congressmen fought the polls as Independents, with seven of them winning. Most notably, former CM A.R. Antulay won as an Independent from Shrivardhan. Moreover, the 1985 election saw Independents garnering over 17 per cent of the votes — the highest till date.

With several local leaders missing out on a ticket this time, in order to accommodate turncoat leaders, the saffron allies, too, faced rebellion in several constituencies. While 40-odd Sena-BJP leaders turned rebel, not all could win as Independents. Nevertheless, many were able to play spoilsport in several constituencies. In some cases, rebels were also able to defeat high-profile candidates like Narendra Mehta.

'Pawar Play'

One man was a common link

between the two elections — Mr Pawar. Despite his advancing age and the existential threat to his party, the Maratha strongman proved to be a solid opponent, helping his party win 54 seats. In yet another numerical coincidence, the Pawar-led Congress (Socialist), too, had won 54 seats in 1985. The whole Opposition, more or less, rallied behind Mr Pawar ahead of the 1985 polls, with ideologically disparate parties like the BJP and the Peasants and Workers Party coming under the umbrella of the Progressive Democratic Front. Though Mr Pawar failed to dislodge the Congress (I), he cemented his position as one of the biggest Maratha leaders.

Thirty-four years later, Mr Pawar took on the combined might of Prime Minister Narendra Modi and BJP president Amit Shah. While the top BJP leadership continued to attack him in their rallies, the former Union minister chose to keep the focus on farmer crisis and rising unemployment.

With the BJP-Sena underperforming in the recent polls, Mr Pawar had the last laugh. In the process, Mr Pawar reiterated a point he made to a prominent news magazine ahead of the 1985 polls: "In an Assembly election, local issues come to the fore."

Tussle over power sharing sour Uddhav's ties with Fadnavis

BHAGWAN PARAB

In June this year, on Shiv Sena's 53th foundation day, now caretaker chief minister Devendra Fadnavis told the gathering, "He (Uddhav Thackeray) is like my elder brother."

Interestingly, Mr Fadnavis became the first non-Sena leader to address the annual event, clearly underlining the excellent camaraderie between him and the Sena chief. It seemed like both had buried their differences for good and were destined for another five-year rule in Maharashtra after the Vidhan Sabha polls. However, much has changed since then.

Bitterness has now replaced compassion, while trust has given way to mistrust. Both leaders have launched such a scathing attack against each other that the door for reconciliation now looks closed forever. The vitriolic language has only suggested that the malice is much deeper, perhaps beyond repair.

The breakdown of ties between Mr Thackeray and Mr Fadnavis is surprising, given their match always looked as one made in political heaven.

Five years ago, when the Bharatiya Janata Party (BJP) and the Sena contested Assembly polls separately, it was Mr Fadnavis, who persuaded the central leadership to join hands with the Sena after the elections.

Even as the Sena continued to attack the BJP government for five years, at the Centre and in Maharashtra, Mr Fadnavis maintained cordial relations with the Sena chief. In fact, it was Mr Fadnavis, who had persuaded the BJP to contest both Lok Sabha and Vidhan Sabha polls in alliance with the Sena. So, what caused the rift between these two leaders?

According to Sena sources, Mr Thackeray was extremely hurt after Mr Fadnavis squarely denied that the BJP had made any promise to Sena about sharing the chief minister's post for two and a half years.

"I did not expect this type of



I did not expect this type of betrayal from him (Devendra Fadnavis). He is a liar. I had promised Balasaheb that there would be a Shiv Sena chief minister one day, and I will fulfill that promise. I don't need Amit Shah and Fadnavis for that.

— UDDHAV THACKERAY, Shiv Sena chief after the breakdown of ties between the two saffron parties.

I again want to make it clear that it was never decided that the CM's post will be shared. There was never a decision on this issue. Even (BJP chief) Amit Shah ji and (senior BJP leader) Nitin Gadkari ji said this was never decided.

— DEVENDRA FADNAVIS, Caretaker chief minister denying Shiv Sena's accusation.

betrayal from him. He is a liar," Mr Thackeray vented out his ire at him.

He also claimed that while announcing the alliance ahead of the Lok Sabha polls, Mr Fadnavis had said that both parties would equally share responsibilities after the Assembly polls.

According to political observers, ever since the BJP-Sena alliance swept the Lok Sabha polls this year, Mr Thackeray had been dropping enough hints about his twin desire — of holding the chief minister's post for two and a half years and equal share in the government.

But, Mr Fadnavis and the BJP leadership took him lightly, believing that he would eventually fall in line, like in 2014, when the Sena had reluctantly decided to play sec-

ond fiddle to the BJP. Moreover, instead of coming clear on the issue, Mr Fadnavis also kept soft-peddalling it. The stubbornness of the Sena chief, who is hitherto seen as always compromising, has caught the caretaker chief minister completely off guard.

With the BJP announcing that it would not be forming the government due to lack of numbers, the onus is on Mr Thackeray to stake claim. He would need the support of the NCP and the Congress to realise his dream of installing a Sena chief minister in the state.

In lieu of support, both parties have asked the Sena chief to snap ties with the BJP. If he does so, the state will see Mr Thackeray and Mr Fadnavis, who were once friends, standing against each other.

DECCAN Chronicle

11 NOVEMBER 2019

Amid chill, India, Pak lose Kartarpur opportunity

History was made twice over on November 9. Besides throwing up the Supreme Court judgment on the Ayodhya tangle aimed at resolving a faith-rooted dispute, the date also etched itself in the record books of India-Pakistan relations, with the Kartarpur Sahib Gurdwara just six km across the border in Pakistan receiving its first batch of Sikh pilgrims from India through a specially built corridor — on a visa-free basis — under a new dispensation granted by Pakistan.

A matter of such moment could have lifted ties when bilateral relations have been frozen since the 2016 Pakistani terrorist attack on an Army camp in Uri, with the freeze deepening after New Delhi's August 5 decision to alter the constitutional status of J&K.

But it seems any potential for an opening may have been stymied by the remarks made by the Prime Ministers of the two countries at the very moment history was being made, with Pakistan leader Imran Khan's observations being outright egregious. In the case of the Ayodhya judgment too, a resolution of sorts has been reached but possibly accompanied by a sullen or anxiety-seeped peace between the country's two most significant religious communities.

The opening of the Kartarpur Sahib corridor to mark the 550th anniversary of the passing of Guru Nanak Dev, the 17th century founder of the Sikh faith, who had spent his last days at the gurdwara in Kartarpur, has come at a time when the bilateral relationship is fragile — something that Pakistan PM Imran Khan and his foreign minister Shah Mehmood Qureshi point out at the drop of a hat. They did so again as the Indian pilgrims arrived. Indeed, Mr Khan, showing poor judgment, raked up not just Kashmir but also made comments on the Ayodhya verdict. This line seemed well-orchestrated. Not just Pakistan's PM, the foreign minister and the military spokesman, but also the country's president, waded into the Ayodhya matter in the guise of commenting on the welfare of Muslims. This is hypocritical. Pakistan's silence on fellow Muslims citizens in Balochistan as well as Muslims in China's Xinjiang is deafening.

With India's former Prime Minister Manmohan Singh who, like his predecessor A.B. Vajpayee, was known for his constructive stance on Pakistan, being in the first batch of Kartarpur pilgrims, the making of a small diplomatic window could have been hoped for. But the Pakistan line-up has vitiated the atmosphere for now. Mr Khan and the Pakistan military perhaps calculate that at a time of serious economic and political difficulties at home, a softening on India may appear ill-timed.

For his part, Mr Modi, too, played hot and cold. He thanked Mr Khan for Kartarpur and complimented Pakistan's workers for having got the corridor ready very quickly (in the space of a year), but he addressed his counterpart by his last name of "Niazi", which by an official circular Mr Khan has proscribed. Mr Modi's reference to the fall of the Berlin Wall — also on November 9, coincidentally — as a "unifier" too may have seemed gratuitous to the Pakistanis in the wake of the recent Kashmir developments.

Victims of vendetta politics

US President Donald Trump could never remove the lifelong Secret Service protection that his predecessor Barack Obama gets. The strength of American institutions would prevent him from committing such a petty and cowardly act, as would the likelihood of diminishing political capital, both with the public at large and with his own craven Republican Party.

No such luck in India. The government is withdrawing the Special Protection Group (SPG) cover previously provided to the Gandhi Parivar. It did not matter that this family has seen two members assassinated — former Prime Ministers Indira Gandhi and Rajiv Gandhi. All that matters to this government is a small-minded sense of revenge. No one can doubt that the ruling party derives energy from its personal attacks on Jawaharlal Nehru's descendants — if he were alive, they would snatch away his security as well.

Supporters of this decision would say, well why not; if the security assessment is lower, then the family, who've had it nice and easy on the Government of India's dime and who've been able to live a rarified existence thanks to their protective bubble, should lose that cover. Such bubble-heads forget that the Gandhi family is iconic — that to many, including the ruling party, they represent not just a political threat but also, rightly or wrongly, accumulated grievances. They forget what the Congress points out, that when ex-PM VP Singh withdrew Rajiv Gandhi's SPG cover upon taking office in 1989, he signed the ex-PM's death warrant two years later; oddly it was done even though Rajiv had survived an assassination attempt in 1987 in Sri Lanka.

But this government is not worried, even if three members of the Gandhi family are in active politics, and remain high-profile targets in the eyes of a would-be assassin. Its decision to withdraw cover is contemptible.

DECCAN CHRONICLE

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Printer & Publisher

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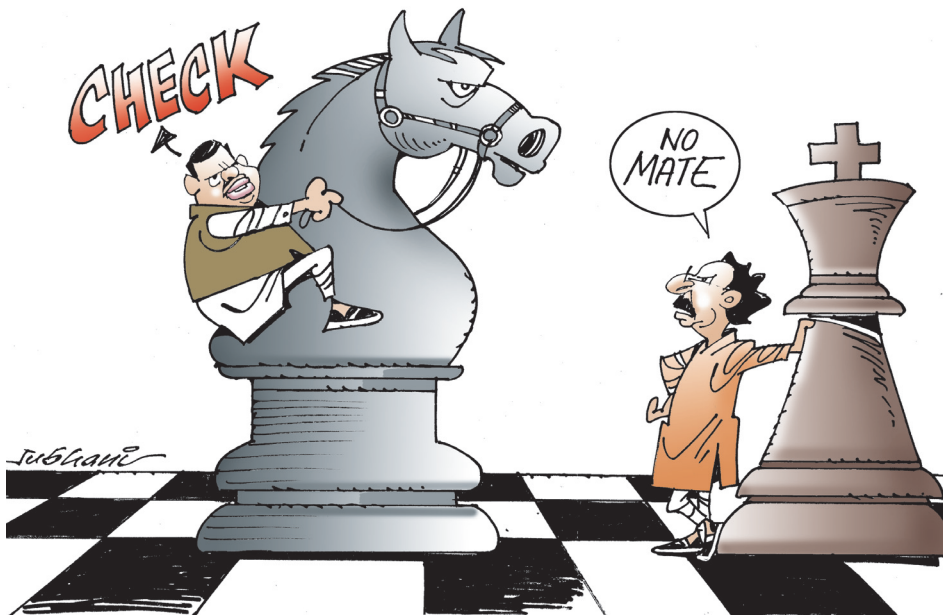
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Gram: CHRONICLE Postal registration no: No. H/SD-348/2006-08

Subhani



Unpacking fascism's biggity architecture



Manish Tewari

State of the Union

Fascists have a morbid fascination with grandiose buildings. Fascist construction started manifesting as soon as Benito Mussolini seized power in Italy in the 1920s. In Germany, the process kicked off with Adolf Hitler's ascent to chancellorship in 1933. Both these regimes were tyrannical dictatorships and architecture was an instrument of political puffery, a demonstration of ugly state power and predicated principally upon the visual reinforcement of Fascist beliefs.

To parade the omniscience of the Fascist ideology the edifices built or proposed for construction were gargantuan with wide-open spaces surrounding them. The vacant space was designed to serve as an assembly point for massive congregations of people that became the props for menacing spectacles of mass intimidation and coercion. The torch rallies of the Nazi Era being an example.

The principal focus of Fascist architecture was public buildings and boulevards. Their blueprints had an ominous likeness to ancient Rome. The objective being the invocation of grandeur's bygone coupled with an attempt to bring out a sense of raw nationalism.

Fascist architecture in Italy was developed by a handful of architects with Giuseppe Terragni being the most conspicuous. Other notable eminences were Marcello Piacentini, Giovanni Guerrini, Ernesto Bruno La Padula and Mario Romano. In Germany, the Fascist architectural endeavour was led by Albert Speer, Hitler's chosen architect who later served as the Nazi armaments minister during the Second World War. He was sentenced to 20 years in prison at the Nuremberg trials. He later wrote a

book entitled *Inside the Third Reich* that became an international sensation.

The broad-spectrum stab of Albert Speer's architectural delusions was to virtually level Berlin to the ground for constructing bottoms up — *Welthauptstadt Germania*, loosely translated to mean world capital Germania. Adolf Hitler in 1933 itself declared with all the pompousness at its command "The new German Reich is neither a boarder nor a lodger in the royal chambers of bygone days." The centre of the Nazi-ruled world — Germania — was slated for completion by 1950. The task was supposed to be executed with ruthless efficiency by the pillage of the mines and minerals of occupied Europe for building materials and cleansing the Jewish quarter of Berlin to reposition those citizens of Berlin whose homes or buildings happened to stand in the way of the bulldozers.

Speer reminisced a decade before his death that with the wisdom of hindsight he now believed that the Fuhrer had commanded him to build "not a city, but a sarcophagus" — a stone coffin, typically adorned with a sculpture or inscription and associated with the ancient civilisations of Egypt, Rome and Greece. "Like the ancient pharaohs, he planned to use stone to ensure his own immortality," concluded Speer.

Had Albert Speer's grandiose vision not become a victim of a *coitus interruptus* because of Hitler's war plans the capital of the Third Reich would have been transformed in a manner that would have made the city unrecognisable to its lifelong inhabitants. Broad swathes of the city would have simply been altered beyond recognition. Ancient structures like the Reichstag and the

Brandenburg Gate which seem gigantic even to the contemporary eye would simply have been overshadowed by new erections of humungous dimensions.

Other totalitarian regimes are also not immune to this architectural megalomania. The People's Republic of China nominated Albert Speer the Junior — the son of Hitler's notorious comrade-in-arms and the creator of the 1936 Berlin Olympics extravaganza — to formulate the master plan for the Beijing Olympic games of 2008. With this act the Communist party apparitionists once again sanctified the fundamental politicisation of aesthetics that has been a trademark of 20th century authoritarianism. Like other absolutes earlier the Chinese elite converted public spaces and sporting events into tangible evidence of their omnipotence and almost a divine right to rule.

The Junior Mr Speer who spent a lifetime trying to distance himself from his rather tainted legacy was tasked to formulate the master plan for the approach to the Olympic compound in Beijing. His plan focused upon the building of an commanding avenue to link the Forbidden City with the National Stadium in which the opening ceremony of the Games took place. It immediately evoked comparisons with his father's designs for "Germania". The Senior Speer had also similarly conceived a mighty central axis that was the centrepiece of his stillborn architectural fantasy for Germania.

The Chinese were not being ingenuous in selecting a designer whose noun was associated with very grey historical overtones. The organisers of the Beijing

Olympics sought to execute a spectacle that was but a manifestation of their own alter ego. Their coming-out party. Their storming the global stage and Herr Speer drawing upon the luminescence to his father's complete grasp of the architecture of power took a leaf right out of the Nazi architectural playbook to turn Chinese aspirations into brick-and-mortar reality.

That is what the grandiose project to remodel the central vista in New Delhi is really all about. Subterfuged in the pragmatic skulduggery this endeavour smacks of the NDA/BJP government's ravenous thirst to emboss a new architectural order that bears their indelible stamp for posterity to remember. It is but the eighth Delhi they seek to create.

History is replete with instances that unimpeachably demonstrate that such projects swing between the sublime and the ridiculous. From the Nazi reengineering of Berlin to the Red Square in Moscow the underlying intent was always identical - stamping history with a unique imprint for posterity. What is proposed in Delhi appears is again out of the autocritical playbook. It is but an exercise in spawning narcissistic symbolism.

Rather than tampering with and subverting the heritage of Delhi, the BJP government's energies would be much better-served had they stuck to their 2014 electoral promise of building a hundred new cities. In the past 65 months not a single one has come up. In fact after the conceptualisation and subsequent establishment of Chandigarh, Bhubaneswar and Gandhinagar, not a single green field city has been created anywhere in the country. Even Amravati, the capital of the new state of Andhra Pradesh, is but a ghost town but the rulers in Delhi care less. For them architecture is but another means of power projection.

The author is a lawyer, Member of Parliament and former Union information and broadcasting minister. The views expressed are personal. Twitter handle @manishtewari

LETTERS

AYODHYA VERDICT

The judgment on the long-pending Ayodhya issue is welcome (*Ram Lalla comes home, a new masjid to rise, DC, Nov. 10*). Political parties, for years, have milked the sensitive issue for petty political gains. Now that the issue is resolved, they would do well to focus their energies on more serious issues concerning the common man. One hopes that at least now the BJP, which made Ayodhya an electoral issue for almost three decades, will concentrate on real issues like unemployment, economic slowdown and agrarian distress.

Dr N. Ratan Prasad Reddy
Hanamkonda, Warangal Urban

Apropos AIMIM president Asaduddin Owaisi's remarks on the Supreme Court (*Supreme, but not infallible, DC, Nov. 10*), I beg to mention that the Supreme Court judgment was unanimous, and one of the judge is Muslim. So the decision is certainly on facts and not on beliefs.

Rajinder Bakshi
Hyderabad

You have totally published biased reports on the judgment of the Supreme Court on the Ayodhya issue. You have interviewed only the persons who opposed the ruling and raked up long-buried stories of the masjid demolition etc.

Vinod Sreebhashyam
Begumpet, Secunderabad

50 YEARS AGO IN DECCAN Chronicle

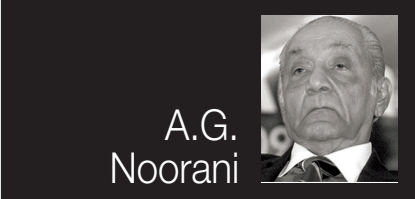
**It's a conflict between
bossism, democracy:
PM**

NEW DELHI, Nov. 10

Prime Minister Indira Gandhi has told Congressmen that the basic issue in the present crisis in the organisation was whether or not democratic forces would prevail in the party.

In a six-page letter written on November 8, she explained to partymen the background to the present crisis and the objective behind convening an AICC session in Delhi.

Mrs. Gandhi said there has been always a conflict between bossism and democracy "and it is this conflict which has reached a critical stage." Declaring that there was no conflict in the party, she said that if the organisation was alive, the Government would be aware of its responsibility."



A.G.
Noorani

Habeas corpus is habeas carcass in Kashmir Valley

Law has reached its finest moments when it has freed men from the unlimited discretion of some ruler, some civil or military official, some bureaucrat. Where discretion is absolute, man has always suffered. At times it has been his property that has been invaded; at times his privacy; at times, his liberty of movement; at times, his freedom of thought; at times, his life. Absolute discretion is a ruthless master. It is more destructive of freedom than any of man's other inventions," US supreme court justice William O. Douglas said in 1951. This is not true of this part of the world; certainly not of India. The massive arrests in Kashmir included in their sweep not only the entire political class but also children. The draconian Public Safety Act, 1978 was used to put 14-year-old boys in jail.

The writ of habeas corpus is guaranteed to every citizen as a fundamental right. It has been reduced to habeas carcass thanks to the

Supreme Court's refusal to provide relief to detainees in Kashmir. It is depressing how the chief justice of India, Ranjan Gogoi, and a couple of his colleagues talk of "the national interest", while effectively postponing for long periods petitions for habeas corpus. On August 4, there was no revolt in Kashmir; not even a procession. But having imposed on the people the very next day a death sentence for Kashmir and its identity, the government of India and its stooge Governor Satyapal Malik decided to lock up people to prevent peaceful protest. This is what the government called 'the national interest' — a cry that the supreme court echoed.

The time is come to consider the basics of the legal outrage of imprisonment without trial called 'preventive detention'. It is now three centuries old. It was first introduced in India by the East India Company by the Bengal State Prisoners Regulation 111 of 1818 through its governor general's vice president in council.

It provided for the imposition of "personal restraint" and regular check-ups of the health "and comfort" of the detainee, suitable provision "for his support" and that of "his own wants and those of his family". He received an "allowance". In 1918 came the report of the sedition committee headed by its president, justice S.A.T. Rowlatt, and comprising two English and two European judges. The law based on this report was the hated Rowlatt Act.

The committee unanimously recommended, apropos preventive detention, "...we think that... it must be subject to the observance of... principles — (i) No interference with liberty must be penal in character. Nothing in the nature of conviction can be admitted without trial in strict legal form. If in the supreme interests of the community the liberty of individuals is taken away, an asylum must be provided a different order from a jail. (ii) Any interference with liberty must be safeguarded by an inquiry which, though cir-

cumstances exclude the possibility of its following forensic forms, must be judicial in the sense that it must be fair and impartial and as adequate as it can be made."

Lodging detainees in prison is infliction of punishment without trial. It is a violation of the right to personal liberty: patently unconstitutional. Chapter III of Indian Penal Code enacted in 1860 concerns punishments. Section 52 lists them. One of them is imprisonment. But the laws authorising preventive detention routinely empower the state to order that the detainee "be detained in such place and under such conditions, including conditions as to maintenance, discipline and punishment for breaches of discipline, as the appropriate government may, by general or special order".

The place specified is, invariably, jail. This is imprisonment without trial and a violation of the fundamental right of personal liberty (Article 21). Article 22 of India's constitution provides for preventive

detention. The detainee is entitled to be given grounds of detention that are considered by an advisory board, which can be packed with party hacks.

As early as 1950, Justice Mehr Chand Mahajan of the Supreme Court pointed out that "preventive detention laws are repugnant to democratic constitutions and they cannot be found to exist in any of the democratic countries of the world". In 1969, the court characterised the legislation as "a negation of the rule of law, equality and liberty". In 1979, the court said it "viewed with disfavour detention without trial, whatever be the nature of offence". The court stopped using such language since. It has said repeatedly that preventive detention is not penal but preventive. Why lodge the detainee in jail, then? In Northern Ireland, it was imposed on Aug 9, 1971 but was lifted on Dec 5, 1975. Conditions were far, far worse there.

By arrangement with Dawn



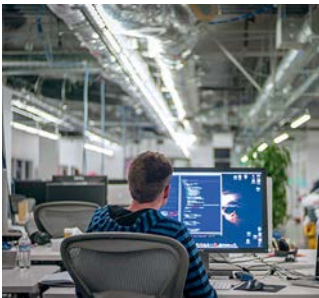
Outside help

Google has enlisted outside help to clean up the longstanding Play Store malware problem

DECCAN CHRONICLE

MONDAY | 11 NOVEMBER 2019 | HYDERABAD

SHORT TAKES



KOLKATA HOLDS ITS FIRST ZOOHACKATHON

Kolkata, Nov. 10: Sixteen teams, comprising students of higher educational institutes and working professionals, demonstrated tech-based solutions to stop wildlife trafficking at an event here.

New Delhi was the first Indian city to host such an event in November 2017, while it is being held for the first time in the eastern metropolis.

The US Consulate General Kolkata is partnering with WWF-India, TRAFFIC India and the Bengal Chamber of Commerce & Industry (BCC&I) to host the two-day 'Zoohackathon', which began here on Saturday.

The 'Zoohackathon', which had started in 2016, is a global tech challenge to find technology-driven solutions to combat wildlife trafficking and the Kolkata event is part of that initiative.

Sixteen teams, each having two to six members, got five minutes to present their project before an expert panel comprising wildlife experts, a US consulate spokesman said here on Sunday.

"The participating teams create solutions to help detect traffickers and educate the public through mobile apps and other software. At the end of the 'Zoohackathon', teams present their solutions to a panel of judges," he said.

The 'Zoohackathon', being held all over the world, aims to bring together students of higher educational institutes and wildlife enthusiasts. Each team is given 48 hours each to develop technology-based solutions to address wildlife trafficking challenges.

The event is being organised in 16 cities, including Kolkata and New Delhi, across 14 different countries this year.

—PTI

■ Sixteen teams, each having two to six members, got five minutes to present their project before an expert panel comprising wildlife experts, a US consulate spokesman said on Sunday.

NY regulator to probe Apple card for sex bias

Web developer calls algorithm behind Apple Card sexist

New York, Nov. 10: A New York regulator is investigating Goldman Sachs for possible sex discrimination in the way it sets credit limits. The bank denies wrongdoing.

The probe follows a series of viral tweets by entrepreneur and web developer David Heinemeier Hansson about algorithms used for the Apple Card, which Goldman Sachs manages in partnership with Apple.

Hansson said the card offered him a credit limit 20 times greater than it gave to his wife, even though she has a higher credit score. He called the algorithm a sexist program.

A spokeswoman for the New York Department of Financial Services confirmed Saturday that the agency will investigate.

The agency is "troubled to learn of potential dis-

■ In several tweets that were often liked thousands of times and frequently retweeted, Hansson didn't disclose his or his wife's income, but wrote that they have been married a long time, file joint tax returns and live in a community-property state.

crimination treatment in regards to credit limit decisions reportedly made by an algorithm of Apple Card, issued by Goldman Sachs," said spokeswoman Sophia Kim. She said the department "will be conducting an investigation to determine whether New York law was violated and ensure all consumers are treated equally regardless of sex."

"Our credit decisions are

based on a customer's creditworthiness and not on factors like gender, race, age, sexual orientation or any other basis prohibited by law," said Goldman Sachs spokesman Andrew Williams. He added that the bank could not comment on decisions about individual customers.

Apple did not immediately respond to a request for comment.

In several tweets that were often liked thousands of times and frequently retweeted, Hansson didn't disclose his or his wife's income, but wrote that they have been married a long time, file joint tax returns and live in a community-property state. He tweeted that appeals when she got a far lower credit limit fell on deaf ears.

When Apple Card finally raised her credit limit

without addressing the scoring system, he tweeted, it was essentially trying to "bribe one loud mouth on Twitter, then we don't have to actually examine our faulty faith in THE ALGORITHM."

Apple introduced the Apple Card earlier this year in a partnership with Goldman Sachs.

A press release announcing the card called Goldman Sachs "a newcomer to consumer financial services" that was "creating a different credit card experience." It pledged not to share or sell information to other parties for marketing and advertising.

"Simplicity, transparency and privacy are at the core of our consumer product development philosophy," said Goldman Sachs Chairman and CEO David M. Solomon.

—AP

HOW TO GET STARTED ON MASTODON

AFTER TWITTER BANNED SANJAY HEGDE'S ACCOUNT TWICE, INDIANS HAVE STARTED TO MIGRATE TO A TWITTER-LIKE SOCIAL MEDIA PLATFORM CALLED MASTODON.

■ If you're feeling overwhelmed by the the 'federated' nature of Mastodon, then here is a guide to the service that is more akin to email than other SM platforms. To get an idea of this social media platform, visit <https://mastodon.social/about> first before signing up.

■ The signup is quite simple—just a username, email address, and password. To further ease your privacy concerns, gathering information about the user isn't their business model.

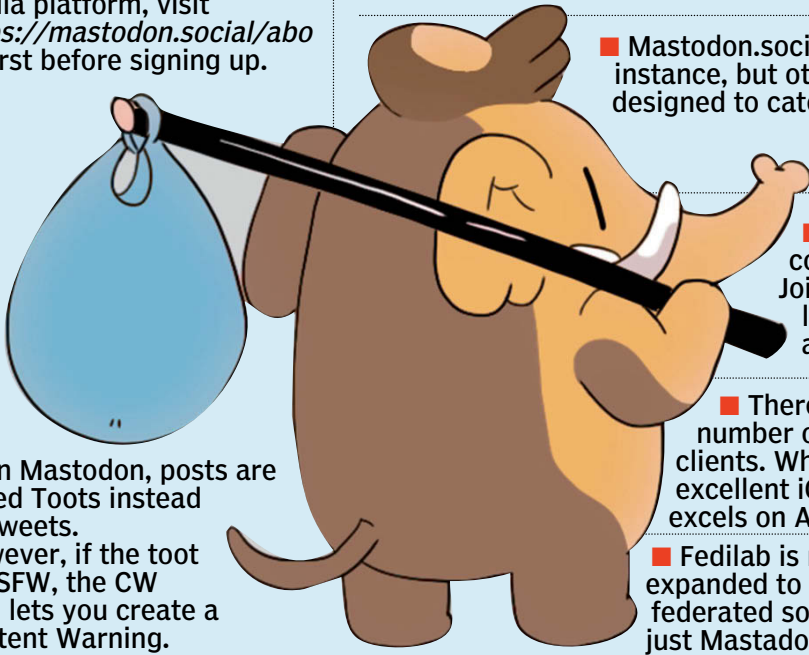
■ One important thing to note is your full username, which is formatted thus: [@\[Username\]@\[MastodonInstance.Domain\]](#)

■ Mastodon.social is a general-purpose instance, but other instances might be designed to cater to specific locations, interests, groups, or anything else!

■ Once you feel confident, head over to [JoinMastodon.org](#) and look over a list of most available instances.

■ There's also a healthy number of mobile Mastodon clients. While Amaroq is an excellent iOS option, Fedilab excels on Android.

■ Fedilab is notable, as its expanded to support other federated social networks, not just Mastadon.



Govt needs to be wary of facial recognition misuse



Rohan Seth

India is creating a national facial recognition system. If you live in India, you should be concerned about what this could lead to. It is easy to draw parallels with 1984 and say that we are moving towards Big Brother at pace, and perhaps we are. But a statement like that, for better or worse, would accentuate the dystopia and may not be fair to the rationale behind the move. Instead, let us side-step conversations about the resistance, doublethink, and thoughtcrime, and look at why the government wants to do this and the possible risks of a national facial recognition system.

WHY DOES THE GOVERNMENT WANT THIS?

Let us first look at it from the government's side of the aisle. Having a national facial recognition database can have a lot of pros. Instead of looking at this like big brother, the best-case scenario is that the Indian government is looking at better security, safety, and crime prevention. It would aid law enforcement. In fact, the request for proposal by the National Crime Records Bureau (NCRB) says as much. 'It (the national facial recognition system) is an effort in the direction of modernizing the police force, informa-

tion gathering, criminal identification, verification and its dissemination among various police organizations and units across the country'.

Take it one step further in a world where later down the line, you could also use the same database to achieve gains in efficiency and productivity. For example, schools could have attendance based on FaceID-like software, or checking for train tickets would be more efficient (discounting the occasional case of plastic surgery that alters your appearance significantly enough).

POTENTIAL FOR MISUSE

The underlying assumption for this facial recognition system is that people implicitly trust the government with their faces, which is wrong. Not least because even if you trust this government, you may not trust the one that comes after it. This is especially true when you consider the power that facial recognition databases provide administrations.

For instance, China has successfully used AI and facial recognition to profile and suppress minorities. Who is to guarantee that the current or a future government will not use this technology to keep out or sup-

press minorities domestically? The current government has already taken measures to ramp up mass surveillance. In December last year, the Ministry of Home Affairs issued a notification that authorized 10 agencies to intercept calls, data on any computer.

WHERE IS THE CONSENT?

Apart from the fact that people cannot trust all governments across time with data of their faces, there is also the hugely important issue of consent and absence of legality. Facial data is personal and sensitive. Not giving people the choice to opt-out is objectively wrong.

Consider the fact that once such a database exists, it will be combined with state police across the country, it says as much in the proposal excerpt mentioned above. There is every chance that we are looking at increased discrimination in profiling with AI algorithms repeating the existing biases.

Why should the people not have a say in whether they want their facial data to be a part of this system, let alone whether such a system should exist in the first place?

Moreover, because of how personal facial data is, even law enforcement agencies should have to go through some form of legal checks and safeguards to clarify why they want access to data and whether their claim is legitimate.

Data breaches would have worse consequences

Policy, in technology and elsewhere, is often viewed through what outcomes are intended and anticipated.

Data breaches are anticipated and unintended. Surely the government does not plan to share/sell personal and sensitive data for revenue. However, considering past trends in Aadhaar, and the performance of State Resident Data Hubs goes, leaks and breaches are to be expected. Even if you trust the government to not misuse your facial data, you shouldn't be comfortable with trusting third parties who went through the trouble of stealing your information from a government database.

Once the data is leaked and being used for nefarious purposes, what even would remedial measures look like? And how would you ensure that the data is not shared or misused again? It is a can of worms which once opened, cannot be closed.

Regardless of where on the aisle you stand, you are likely to agree that facial data is personal and sensitive. The technology itself is extremely powerful and thus, can be misused in the wrong hands. If the government builds this system today, without consent or genuine public consultation, it would be almost ensuring that it or future administrations misuse it for discriminatory profiling or for suppressing minorities. So if you do live in India today, you should be very concerned about what a national facial recognition system can lead to.

(Rohan is a policy analyst at the technology and policy programme at The Takshashila Institution. Views are personal.)

GAIT RECOGNITION EXPLAINED

As India prepares to install a nationwide facial recognition system in an effort to catch criminals and find missing children, human rights and technology experts warned of the risks to privacy from increased surveillance. People, however, need to be more worried about an even more sophisticated surveillance system that can recognise a person with the manner of their walking. While the technology isn't new, it can be deployed in future for 'safety' and 'convenience'.

■ The surveillance tool, already being deployed in China, is known as Gait Recognition. It uses people's body shapes and how they walk to identify them, even when their faces are hidden from cameras.

■ The theory behind this recognition system is that every person has a unique gait. It has also been a common experience that a familiar person can be recognized by his/her gait from a distance.

HOW DOES GAIT RECOGNITION WORK?

The basic idea behind gait recognition is to equip a system with necessary hardware and software so that it can capture and map human gait to produce a digital signature that can later be compared against other human gait data to identify a subject.

HOW IS THE DATA CAPTURED?

The first is gait recognition based on the automatic analysis of video imagery. This approach is the most popular approach studied and involves analysis of video samples of a subject's walk and the trajectories of joints and angles.

■ The second method uses a radar system, which records the gait cycle that the various body parts of the subject creates.

The gait may depend on many factors:

■ Physical factors: such as height, weight and physique of the person

■ Intrinsic factors: person's sex (M/F), age

■ Extrinsic: clothing, terrain, footwear, etc.

■ Pathological: diseases that can affect gait like musculoskeletal anomalies, neurological diseases, psychiatric disorders

■ Physiological: proportions of body

■ Psychological: emotions affecting the gait, personality type



Advantages

■ Non-invasive biometric recognition makes it suitable for security and surveillance

■ User consent is not required (and often not taken when deployed in mass/public surveillance applications)

■ Monitoring people with gait recognition does not require their cooperation

Disadvantages

■ Its non-invasive nature is a threat to privacy but boon for security surveillance

■ Still in its infancy, may not be adequate

■ Many internal (e.g. diseases, psychological conditions, etc.) and external (e.g. clothing, footwear, etc.) may affect gait, hence the identification accuracy

Interest paid to wife is deductible

Racked up debt in the festive season? Here's how to deal with it

Money

D₂

E₁

B₃

T₁

S₁

quick BITES

INDICATORS		%
Sensex	40,323.61	-0.81
Nifty 50	11,908.15	-0.86
S&P 500	3,093.08	+0.26
Dollar (₹)	71.29	+0.46
Pound Sterling (₹)	91.30	+0.29
Euro (₹)	78.63	+0.18
Gold (10gm)* (₹)	38,706▼196	-0.50
Brent crude (\$/bbl)*	62.51	+0.35
IN 10-Yr bond yield	6.554	+0.815
US 10-Yr T-bill yield	1.910	-0.624

* As of Saturday

355 infra projects show cost overruns of ₹3.88 lakh crore

As many as 355 infrastructure projects, each worth Rs 150 crore or more, have shown cost overruns to the tune of over Rs 3.88 lakh crore owing to delays and other reasons, according to a report. The Ministry of Statistics and Programme Implementation monitors infrastructure projects worth Rs 150 crore and above.

RIL cuts base price for new gas from KG-D6



Reliance Industries has cut by about 7 per cent the minimum price it is seeking for the natural gas it plans to produce from newer fields in the Bay of Bengal KG-D6 block after key customers protested over the high base price, sources said. RIL and BP Plc is in the market seeking bids from potential users for the 5 million standard cubic metres per day of natural gas.

Govt may extend anti-dumping duty on glass imports

The government may extend existing anti-dumping duty on imports of clear float glass as the commerce ministry has recommended for continuation of the levy. Continuation of the duty was recommended by the ministry's investigation arm Directorate General of Trade Remedies (DGTR) after concluding a probe into it.

ShippingMin not opposed strategic divestment: Secy

The Shipping Ministry is not opposed to strategic divestment of the Shipping Corporation of India (SCI), a top official said. The ministry in 2017 had opposed the proposal of the strategic divestment of SCI, but has now agreed to the proposal of the group of secretaries for dilution of SCI stake, the official said. A group of secretaries had recently approved the strategic sale of SCI along with a few other PSUs.

Printed & Published by T Venkateswarlu on behalf of Deccan Chronicle Holdings Limited, Printed at Deccan Chronicle Press at Deccan Chronicle Holdings Ltd. #563/9/D&9/E, Behind Andhra Bank Pet Basheerbagh, Kompally, Ranga Reddy Dist. Editor: T.Venkatram Reddy, RNI Reg No.APENG/2008/24282. © All rights reserved. Reproduction in whole or in part without written permission of The Editor, Financial Chronicle ® is prohibited.

IRDAI's proposal to ease claim process opposed Surveyors oppose hike in limit for self-assessment

FALAKNAAZ SYED
MUMBAI, NOV. 10

The association of independent surveyors is opposing the increase in the proposed limits for self-assessment of damage by the insurance regulator and wants these limits lowered.

The Insurance Surveyors and Loss Assessors Regulations 2019 has proposed to increase the limits of self-assessment of damage up to ₹75,000 in case of motor accidents claims from the current limit of ₹50,000. Similarly, no surveyor inspections would be required for fire, marine, home and other insurance claims upto ₹1.5 lakh from the existing limit of ₹one lakh. Anything above these limits would have to be assessed by an insurance surveyor.

Bhanu Mehta, member of The Indian Institute of Insurance Surveyors and Loss Assessors (IIISLA) told *Financial Chronicle*, "The proposed amendments does away with existing system of sending independent and qualified surveyors to assess the damages for claims under ₹75,000.

More than 85 per cent of the motor claims are below ₹75,000. For higher claims, insurers will send their own employees to survey the damages which will be against the interest of policyholders. The employees of insurers will work for the interest of

GENERAL INSURANCE WOES



भारतीय बीमा विनियामक और विकास प्राधिकरण
INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY OF INDIA

► Limits of self-assessment in case of motor accidents damage set to ₹75,000 from the current limit of ₹50,000

► No surveyor inspections would be required for fire, marine, home and

other insurance claims upto ₹1.5 lakh from the existing limit of ₹ one lakh

► The new limits are against the customers and could also impact the livelihood of around 12,000 surveyors

their respective insurers and try to lower the claim amounts as much as possible. Most policyholders as usual would refrain from taking the legal route keeping in view the cost of legal expenses. The new limits are against the customers and could also impact the livelihood of around 12,000 surveyors."

Besides the draft regulations have also proposed several other amendments to the surveyors regulations. For instance, the draft regulations have proposed to delink licensing from IIISLA membership to rationalise the process of licensing. The draft is considering online licensing and renewals for surveyors with digitisation. IRDAI is also looking at revising the fee structure and duties and responsibilities of surveyors. The regulator is also looking at making insurers more responsible for the instruction, education and financial well-being of surveyors.

"Non-compulsion of membership of the surveyors and loss assessors body IIISLA, promoted by IRDA will make its existence insignificant. The new norms discourage new entry into the surveyors professions and will hamper the skill development

policy of the government," said Ashishh Desai, a member of IIISLA and director of Association of Investigators and Detectives.

However, the regulator holds a different view. The IRDAI in draft norms said, "The enhancement of limits for small claims will help to utilise the manpower available within the insurance company for survey work up to the loss limits so that such small claims are settled expeditiously."

IRDAI while giving the rationale for amendment said, "Claim payment is the moment of truth and the insurance surveyor and loss assessor plays a pivotal role in assessing the losses in case of general insurance claims. After a detailed analysis of various recommendations made by the above mentioned Committees as well as the Working Group, in an attempt to facilitate wider participation of younger generation to become surveyors, to meet the varied professional requirements of general insurance market and to rationalise the licensing requirements, it is felt essential to streamline the regulatory framework through amendment."

Another amendment in the proposal is more flexibility in the appointment of surveyors. Usually, the authority reviews this once in three years, but the proposal hopes to review time-to-time on a need basis.

Equity MF inflow hits 5-month low



Bar chart showing Equity MF inflows over 5 months. The inflows show a general downward trend, with a significant dip in the most recent month.

New Delhi, Nov. 10: Equity mutual funds witnessed a net inflow of ₹6,015 crore in October, the lowest in the last five months, amid rally in stock market following series of reform measures taken by the government.

According to data by the Association of Mutual Funds in India (Amfi), open-ended equity schemes witnessed an infusion of ₹6,026 crore, while there was a small outflow of ₹11 crore from close-ended equity plans, translating into a net inflow of ₹6,015 crore in October.

In comparison, net inflows in equity and equity-linked saving schemes stood at ₹6,489 crore in September.

Such inflows stood at ₹9,090 crore in August, ₹8,092 crore in July, ₹7,585 crore in June and ₹4,968 crore in May.

Net inflows continue to pour into the equity-oriented mutual fund schemes tracking the surge in the domestic markets.

— PTI

Indian economy currently facing challenges, says FM

New Delhi, Nov. 10: Finance Minister Nirmala Sitharaman on Sunday unveiled a book on global finance, and said it suggests solutions for challenges that the world and Indian economy is currently facing.

Launching the book titled "The Rise of Finance: Causes, Consequences and Cure", she said it will help "understand the current economic situation facing both the world and Indian economy".

The book is co-authored by V. Anantha Nageswaran and Gulzar Natarajan.

Nageswaran is dean of IFMR Graduate School of Business at Krea University. Natarajan is Senior Managing Director at Global Innovation Fund.

"As a textbook, I am sure it will become very popular and more importantly, this will be a book that is very relevant to those of us, sitting on the policy making table. Secondly, its relevance and the timing of the launch of the book in India. We are currently facing a challenging time," the minister said.

She said it has come at a time when questions are being asked about the nature of the slowdown, which is affecting the global economy and bogging it down and indeed questioning if India is actually in a slowdown.

"...The book examines the rise of financialisation globally. I really commend the prescriptive and descriptive narrative that supports the topic of financialisation and the solutions that have been prescribed for situations that the world and Indian economy is currently facing," Sitharaman said.

India's economic growth slumped to an over six-year low of 5 per cent in the first quarter ended June this fiscal due to slower consumer demand and private investment amid deteriorating global environment.

This has prompted many global agencies to cut India's GDP growth by various degrees for 2019-20.

The RBI, in October monetary policy review, had cut sharply its economic growth projection for the country for this fiscal to 6.1 per cent from 6.9 per cent earlier, expressing hope it will recover in the second half of 2019-20.

The government has recently announced a slew of measures, including cut in corporate tax rate, capital infusion into public sector banks, setting up a ₹25,000 crore fund to boost realty sector, among others, to boost the economy.

— PTI

'Hike value addition rate to curb round-tripping'

SANGEETHA G
CHENNAI, NOV. 10

In order to curb round-tripping, which is rampant with gems and jewellery exports, the trade body has made recommendation to the government to increase value addition rates for different categories.

A section of the trade believes that some of the exporters have been making use of the lower value addition rates for circular trading so that they can inflate their turnover and secure cheaper export credit.

"Export credit is around 6 per cent lower than the domestic rates and even after the expenses on minimal value addition and shipping, these exporters are able to make savings of 4 per cent by making bogus exports," said an industry insider. These funds are also diverted to other businesses and purposes.

Currently, plain gold jewellery requires a minimum value addition of 3.5 per cent, studded-diamond jewellery 7 per cent, jewellery studded with coloured gemstones 6 per cent, any jewellery manufactured through fully-mechanised process 2 per cent, medallions and gold coins 1.5 per cent and findings and mountings manufactured through mechanised process 2.5 per cent.

Gems and Jewellery Export Promotion Council has proposed to increase the value addition rates of plain gold jewellery, diamond-studded jewellery, coloured gemstone-studded jewellery and any jewellery produced through fully mechanised process. The rates can go up by two per cent or more in each category.

No claimants for dormant Swiss accounts of Indians

New Delhi/Zurich, Nov. 10: No claimants have come forward for about a dozen dormant Swiss bank accounts linked to Indians, leaving the funds lying in these accounts at the risk of getting transferred to the Switzerland government.

The Swiss government began making details of dormant accounts public in 2015 to allow their claimants submit necessary proof to get access to those funds, which included at least 10 accounts linked to Indians.

These included some accounts linked to Indian residents and nationals from the British rule era, but ironically not a single dormant account linked to an Indian has been successfully claimed in the last six years, as per the records available with the Swiss authorities.

The claim period for some of these accounts would expire next month, while a few others can still be claimed till the end of 2020.

Incidentally, some of the accounts linked to Pakistan residents have been claimed since then, as is the case with several other accounts linked to residents from other countries including Switzerland itself.

The list included close to 2,600 dormant accounts when it was first made public in December 2015, which had around 45 million Swiss francs (over ₹300 crore) lying unclaimed since at least 1955. There were also nearly 80 safety

unclaimed deposit boxes when the list was first made public for claims from the real owners or their heirs.

More accounts are being added every year since then after they become dormant under the Swiss banking laws and the list now includes nearly 3,500 accounts.

While Swiss bank accounts have been a matter of heated political debate for many years in India due to suspicion that they were being used to hoard alleged black money, it has also been suspected that people linked to the erstwhile princely states had stashed some funds in banks in Switzerland.

Under global pressure over recent years, Switzerland has opened its banking system for regulatory scrutiny from abroad and it has also entered into pacts for automatic exchange of information on financial matters with a large number of countries, including India.

The first batch of details about accounts held by Indians in Switzerland-based financial institutions was given to India recently under this automatic information exchange information and the next such exercise would take place in September 2020.

In the meantime, the claims for dormant accounts are being managed by the Swiss Banking Ombudsman under cooperation from the Swiss Bankers Association.

— PTI

and gold coins, crude gold jewellery, crude gold articles, silver jewellery, rough diamonds and cut and polished diamonds imported and re-exported as return consignment.

In 2017, the government had banned export of 24-carat medallions and coins as well as other gold jewellery to curb round-tripping.

The government is also expected to bring in certain amendments in Chapter 4 of Foreign Trade Policy, which deals with enforcement and adjudication of policy norms.

Financial Chronicle in the past has extensively written about how different categories are being used for circular trading. This includes medallions

Power demand falls for 3rd month, hints at slowdown

RAJESH KUMAR SINGH & DEBJIT CHAKRABORTY

India's electricity demand declined for the third straight month, another indication of an economic slowdown that seems to be deepening.

Electricity demand from distribution utilities declined 13.2 per cent in October from a year earlier, data from the Central Electricity Authority showed. The slump began in August when the power requirement dropped for the first time in more than two years.

Slowing requirement mirrors a widespread slump in demand for consumers goods to cars and houses.

Industrialized provinces of Maharashtra and Tamil Nadu — both automobile hubs of the country — and Gujarat, a center of textiles and chemicals manufacturing, have also reported a sharp decline in demand.

"The slowdown in industrial activity is responsible for this sharp contraction," said Debashish Mishra, a partner at Deloitte Touche Tohmatsu in Mumbai. "The extended monsoon has also reduced demand for cooling during the summer and irrigation demand from farmers."

The data comes on the back of Moody's Investors Service cutting India's credit rating outlook to negative, citing a slowing economy, credit crunch and rising public debt.

The slowdown isn't limited to electricity. Monthly consumption of diesel, the most-consumed petroleum fuel and the lifeblood of Indian manufacturing, transport and agriculture, has been declining since June, and hit the lowest level since the start of 2017 in September.

— Bloomberg

Current consolidation likely to make markets healthy

ASHWIN J. PUNNEN
MUMBAI

The market could take a breather after the recent sharp run-up as well as Moody's negative outlook on India impacting sentiments in the near term.

Nifty witnessed profit booking on Friday session which saw the index gave up its weekly gains and closed the week on a flat note at 11908. Broader markets consolidated its previous three weeks gains and closed lower by 1 per cent each.

According to analysts, the weekly price action formed a high wave candle signalling breather after a rally of more than 900 points in the last four weeks. "We expect the index to undergo a temporary breather towards 11700-11800 range as after 900 points sharp up move in the last four weeks has led stochastic to overbought territory. However, such a breather should not be suspected as negative but would rather provide incremental buying opportunity," said

OPENING BELL

PROJECTIONS FOR THE WEEK

Dharmesh Shah, Head Technical — ICICI Direct. However, the index is unlikely to breach the crucial support area of 11700-11800, he further said. Meanwhile, broader market consolidated during previous week after last three weeks up move and analysts believe the current consolidation will make the market healthy. Going ahead, Nifty midcap, small cap are likely to gain momentum and outperform benchmarks.

Sentiments were also dampened after Moody's downgrade of India's sovereign outlook from 'stable' to 'negative' citing increasing risks to the country's economic growth as well as increasing pressure on fiscal deficit.

Traders booked profit after Nifty climbed up over 4 per cent per cent (451 points) in the last eleven trading sessions. In the sectoral trend, Auto, Banking, Tech, Metal, Pharma and Cement stocks declined while select private banks and Realty stocks gained.

The market believe that the government will come out with bold reforms to spur economic growth.

"Technically Nifty formed a Bearish Candle on daily scale while Doji Candle on weekly scale.

Multiple supports are seen at lower zones while selling pressure is seen near 12000-12050 levels. Now it has to continue to hold above 11850 zones to witness an up move towards 12035 then 12103 levels while on the downside supports are seen at 11780 — 11750," said Siddhartha Khemka, Head — Retail Research, Motilal Oswal Financial Services Private Ltd.

"Trend of the market will be dictated by macro releases. India's CPI inflation is expected to be on

the higher side at 4.3 per cent due to rise in vegetable prices as per consensus estimates. Despite the festive season the IIP is expected to decline to 2.3 per cent as per estimates. Both the data released is expected to put pressure on rate sensitive stocks. However global concerns related to trade war has eased and the same could provide comfort for investors, said Vinod Nair, Head of Research at Geojit Financial Services.

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Brokers
BYTES

Asset-light model to help Engineers India

Engineers India has reported stable performance in Q2FY20 with its revenue growing by six per cent YoY to ₹720 allow crore led by seven per cent YoY and six per cent YoY growth in consultancy and turnkey project revenue to ₹350 crore and ₹370 crore. Notably, its adjusted profit after tax (PAT) surged by 53 per cent YoY due to remeasurement of Deferred Tax Assets (DTAs). EBITDA increased by 17 per cent YoY to ₹110 crore, while EBITDA margin expanded by 1.35 per cent YoY to 14.8 per cent. Sizeable growth potential in sector, huge imminent capex in hydrocarbon sector, asset-light business model, foray into newer segments or sectors, debt-free balance-sheet, healthy revenue and earnings growth and robust return ratios continue to augur well for Engineers India. The broking house recommends a buy rating for the stock.

Broking firm: Emkay
Rating: Buy
Closing price: ₹127.05

Utilisation rate is important for Gail Ltd



GAIL (India)'s second quarter FY20 EBITDA was at ₹1,560 crore billion and profit after tax was ₹1,060 crore, down 47 per cent and 46 per cent year-on-year basis due to weak gas marketing, gas transmission and LPG & LHC earnings. Transmission had ₹186 crore in one-offs related to fixed-charge refund after the HVJ tariff order, adjusted for which, tariffs were flat quarter-on-quarter. Volumes grew three per cent QoQ to 108.7mmcmd. Marketing margins fell 76 per cent QoQ due to spot market fire-sale from delay in fertiliser off-take. Petchem EBIT loss narrowed to ₹89.4 crore in Q2 from ₹220 crore in Q1 on a strong 112 per cent capacity utilisation rate, though realisations were weak. LPG & LHC EBIT declined 52 per cent QoQ on a 26 per cent fall in realisation and higher opex. LPG transmission EBIT rose 32 per cent QoQ. The broking house maintains its buy recommendation with a lower target of the stock at ₹160.

Broking firm: Emkay
Rating: Buy
Closing price: ₹127.05

Eris Lifesciences expands to new verticals in biz

With its focus on therapies for lifestyle-related disorders, Eris Lifesciences is expected to register 13 per cent revenue and 21 per cent growth in profit after tax over FY19-21. Adjusting for the FDC ban and rationalisation, growth was a higher 12.6 per cent on year-on-year growth. The chronic and sub-chronic therapies' contributions to consolidated revenue inched up to 86 per cent (the previous quarter) and have grown 11.4 per cent yoy, while acute therapy revenue declined by one per cent (12.4 per cent), per AIOCD Sept. 19. Eris retains its focus on high-growth chronic therapies and specialty acute therapies (complementing its chronic range). The broging houses believe the base business and the Strides range would drive revenue growth and expect a 13 per cent revenue FY19-21 to ₹1,260 crore. Even as consolidating existing therapy areas is Eris' focus strategy, it is aiming at expanding into newer segments (cardio metabolic division and dermatology). The broking hous believes that the strong revenue growth, healthy EBITDA margin and low capex required, together with strong profit growth. It maintains its Buy rating on the stock,

Broking firm: Edelweiss
Rating: Buy
Closing price: ₹1,281.85

Racked up debt in the festive season?
Here's how to deal with it

To help pay dues on time, instructions need to be given to the bank



Money talk
Adhil Shetty

The Diwali season has ended and, no doubt, you would have enjoyed the festivities with your family and friends. The season also presents several opportunities to make your dream purchases—automobiles, jewellery, electronics, clothes, and even property—all at attractive prices. To make these purchases easy, you may have even availed credit, given how easily loans are available during the season. If your borrowings through credit cards, loans, and store EMIs are considerable, here's what you can do to set your finances right.



SUM UP YOUR DEBTS

Take stock of your festive borrowings. Go through your credit card statements to understand what was spent and where. If you have taken a personal loan or made purchases on store EMIs, take stock of your monthly liabilities. Ensure you're on top of your various debts, understand the terms and conditions of your borrowings, and are aware of the various EMIs and charges you need to pay. Armed with knowledge, you can avoid rude surprises later.

FOCUS ON INTEREST REDUCTION

Festive spending is a form of lifestyle spending. Ideally, one must fund their lifestyle with their own money as part of their discretionary spends, which should form no more than 20-30 per cent of your income. Funding lifestyle on borrowed funds should be minimised. This is because your lifestyle spends don't provide returns. So, for example, buying a large TV on loan may provide you utility and satisfaction; however, a TV depreciates while its purchase price balloons due to the interest you pay on your loan. Hence, look to reduce the interest on festive borrowings, especially credit card debt, which is likely to be more expensive than other debts.



KEEP PAYING DUES ON TIME

Ensure that your EMIs are paid out on time, especially if you have now incurred multiple forms of debt. Tracking multiple EMIs can be challenging. Therefore, it's best to automate the process. Standing instructions need to be given to your bank to clear the dues on time. This is especially important from the point of view of repaying unsecured debt such as credit card debt or a personal loan. Even one missed payment could lead to hefty penalties and wreck your credit score, which, in the current scenario, could impact the interest rate on your other loans or future borrowings.



DON'T APPLY FOR NEW LOANS

If you're in considerable debt, you should avoid taking on more. Ideally, all your EMIs combined should not be more than 40 per cent of your monthly take-home income. Going past this limit would strain your ability to meet other expenses such as rent or utilities. Also, applying for multiple loans at the same time would show you as credit-hungry to your lender as well as to credit rating agencies. Apart from the strain on your finances, this would also have a negative impact on your credit score.



CUT DOWN UNNECESSARY EXPENSES

You have to tread with caution while you're repaying your dues, which would be taking out a considerable chunk of your income. Therefore, you have to manage your expenses in a manner that doesn't strain your finances. Cut down on discretionary spends such as eating out or vacations. This would free up your income to tackle your debt better. Especially avoid being late with payments because you'll incur not just penalties but also considerable interest costs.



ASK FOR CREDIT CARD LIMIT INCREASE

If you've hit the spending limit on your credit card, consider asking your bank for an increase in your spending limit. You may hit the limit for various reasons such as taking a pre-approved loan via your card, or through big-ticket purchases during the festive season. Once you've settled your dues, if your bank doesn't increase your spending limit on its own, you can request it to do so. However, hereon, try to stay within 30% of your limit for a positive impact on your credit score.



ACCESS YOUR CREDIT REPORT

Anyone who's borrowed from a bank or financial institution must take stock of their credit scores. Therefore, now that you've borrowed during the festive season, download a free copy of your credit report and analyse the impact your debts have had on your credit score. You must especially do this if you've been late with your payments, for this will help you keep track of the fall in your score and also help you plot your way back to a good score (750 or above). The festive season makes us loosen up our purse strings. But one must use debt judiciously and always have a repayment plan in place.



The writer is CEO, Bankbazaar.com

WHAT DOES A HEALTH INSURANCE POLICY COST?

Policy Name	Annual Premium	Maximum Age Limit For Entry	Voluntary Copayment Option
United India* New India - Mediclaim Policy*	₹4,979 ₹5,420	65 Years 65 Years	NA Co-pay up to 20%; discount up to 15%
Royal Sundaram - Individual- Supreme SBI General	₹5,795 ₹5,797	No Limit 65 Years	NA NA
Aditya Birla - Activ Assure Diamond Manipal Cigna - Pro Health Protect**	₹6,366 ₹6,426	No Limit No Limit	NA Co-pay available
ICICI Lombard - iHealthBudget National Insurance Co-Health Insurance^	₹6,506 ₹6,510	No Limit NA	NA NA
Universal Sampo- Individual- Essential Max Bupa - Health Companion- Individual	₹6,523 ₹6,542	55 Years NA	NA NA
Oriental - Individual Mediclaim Policy	₹6,571	65 Years	Co-pay up to 20%; discount up to 20%
Apollo Munich - Easy Health Religare - Care - Individual Plan	₹6,702 ₹6,792	65 Years No Limit	NA No
HDFC ERGO - Health Suraksha Bajaj Allianz - Health Guard*	₹6,817 ₹7,027	No Limit 65 Years	Co-pay up to 25% Co-pay up to 20%
Star Health - Medi Classic - Individual Reliance General - Health Wise Insurance - Standard	₹7,074 ₹7,348	65 Years 65 Years	No NA
Liberty General - Individual Health- Basic IFFCO -Tokio - Individual Health Protector	₹7,448 ₹7,472	65 Years 65 Years	No Co-pay available
Future Generali - Health Total Tata-AIG - Medi Care	₹7,927 ₹7,934	No Limit 65 Years	NA NA
Cholamandalam MS - Individual Healthline	₹8,026	65 Years	Co-pay available

Data pertains to individual health insurance cover of Rs. 5 lakh for, 30-year-old (married), residing in Bangalore, and is correct as of Nov 6, 2019. Data is indicative. Actual premium and information may vary from the data mentioned in the table. * Excluding taxes. ** SI = 5.5 lakh; ^ as on 22 May 2019.



Financial planning
By L. Ravindran

RANI,
52 years

PROFESSION: Private employee
DEPENDENTS: None

WHILE PLANNING IS CRITICAL TO OUR FINANCIAL WELL-BEING, IT HAS BECOME INEVITABLE IN THE UNCERTAIN TIMES WE NOW LIVE IN. DR RAVINDRAN ANALYSES YOUR FINANCIALS AND LAYS OUT A ROADMAP FOR ACHIEVING FINANCIAL GOALS.

FUNDS REQUIRED TO MEET GOALS

₹2 CR



ASSUMPTIONS

(L. Ravindran is a certified financial planner and managing director of Wealthmax Enterprises Management Pvt Ltd. Readers can send their queries to ravind0099@gmail.com)

WHERE DOES SHE STAND NOW?

Income ₹15 lakh
Expenses: ₹9 lakh
(includes household expenses)
Net disposable income ₹6 lakh

NET WORTH

Asset	Value
Savings	₹12 lakh
Gold	₹12 lakh
TOTAL	₹24 LAKH

FINANCIAL GOALS (AT CURRENT COSTS):

Expenses	At cost
Post-retirement expenses	₹2 crore

(I) LONGEVITY HAS BEEN PROJECTED AT 85 YEARS; (II) THE RETIREMENT IS PLANNED AT AGE 60; (III) COST OF LIVING GROWS AT 8% PER ANNUM, WHILE EARNINGS ON SAVINGS AND INVESTMENTS GROW AT 10 PER CENT PER ANNUM (III) INCOME IS ASSUMED TO BE GROWING AT 8% IN LINE WITH INFLATION.



Tax matters
Kamal Rath

Interest paid to wife is deductible

If daughter-in-law inherits bank fixed deposits from her mother-in-law through a will, how will the interest income thereon treated when the daughter-in-law does not have any independent source of income? Will such income be clubbed with the income of the husband? If a woman — a pensioner — makes a fixed deposit out of the gift given by her son-in-law, will such income be clubbed with the income of son in law?

VASUDEV
Via email

A) Any amount received on inheritance will not attract clubbing provisions. Therefore, the interest earned on bank deposits inherited by daughter-in-law will not be clubbed in the hands of her husband.

A gift by son-in-law to mother-in-law does not attract clubbing provision as their relationship is covered under the definition of a relative.

As per 56(2) of the Income Tax Act 1961, "relative" means — [i] spouse of the individual; [ii] brother or sister of the individual; [iii] brother or sister of the spouse of the individual; [iv] brother or sister of either of the parents of the individual; [v] any lineal ascendant or descendant of the individual; [vi] any lineal ascendant or descendant of the spouse of the individual; [vii] spouse of the person referred to in clauses [ii] to [vi]. Hence, the amount of gift also will not be liable to be taxed in the hands of mother in law.

Capital gains bond of NHA1 or REC are available with a face value of ₹10,000 per bond and one can buy only 500 bonds — amounting to ₹50 lakh only can be invested. Suppose a person has a capital gain of ₹1.5 crore, after proper indexing etc, can he submit multiple applications of 500 bonds?

G. SHEKHARAN
Via email

A) According to the provisions of Section 54EC of the Income-Tax Act 1961, the maximum investment in notified capital gain bonds out of the long term capital gains arising from transfer of one or more assets during the previous year in which the asset is transferred and in the subsequent financial year cannot exceed ₹1.5 crore. Therefore, it will not be possible to claim exemption by filing multiple applications of ₹50 lakhs each in the capital gain bonds. The exemption under the Act, is subject to a ceiling limit of 50 lakhs for the transaction irrespective of the investment made in the same financial year or subsequent financial year.

Interest on housing loan paid to your wife will be allowed as a deduction. There is no restriction that such loan has to be obtained only from financial institutions

Can I claim a deduction for interest amount paid on housing loan borrowed from my wife? The borrowed money will be used exclusively for the construction of residential house. Even I have prepared a signed an agreement stipulating monthly installment showing the interest amount and principal separately. My wife is also an income tax assessee and she will show the amount of interest received as her income in her income tax returns. If I am unable to pay some of the installments, will I be allowed deduction of interest?

NAMISH SINGH
Via email

A) Interest on housing loan paid to your wife will be allowed as a deduction under Section 24(b) of the Income Tax Act, 1961. There is no restriction that such loan has to be obtained only from financial institutions or other housing finance companies. It is to be noted that the deduction for interest payable will be restricted to ₹2 lakh in case of a self-occupied or unoccupied property. The ceiling limit would not apply to let-out/deemed let-out property. However, as per the provisions of Section 80C, deduction on housing loan repayment is allowed only if loan is taken from specified entities. Hence, you will not be eligible to claim the deduction on principal repayment of loan. According to Section 24(b), interest on housing loan is allowable as deduction on accrual basis. Therefore, It should be claimed as a deduction on a yearly basis.

(The writer is a chartered accountant. He can be reached at info@rathiandmallanis.com)

PLAN OF ACTION

Retirement is more than 10 years away but risk exists on life and health. Vacation and leisure and travel expense is to met out of recurring income. The disposable surplus of ₹6 lakh every year needs to be invested in the following manner for the next 10 years:

■ Invest ₹25,000 in an SIP balanced (equity and debt) per month over the next 10 years. This will help in creating a corpus of ₹30 lakh at cost (₹46.94 lakh in value terms if growth is aimed at 8% a year). This will help her for her retirement in full.

■ Medical insurance be purchased for ₹3.lakhs which will cost about ₹15,000a year. No claim bonus will help in later years.

■ Invest ₹1.5 lakh every year in a PPF yielding 7.6 per cent a year. Over 15 years, this will translate into a future value of ₹42 lakh. This money can be used for buying an immediate annuity plan which shall fetch lifelong income.

■ A sum of ₹1.5 lakh can be saved in a short term debt fund for eight years, which can used to meet vacation and foreign travel.

■ The EPF accumulation presently with funding at same pace and gratuity at retirement will fetch her about ₹50 lakh at retirement.

■ The PPF at maturity can be used to buy an immediate pension policy at retirement or a tax free bond.

■ Bank deposits may be kept at bare minimum levels to meet contingency requirement for the next 30 years. She needs to create a Will in favour of her parents.



Injured

Paris Saint-Germain goalkeeper Keylor Navas suffered a thigh injury in the warm-up and had to pull out of the French champions' match against Brest

DECCAN CHRONICLE

MONDAY | 11 NOVEMBER 2019 | HYDERABAD

Games

PAGE 14

Bayern rise to beat Borussia

Munich, Nov. 10: Managerless Bayern Munich thrashed Borussia Dortmund 4-0 in 'Der Klassiker' as Robert Lewandowski continued his phenomenal scoring run with two goals at the Allianz Arena.

Lewandowski's first-half header and 76th-minute tap-in mean he has scored in all of Bayern's Bundesliga and Champions League games this season for a tally of 23 goals.

Serge Gnabry claimed Bayern's second, while visiting captain Mats Hummels scored a late own goal for his former club as Dortmund suffered another heavy defeat in Munich, where they also lost 0-5 in April. Bayern moved up to third, level on points with second-placed RB Leipzig and one behind leaders Borussia Moenchengladbach.

Interim coach Hansi Flick enjoyed his second win in charge since Niko Kovac was sacked last Sunday.

However, Bayern are having difficulties finding a new coach, with Arsene Wenger on Saturday contradicting their claims they turned him down as

THE RESULTS

Bayern Munich 4
(Lewandowski 17, 76, Gnabry 47, Hummels 80-og)
Borussia Dortmund 0

Leipzig 4
(Werner 38-pen, 90, Sabitzer 45+1, Kampl 86)
Hertha Berlin 2
(Mittelstaedt 32, Selke 90)

Kovac's successor and slammed the club for a lack of discretion.

Despite their off-field troubles, Bayern bounced back from last weekend's 5-1 drubbing at Eintracht Frankfurt in style against Dortmund.

Leipzig go second

Timo Werner netted twice as Leipzig went second with a 4-2 win at Hertha Berlin in the capital, where the Berlin Wall fell on November 9, 1989.

To mark the 30th anniversary, a replica of the Wall, which divided Germany's capital from 1961, separated Hertha and Leipzig before being knocked down prior to kick-off. — AFP



I just kept believing because I felt I was out there fighting and giving her a hard battle.

— Kristina Mladenovic of France on her win over Ashleigh Barty

SHORT TAKES

Fiji women and Oz men qualify

Suva (Fiji): Australia and Fiji have qualified for the men's and women's rugby sevens at the Tokyo Olympics next year following their wins at the Oceania championship in Fiji on Saturday. In the men's Olympic qualifier final, Australia edged Samoa 19-12 while Fiji beat Papua New Guinea 36-0 in the women's final. Samoa and Tonga qualified for an Olympic repechage tournament in the men's section as did Papua New Guinea and Samoa in the women's. Australia men's captain Lewis Holland said his side had put in a lot of hard work to qualify for the Olympics. "The last three months have been building towards this moment because we didn't qualify through the World Series," Holland said. Samoa had control of the first half and turned with a 12-0 lead before Australia rallied with three tries in the second half including one from the captain. Fiji dominated the women's final with six unanswered tries against Papua New Guinea. — AFP

Oz boxer dies after sparring

Sydney: Australia's boxing community was in shock on Sunday after middleweight Dwight Ritchie collapsed and died aged just 27, reportedly while sparring. Sydney's *Daily Telegraph* said he took a body shot on Saturday, walked back to his corner and collapsed. He could not be revived. It said he was sparring in Melbourne with Michael Zerefa, who is preparing for a rematch with Jeff Horn, a former WBO welterweight champion. Ritchie's promoter Jake Ellis confirmed the news on Facebook. "It is with great sadness and shock to announce that the fighting cowboy Dwight Ritchie sadly passed away today doing what he loved," he said. "As Dwight's promoter and friend it's unbearable to accept the tragic news that's just surfaced." Ritchie, nicknamed "The Fighting Cowboy", held a 19-2 record. He last fought in August, losing to Tim Tszyu by a unanimous decision for the IBF Australasian super welterweight title. "I am truly saddened by the passing of Dwight Ritchie," Tszyu said. — AFP

CELTICS STUN SPURS IN NBA MATCH

Los Angeles: Boston forward Gordon Hayward fractured his left hand in the Celtics' 135-115 victory at San Antonio, dimming the joy of improving to 7-1 on the NBA season. Jaylen Brown scored 30 points, Kemba Walker added 26, Jayson Tatum contributed 19 and Marcus Smart came off the bench for Hayward to add 16 to spark the Celtics' triumph. Hayward managed nine points and two rebounds in 15 minutes before the injury. Hayward has been enjoying a stellar season with averages of 20.3 points, a team-high 7.9 rebounds and 4.6 assists a game. He's also hitting 44 percent from three-point range. The 29-year-old departed after suffering the injury with 94 seconds remaining in the second quarter in a collision with San Antonio's LaMarcus Aldridge, who was setting a pick on the play and was whistled for a foul. Hayward was taken to the locker room and an X-ray confirmed the break. Hayward spent his first seven NBA seasons with Utah before joining the Celtics, only to suffer severe leg and ankle injuries in the opening minutes of Boston's 2017-18 season opener and miss the entire remainder of the campaign. While Hayward has averaged 11.5 points a game this season, it wasn't until the past few games when he appeared to have fully shaken off the impact of the 2017 injuries. — AFP

FRANCE LIFT CUP

■ Mladenovic, Garcia crush Australian dreams in final

Perth, Australia, Nov. 10: A jubilant Kristina Mladenovic and Caroline Garcia led France to its first Fed Cup title since 2003 on Sunday, winning a deciding doubles rubber to crush Australian dreams 3-2.

In the last tournament played under the current format, the pair kept their focus at Perth Arena to overcome Ashleigh Barty and Samantha Stosur 6-4, 6-3, denying the home team their first crown in 45 years.

It was France's third title and first since they beat the United States 16 years ago, piling more misery on seven-time champions Australia who have now lost all nine of the last Fed Cup finals they have appeared in.

Mladenovic and Garcia, who won the 2016 French Open doubles title, bounced back from going an early break down in the first set to expose Stosur's weaknesses, with the veteran out-of-sorts and making too many mistakes.

World number one Barty, stunned by Mladenovic in a singles rubber earlier Sunday, did her best to keep Australia in the hunt, but the French pair were clinical, racing to victory as their teammates went wild.

"I'm the proudest man on the planet right now, I'm so proud of my girls and my team. They deserve it because they fought for a long time for this title," said France captain Julien Benneteau.

The final marked the last Fed Cup played under the current format, with an overhaul next year seeing 12 nations compete in a six-day event in Budapest.



Jubilant members of the French team celebrate their victory in the Fed Cup final tennis competition against hosts Australia in Perth on Sunday. France won 3-2. — AFP

● It was France's third title and first since they beat the United States 16 years ago. Seven-time champions Australia have now lost all nine of the last Fed Cup finals they have appeared in.

That will mean an end to home ties and the atmosphere they bring, with the 26,951 fans turning up in Perth the second-highest Fed Cup attendance on record after Roland Garros (30,000) in 2005.

The doubles clash was set up by Ajla Tomljanovic hauling the home team back into the tie by beating France's Pauline Parmentier 6-4, 7-5. — AFP

ITALIAN SINNER WINS NEXT GEN ATP FINALS

Milan, Nov. 10: Italian teenager Jannik Sinner admitted he felt like Roger Federer or Rafael Nadal as he basked in the spotlight after defeating top-seed Australian Alex de Minaur in straight sets to win the Next Gen ATP Finals on home soil in Milan.

The 18-year-old Sinner, an eighth-seeded wildcard, saved nine break points to win 4-2, 4-1, 4-2 in just over an hour against 18th-ranked De Minaur.

The tournament, which began in 2017, features the eight best players aged 21-and-under on the ATP Tour. And Sinner came in as a late wild card after a season when he rose almost 500 places to break into the Top 100. — AFP

Railways right on track



Railway defeated Bengal by eight wickets to win the Senior Women T20 tournament at Dr Gokaraju Laila Gangaraju ACA Cricket Complex in Mulapadu near Vijayawada on Sunday. In the final, Punam Raut hit 46 for Railways while Rumeli Dhar scored 48 for Bengal. Brief Scores: Bengal 121/6 in 20 overs (Rumeli Dhar 48, Richa 24, Ekta 2/14, Swagatika 2/24 lost to Railways 123/2 in 18.1 overs (Punam Raut 46, Muzhat 25, Sneha Rana 36).

Andrews win schools futsal event

DC CORRESPONDENT
HYDERABAD, NOV. 10

Hosts St Andrews (Bowenpally) emerged triumphant as they clinched the title in the Inter School Futsal Tournament. Andrews defeated St Michael's (Alwal) in a tough match at St Andrews Keesara.

As St Michael's took the lead, it was a presumable

domination in the game with a quick goal scored early on in the match. But Andrews players kept their patience and fought back by scoring two goals to lead 2-1 at half time.

In the second half Michael's equalised as they made 2-2 but were bogged down by co-ordination from Andrews players who kept attacking to go 4-2 up and held

on to their lead.

Aman Dung of Andrews was declared Man of the Match, as he controlled the game well with his passes and assists while teammate Ivan Ezekiel was adjudged Player of the Tournament as he scored and assisted throughout the league in all matches.

Chandra Teja of St Michael's was awarded

Goalkeeper of the Tournament.

THE RESULT
■ **Final:** St Andrews (Bowenpally) bt St Michael's (Alwal) 4-2.
■ **Man of the Match:** Aman Dung (St Andrews).
■ **Player of the Tournament:** Ivan Ezekiel D. (St Andrews).
■ **Goalkeeper of the Tournament:** Chandra Teja (St Michael's).

SPORTS VILLAGE FIELDS SIDE IN CITY'S LEAGUE

Hyderabad, Nov. 10: Having trained young talent, particularly in football and tennis, including coaches of international stature, Academia Sports Village has now decided to have a team of its own in the Hyderabad Football League.

Sports Village Football Club (SVFC) will take part in the HFL which will be played indoors on a home and away basis. It seeks to nurture and promote local talent.

Zubair Bin Sultan, a veteran of three Santosh Trophy championships and one who has taken part in the Neymar Junior Championship in Brazil, will spearhead the team. SVFC will be sponsored by real estate player Status One Projects.

HYD THROWBALL TEAMS ON TOP

Hyderabad: Hyderabad girls and boys teams emerged champions at the 6th sub-Junior Inter District Sepaktakraw championship.

Day Two of the event witnessed some riveting matches where both the boys and girls teams of Ranga Reddy stood out as champions in the finals routing Nizamabad in both categories.

After an easy win over Hyderabad in the semis, Ranga Reddy girls locked horns with Nizamabad to hand them defeat with a scoreline of 21-14, 22-20.

The boys replicated the girls efforts to vanquish Nizamabad 21-12, 21-10 in a lop-sided match.

Adilabad and Mahbubnagar secured third place in the boys category while in girls category, Hyderabad and Kamareddy were third.

Ranga Reddy boys and girls champs

DC CORRESPONDENT
HYDERABAD, NOV. 10

THE RESULTS

Ranga Reddy teams emerged winners at the 6th sub-Junior Inter District Sepaktakraw championship.

Day Two of the event witnessed some riveting matches where both the boys and girls teams of Ranga Reddy stood out as champions in the finals routing Nizamabad in both categories.

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Adilabad and Mahbubnagar secured third place in the boys category while in girls category, Hyderabad and Kamareddy were third.

■ **Girls final:** Ranga Reddy bt Nizamabad 21-14, 22-20.
■ **Semifinals:** Ranga Reddy bt Hyderabad 21-06, 21-09; Nizamabad bt Kama Reddy 21-05, 21-05. **Earlier matches:** Hyderabad bt Mahbubnagar 21-10, 21-07; Medak bt Karimnagar 21-13, 21-10; Kama Reddy bt Khammam 21-02, 21-05; Hyderabad bt Karimnagar 21-06, 21-09; Kama Reddy bt Warangal 21-11, 21-15; Medak bt Khammam 21-09, 21-11.
■ **Boys final:** Ranga Reddy bt Nizamabad 21-12, 21-10. **Semifinals:** Ranga Reddy bt Adilabad 21-08, 21-16; Nizamabad bt Mahbubnagar 21-18, 21-21, 21-27. **Earlier matches:** Nizamabad bt Hyderabad 21-07, 21-16; Kama Reddy bt Medak 21-08, 21-08; Mahbubnagar bt Warangal 21-13, 21-15; Medak bt Warangal 21-11, 21-09; Kama Reddy bt Khammam 21-11, 21-08; Mahbubnagar bt Khammam 21-09, 21-11.

Giri, Yashwanth, Sunny, Ruthish, Anand shine

DC CORRESPONDENT
HYDERABAD, NOV. 10

Sesha Giri put out a splendid show to hit a double century; C. V. Anand, Mohd Mohsen Pasha, Aravind, Siddharth Jain, and Vivek G. got a century each, while Y. Yashwanth, P. Ruthish Reddy, Sunny Tiwari, Khush Agarwal, Hrithwik A. J. S. Manish, Aditya Malhotra, and Vasanth were bowlers who turned in brilliant performances in the Hyderabad Cricket Association's One-Day league-cum-knockout championship matches.

Team SUCC's Sesha Giri hit an unbeaten 201 as teammate Yashwanth later snared seven St Mary's wickets while giving away just 9 runs to bowl them out for a paltry 74 in reply to SUCC's 437 for 9.

In another match, Sunny of Lal Bahadur PG scalped six Red Hills wickets to lead his side to

victory. Lal Bahadur won by six wickets as they made 100 for 4 in reply to Red Hills who were all out for 99.

Team International CC's Ruthish was another bowler with exceptional performance as he snared six Hyderabad Wanderers wickets. In reply to International CC's 268 in 49.1 overs, Wanderers were all out for 132 in just 31 overs.

In another match, Vivek of St Patrick's hit 139 to help his side post 291 for 9 in 45 overs against Consult CC who made 235 for 4 to lose by by NORM method.

C. V. Anand of Secunderabad Club was another centurion. Opening the innings, he hit 106 with the help of nine boundaries and five sixes in 98 balls as his team posted 222 for 8. It was his second century in five matches. However, his effort was foiled as Sacred Heart's won the match by three wickets. Mohsen of Adams XI put up a



Ruthish Reddy



C. V. Anand

brilliant performance, scoring 101 to lead his side to victory. Adams made 193 in 43 overs and then restricted Abhinav Colts to 186 for 8 in 45 overs.

In another match, Aravind hit 100 for Abhinav Colts in a losing cause against Navjeevan Friends.

Siddharth of Akshit CC hit 101 to lead his side to a two-wicket victory over Raju CA, for whom Vasanth took a five-for. Replying to Raju CA's 202, Akshit CC made 203 for 8 in 30 overs.

Manish (5/18), Hrithwik (5/25), Aditya (5/22) and Khush (5/47) also bowled well for their teams.

Brief Scores:
■ **ONE-DAY LEAGUE**
■ SUCC 437/9 in 50 overs (Sesha Giri 201 n.o., Rajnikanth 48, Charan Teja 83, Tejas 3/86) bt St Mary's 74 in 18 overs (Y. Yashwanth 7/9).
■ International CC 268 in 49.1 overs (P. Sai Akshath Reddy 58, Aryan Raj 5, 34, Anurag Vinayashiv 55, Parth Satwalekar 38, Hriday Agarwal 4/26) bt Hyderabad Wanderers 132 in 31 overs (Vipul 43, Jitendra 39, P. Ruthish Reddy 6/29).
■ Red Hills 99 in 27.1 overs (Harish Kumar 35, Mahesh 30, Sunny Tiwari 6/24) lost to Lal Bahadur PG 100/4 in 30 overs.
■ Secunderabad Club 222/8 in 35 overs (C. V. Anand 106 — 98b, 9x4, 5x6, Jaidev Reddy 61) lost to Sacred Hearts 223/7 in 34.1 overs (James 54, Jerome 40 n.o., Stanley 45).
■ Adams XI 193 in 43 overs (Mohd Mohsen Pasha 101, Shiva 4/21) bt Abhinav Colts 186/8 in 45 overs (Arvind 50, Abhishek 3/33).
■ Navjeevan Friends 269/4 in 50 overs

(Repala Ram 45, Maria Williams 64, A. Vijay Kanth 62 n.o.) bt Abhinav Colts 187 in 44.3 overs (Aravind 100, B. Balaji 4/41).
■ St Patrick's 135 in 35 overs (Hari Pranav 52, Hrithwik A. J. 5/25) lost to Swastik CC 136/3 in 12.3 overs (Vrishab Reddy 64, Kush 33).
■ Gunrock CC 86 in 34 overs (S. Manish 5/18, S. Yashish 3/10) lost to Swastik Union 87/2 in 17 overs (Lalith 43 n.o.).
■ St Patrick's 291/9 in 45 overs (Vivek G. 139, Hari Pranav 83, Vineth Pawan 3/50) bt Consult CC 235/4 in 37.3 overs (Santosh 81, Ayush 40, Venkatesh 32, Pranav 41 n.o. (Norm Method)).
■ Satyam Colts 89 in 20.2 overs (Imran Ghouri 4/40, Aditya Malhotra 5/22) Kumar 35, Mahesh 30, Sunny Tiwari 6/24) lost to Lal Bahadur PG 100/4 in 30 overs.
■ Raju CA 202 in 27.1 overs (Peter 30, Syed 40, Syed Armaan 31, Shubhan 4/45) lost to Akshit CC 203/8 in 30 overs (Siddharth Jain 101, Vasanth 5/16).
■ Ekalavya CC 352/8 in 40 overs (Vinmuk Raj 45, Manish 45, Keertan 53, Avatar 39, Teja 77, Tharun 3/44) bt Hyderabad Patriots CC 136 in 22.2 overs (Akshar 40, Khush Agarwal 5/47, Varun Dhatrik 3/23).
■ Marriedpally Blues 233 in 37.5 overs

(Yesudas 33, Swamy 40, DRC Kiron 4/50) bt Gaganmahal CC 147 in 34.3 overs (Abhilash 55).
■ SN Group 146 in 39.3 overs (Aryaman 45, Nishanth 30, Ramesh 3/17, Saadhik K. 3/22) lost to Rushiraj 147/4 in 29.5 overs (Ramesh 34, Saadhik V. 63 n.o., Harinath 33 n.o., Nishanth 3/20).
■ PN Youngsters 260 in 29.5 overs (Afran 30, Bilal 64, Sudheer 32) bt Tirumala CC 99 in 18.2 overs (Narasimha 4/15).
■ Manikumar CC 260 in 44.2 overs (Ravi Chandra 42, Mahesh 31, Govind Reddy 37, Kotinath 48 n.o.) bt Adams XI 113 in 37.2 overs (Mahesh 3/13).
■ Young Masters 124 in 43 overs (Venkat 30, Ganesh 3/12, B. Hans Raj 3/27) lost to Lal Bahadur 125/4 in 24.3 overs (Pranav Naik 60 n.o., Ganesh 44).
■ Mayur CC 234/7 in 35 overs (Vignesh 71 n.o., Raghava 3/27) bt Victoria CC 126 in 27 overs (Shivamani 45, Bunny 32, Teja 4/23).
■ Starlets CC 101 in 24.5 overs (Siddhu 4/24, Tarun 3/22) lost to Hyderabad Patriots 104/5 in 17.4 overs (Ramchandra 36, Akshay 33).
■ Ranga Reddy CC 124 in 35 overs (Dinakar 3/22) vs Ekalavya CC 120/3 in 19.4 overs (Washed Out)



In contention

Graeme Smith, South Africa's former captain, is in line to be their first director of cricket, a position created in the aftermath of their 2019 World Cup exit

Chahar-buster!

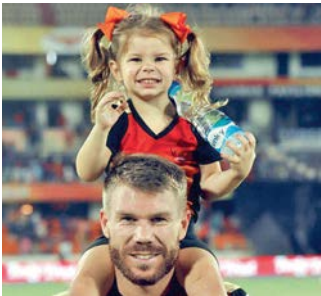
Hat-trick hero Deepak's rocking show earns India series win



It creates a really good headache for us when it comes to selection.

— Eoin Morgan, England captain, on the new faces in contention for spots in the side

SHORT TAKES



Australia's David Warner with his daughter Ivy Mae.

I am like Virat: Warner's daughter

Sydney: "I am like Virat Kohli," said David Warner's daughter Ivy Mae while playing cricket with his father at their home. In a video made by Candice Warner, the Australian opener's wife, young Ivy Mae is seen taking on throwdowns from her father and as she prepared herself to face one of the deliveries, she repeatedly said: "I'm Virat Kohli". Warner may be regarded as one of the best batsman in limited-overs cricket in the world but for his daughter the Indian batting mainstay tops everyone else. The 33-year-old cricketer posted the video on Instagram with a caption: "I'm not sure about this one. Indi wants to be Virat Kohli." — PTI

Pak players pick T10 over domestic

Karachi: Three uncapped Pakistani players have walked out of their first-class teams, insisting they wanted to play for a franchise in the T10 league in Abu Dhabi, giving a new turn to the ongoing tussle between players and the Pakistan Cricket Board. Fast bowler Haris Rauf and batsmen Mirza Ehsan Baig and Sohail Akhtar have apparently decided to fly out to Abu Dhabi although the board is yet to issue NOCs to players for the tournament. "These three players informed their teams in domestic first-class cricket after the national T20 championship that they couldn't play any longer in the Quaid-e-Azam Trophy as they were going to play for their Pakistan Super League franchise, Lahore Qalanders," a well-informed source said. — PTI

Nagpur, Nov. 10: Pacer Deepak Chahar took a sensational six-wicket haul, including a hat-trick after entertaining half-centuries from Shreyas Iyer and KL Rahul, as India defeated a self-destructing Bangladesh by 30 runs in the third and final T20 International to win the series 2-1, here on Sunday.

Pacers Deepak Chahar (6/7 in 3.2 overs), who registered the best figures in a T20 match besides becoming the first Indian to take a hat-trick in the shortest format, and Shivam Dube (3/30) shared nine wickets amongst themselves to secure India's first T20 series win at home this season.

Heavy late evening dew rendered spinners ineffective but Chahar and Dube rose to the occasion. Iyer (62 off 33) and Rahul (52 off 35) had earlier smashed sublime half-centuries to propel India to 174 for five after Bangladesh opted to field.

Chasing the target, the visitors were all out for 144 in 19.2 overs. With 50 needing off the last 30 balls and six wickets in hand, Bangladesh had a great opportunity to win the series but they crumbled under pressure. Rookier opener Mohammad Naim (81 of 48) was dismissed for a duck.

played a blinder to take Bangladesh deep into the game before they lost five wickets for 20 runs to blow it all away. Chasing a challenging 175, Bangladesh suffered early setbacks as Chahar had opener Liton Das and Soumya Sarkar caught off successive balls to leave the visitors at 12 for two.

Naim, playing his debut series, and Mohammad Mithun (27) shared a 98-run stand for the third wicket to bring their team back into the contest.

Left-hander Naim played some exquisite strokes especially against the spinners and welcomed Yuzvendra Chahal into the attack with three consecutive fours.

Earlier, a maiden half-century for Iyer and the sixth one for Rahul helped India put up a competitive total. Iyer's cracking knock came after he was dropped on 0. Bangladesh skipper Mahmudullah followed the template set in the series by winning the toss and opting to field. India made an unexpected call by dropping a bowler in Krunal Pandya for middle-order batsman Manish Pandey.

The hosts were dealt a body blow in the second over when pacer Shafiqul Islam removed their skipper Rohit Sharma, who had made a sublime 85 in the series-levelling win in Rajkot. Rohit

tried to whip a length ball but only managed an inside edge on to the stumps.

Rahul joined Shikhar Dhawan (19 off 16) in the middle and with both the batsmen under pressure having not made an impact the first two games, the situation provided them an ideal platform to deliver. Dhawan, who has found it tough to accelerate of late, got going with successive boundaries off Al-Amin Hussain.

Rahul too began his innings in a similar fashion, going for the aerial straight drive before punching Islam through point. However, Dhawan could not last long after hitting four boundaries, mistiming a slog to be caught in the deep by Mahmudullah.

India once again could not get to a good start batting first, struggling to 41 for two in six overs. It would have been three down at that stage if Aminul Islam had not dropped a regulation catch off incoming batsman Iyer at backward point. Rahul and Iyer gave a much needed boost. — PTI

SCORE CARD

India: R. Sharma b Shafiqul 2, S. Dhawan c Mahmudullah b Shafiqul 19, K.L. Rahul c Liton b Al-Amin 52, S. Iyer c Liton b Soumya 62, R. Pant b Soumya 6, M. Pandey (not out) 22, S. Dube (not out) 9. Extras (w-2) 2. Total (for five wickets in 20 overs) 174.

FoW: 1-3, 2-35, 3-94, 4-139, 5-144.

Bowling: Al-Amin 4-0-22-1, Shafiqul 4-1-32-2, Mustafizur 4-0-42-0, Aminul 3-0-29-0, Soumya 4-0-29-2, Afif 1-0-20-0.

Bangladesh: Liton Das c Washington Sundar b Chahar 9, Mohammad Naim b Dube 81, Soumya Sarkar c Dube b Chahar 0, Mohammad Mithun c Rahul b Chahar 27, Mushfiqur Rahim b Dube 0, Mahmudullah b Chahal 8, Afif Hossain c & b Dube 0, Aminul Islam b Chahar 9, Shafiqul Islam c Rahul b Chahar 4, Mustafizur Rahman c Iyer b Chahar 1, Al-Amin Hossain (not out) 0. Extras (lb-3, w-2) 5. Total (in 19.2 overs) 144.

FoW: 1-12, 2-12, 3-110, 4-110, 5-126, 6-126, 7-130, 8-135, 9-144.

Bowling: Khaleel Ahmed 4-0-27-0, Sundar Wahington 4-0-34-0, Deepak Chahar 3-2-0-7-6, Yuzvendra Chahal 4-0-43-1, Shivam Dube 4-0-30-3.



Shafali Verma

Shafali, Smriti help India post big win

Gros Islet, Nov. 10: Opening duo of Shafali Verma and Smriti Mandhana hammered scintillating half-centuries as the Indian women's team notched up a comfortable 84-run win over hosts West Indies in the first T20I here.

The 15-year-old Shafali and Mandhana shared a record 143-run opening partnership as India posted 185 for 4 in their stipulated 20 overs at the Darren Sammy National Cricket Stadium here. The visitors then returned to restrict West Indies for 101 for 9 to complete the win on Saturday.

Pacer Shikha Pandey (2/22), spin duo of Radha Yadav (2/10) and Poonam Yadav (2/24) claimed two wickets each, while both Deepti Sharma (1/15) and Pooja Vastrakar (1/21) accounted for one wicket.

Put into bat, Shafali, playing only her fifth T20I, smashed six boundaries and four sixes to notch up her maiden international half-century. Mandhana too matched her younger partner, smashing 11 fours in her 46-ball innings as India cruised to 102 for no loss in 10 overs.

The duo recorded the highest partnership for any wicket by an Indian pair in T20Is, bettering the 130 amassed by Thirush Kamini and Punam Raut against Bangladesh in 2013. Shafali was the first to go when she was dismissed by Shakera Selman in the 16th over.

Shafali becomes youngest Indian to score a fifty

Gros Islet, Nov. 10: Fifteen-year-old Shafali Verma became the youngest Indian cricketer to score a half-century in international cricket, her 49-ball 73 in the first T20 International against West Indies surpassing Sachin Tendulkar's 30-year-old record.

Shafali's knock powered the team to a convincing 84-run win. Shafali achieved the feat at 15 years and 285 days, surpassing legend Tendulkar, who had notched up his maiden Test fifty at 16 years and 214 days. — PTI

Skipper Harmanpreet Kaur then produced a 13-ball 21, while Veda Krishnamurthy provided the late charge with a 7-ball 15 to take India to a challenging score.

Chasing 186 to win, West Indies struggled to stitch partnerships with Shermaine Campbelle top-scoring with a 34-ball 33. — PTI

Brief scores: India 185/4 in 20 overs (Shafali Verma 73, Smriti Mandhana 67; Anisa Mohammed 2/35, Shakera Selman 2/36) **bt West Indies 101/9 in 20 overs** (Shermaine Campbelle 33; Radha Yadav 2/10, Shikha Pandey 2/22).



K.L. Rahul (left) and Shreyas Iyer run between the wickets during the third T20. — AFP



DEEPAK CHAHAR
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FIFTH | T20

England pip Kiwis in super over

Auckland, Nov. 10: England snatched the Twenty20 series against New Zealand in dramatic fashion in Auckland on Sunday, with a super over required to break the deadlock in scenes reminiscent of the World Cup final four months ago.

A Chris Jordan boundary on the last ball of the England innings brought the tourists level with New Zealand's 146 pushing the rain-shortened match into a tiebreaking super over. Jonny Bairstow, whose thumping man-of-the-match 47 enabled England to catch New Zealand after they lost three early wickets, partnered Eoin Morgan

in a 17-run stand in the match- and series-deciding over. But unlike the World Cup final, when even the super over was tied, this time New Zealand finished nine runs short to give England the win and take the series 3-2.

Somewhat surprisingly, Tim Seifert opened their super over and was out of six after four balls while the hard-hitting Martin Guptill stood unemployed at the non-striker's end.

In a match reduced to 11 overs per side because of rain, Guptill and Colin Munro gave New Zealand a flying start after they lost the toss and were sent into bat.

BRIEF SCORES

New Zealand 146/5 in 11 overs (M. Guptill 50, C. Munro 46, T. Seifert 39; Mahmood 1/20, T. Curran 1/30) tied with England 146/7 in 11 overs (J. Bairstow 47, S. Curran 24; Santner 2/20, Neesham 2/25) **Note:** England won in Super Over.

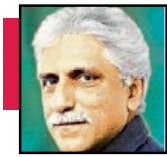
Guptill peppered the short Eden Park boundaries with five sixes and three fours and needed only 19 deliveries to reach his 50 before being removed by Adil Rashid one ball later.

Munro had four sixes and two fours in his 46 off 21 balls. — AFP



England's Jonny Bairstow in action during their fifth T20 against New Zealand on Sunday. — AFP

Keeper's slot is most problematic



Ayaz Memon
Over The Top

Mahendra Singh Dhoni has not played a single cricket match, not even worn his wicket-keeping gloves or held a bat since the World Cup finished in July, but his name's swirling in cricket circles once again to be part of team for the T20 World Championship next October.

Rishabh Pant's fumbling ways in the two T20s played so far against Bangladesh in this series has obviously been the major factor why Dhoni, who otherwise seemed was on the verge of retirement, has sprung back to attention.

Pant's been error-prone which could compel the selectors to take a step back from their stated position at the start of this home season. At that time, chief selector MSK Prasad had said that Pant was their first choice wicket-keeper across formats.

Later, Prasad was to say that the selectors had 'moved on' from Dhoni.

The crux of this had to be how well Pant performs behind the wicket, not in front. But while he's looked good with the bat (though more runs would have helped in the World Cup and in other international subsequently) Pant's glove-work has been a

matter of growing concern. He lost his place in the Test side to Wriddhiman Saha (though he is in contention as a batsman), and after shoddy work behind the stumps in the T20s against Bangladesh, has come under harsh scrutiny in limited overs cricket too.

The selectors had hedged their bets by including Kerala wicket-keeper batsman Sanju Samson also in the squad. At 24, he is only a couple of years older than Pant, but has had an up and down career after making a huge impact in the IPL which had earned him an India cap.

Samson seems to have sorted out his mind, become a more stable cricketer, and therefore also a more serious threat to Pant. But he's not the only challenger. As I've highlighted in past articles, other young wicket-keeper-batsmen too jostling for a place in the team.

Like Ishan Kishan and Srikanth Bharath to name two. And KL Rahul can also step into this role. With so many young 'keeper-batsmen around, why and how does 38-year-old Dhoni come into the picture again one might ask.

The answer is that all others mentioned haven't been exceptional in their glove-work either, which leaves



Rishabh Pant

the team still vulnerable in limited overs cricket. While India are ranked 1 and 2 in Tests and ODIs respectively, the country trails in at lowly number 5 in T20.

While everybody agrees T20 cricket can be a lottery, rankings do reflect consistency. Or not. It is pertinent to remember here that India have not been able to replicate the sensational victory in the inaugural World Championship in 2007.

In fact, in recent times, they've fallen off considerably in this format. But to put the spotlight only on Pant for India's recent struggles in T20s however, would be unfair. Keepers usually take a while longer for their skills to mature, and Pant is still only 22. He can only get better.

Moreover, other players not measuring up have contributed to the team's travails. Frankly, apart from Rohit, Virat and Chahal on

current form and Bumrah and Pandya (if fully fit), could be considered automatic selections in the squad.

This leaves 10 places — a very high proportion — still open. Fact is that the team appears disjointed. The balance and composition needed for consistent winning performances is missing, so the selectors have a task on hand.

Yet, the wicket-keeper's slot is crucial and becoming most problematic for the team. More so, because Dhoni was not just a magnificent multi-tasking cricketer, but also the fulcrum of the side. His superb ability to 'read' the game, and offer the captain and other players astute advice was invaluable.

So, even while competition between Pant and other young 'keepers' has come back into the equation!

