

FORMER PM MANMOHAN SINGH PART OF FIRST BATCH OF 550 PILGRIMS

Kartarpur opening tomorrow, Pak Army overrules Imran Khan: Passport needed

SHUBHAJIT ROY
NEW DELHI, NOVEMBER 7

BARELY 48 hours before the first batch of Sikh pilgrims, including former Prime Minister Manmohan Singh, takes the corridor to Kartarpur Sahib across the border, conflicting statements emerged from Pakistan's government and Army over a key requirement for Indians — a passport.

Hours after Pakistan's Army overruled an offer made by

Prime Minister Imran Khan that passports would not be required for Sikh devotees from India, its Foreign Office underscored the PM's decision.

Pakistan Foreign Office spokesperson Mohammad Faisal tweeted, "As a special gesture, #Pakistan announced concessions on the auspicious occasion of 550th Birth Anniversary of #BabaGuruNanak to facilitate pilgrims." Faisal went on to claim that India had refused "these facilitative measures".

New Delhi, however, pointed

to the "conflicting reports" from Pakistan and said they will go by the pact signed between the two countries last month, which says passports will be needed but not visa.

India had earlier asked the Pakistan government to clarify whether Khan's offer, which he posted on his official Twitter account, has been operationalised. On Thursday, Pakistani media quoted Pakistan Army spokesperson Major General Asif Ghafoor as saying that passports

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EXPLAINED

E. Pak doublespeak angers Delhi

CONFLICTING STATEMENTS from Pakistan on passports for Sikh pilgrims from India expose the faultlines between its government and Army. While Delhi views the Kartarpur project as a pilgrimage corridor, it has been suspicious of Islamabad's intent and feels that the mask has slipped across the border with the Pakistan Army contradicting Prime Minister Imran Khan's offer — and photos and videos in Pakistan's publicity material showing pro-Khalistan elements.

Insurers may be allowed to offer OP treatment, gym & yoga membership

GEORGE MATHEW
MUMBAI, NOVEMBER 7

HEALTH INSURANCE holders are likely to get more wellness and preventive features, including outpatient (OP) consultations or treatments, pharmaceuticals, health check-ups and diagnostics and discount vouchers in gyms and yoga centres as part of the policy package.

"Insurers may endeavour promoting wellness amongst health insurance policy holders by offering health specific services provided by network providers or other empanelled hospitals and service providers," the Insurance Regulatory and Development Authority (IRDAI) has said in its draft guidelines.

The services proposed include "outpatient consultations or treatments, pharmaceuticals, health check-ups/diagnostics", including discounts on these services by redeemable vouchers.

IRDAI has also proposed redeemable vouchers to obtain protein supplements and other

consumable health boosters, and membership in yoga centres or gymnasiums for participating in fitness activities. The draft norms also cover discounts on premiums and/ or increase in sums insured at the time of renewals based on the wellness regime followed by holders in the preceding policy period.

"The new proposals open up direct incentives to policy holders. But many of these will require monitoring to prevent unhealthy competition and misuse. Fraud monitoring and prevention steps will also become critical," said K K Srinivasan, former member, IRDAI. Some insurers now offer health check-ups and diagnostics as part of their coverage.

IRDAI has said that the increase in sum insured should be independent and not linked to cumulative bonus offered, if any.

The regulator has proposed that insurers should assess the pricing impact of wellness and preventive features offered, if any, and disclose them upfront under product filing guidelines

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BY PRATAP BHANU MEHTA
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For faster resolution, NBFCs to be brought under IBC purview

SANDEEP SINGH & SUNNY VERMA
NEW DELHI, NOVEMBER 7

THE CENTRE is expected to notify rules under Section 227 of Insolvency and Bankruptcy Code which will allow the National Company Law Tribunal to order a resolution plan for non-banking finance companies (NBFCs) too. At present, under IBC, financial institutions cannot be taken for resolution to NCLT.

A source in the government, who did not wish to be named, told The Indian Express, "The government is working to put in place regulations under the IBC to ensure resolution of stressed NBFCs and HFCs." Cases including that of DHFL is expected to gather pace once the section and rules are notified.

The notification will allow existing consortium of lenders

and the existing resolution professional to take the financial service provider or the NBFC to the NCLT and seek a resolution plan that is binding on all parties.

In the case of DHFL, while most stakeholders agreed for resolution, some bondholders and mutual funds were not in favour and had sought repayment of their full dues and filed cases in courts, sources familiar with the development said.

Once banks take an NBFC for resolution to the NCLT, cases filed by disparate creditors against the NBFC get nullified, paving the way for faster resolution. "What is currently holding up resolution in cases like DHFL, is that different creditors pursue recovery in their own ways. For instance, many bondholders move debt recovery tribunals fearing a haircut. Under the NCLT mechanism, once a

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VALLEY ANNOUNCES WINTER

Snowfall in Lal Chowk in the heart of Srinagar, Thursday. Shuaib Masoodi REPORT, PAGE 8

Govt revokes author Taseer's OCI card for hiding father's Pak origin

SHUBHAJIT ROY & DEEPTIMAN TIWARY
NEW DELHI, NOVEMBER 7

ACCUSING HIM of concealing the fact that his late father Salmaan Taseer was a Pakistani national, the government has revoked author Aatish Taseer's Overseas Citizen of India card. Taseer had published an article critical of Prime Minister Narendra Modi in *Time* magazine in May this year, calling him the "Divider-in-Chief".

A spokesperson for the Union Home Ministry Thursday said that Taseer, while submitting his PIO application, "concealed the fact of Pak origin of his late father".

"Taseer was given the opportunity to submit his reply/objections regarding his PIO/OCI cards, but he failed to dispute the notice," the spokesperson said. "Thus, Aatish Ali Taseer becomes ineligible to hold an OCI card as per the Citizenship Act, 1955. He has clearly not complied with very basic requirements and

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Shiv Sena guards its MLAs in hotel as BJP calls on Governor



Security outside Hotel Rang Sharda in Bandra. Prashant Nadkar

VISHWAS WAGHMODE
MUMBAI, NOVEMBER 7

TO KEEP its flock together while it drives a hard bargain with ally BJP over government formation in Maharashtra, the Shiv Sena Thursday herded all its legislators into Rang Sharda, a three-star hotel in suburban Mumbai, less than four kilometres from the party headquarters.

While Sena said it would not accept anything less than the Chief Minister's post as a precondition to government formation, party chief Uddhav Thackeray retained space for reconciliation and said he did not want to break the pre-poll alliance.

The BJP, meanwhile, called on the Governor to apprise him of the political situation following the Assembly elections in which no party secured enough seats to form a government on its

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Asthana case: Polygraph report says bribe claim appears truthful

JAY MAZOOMDAAR
NEW DELHI, NOVEMBER 7

A POLYGRAPH test conducted on Hyderabad businessman Satish Babu Sana, whose complaint led to the registration of a corruption case against former CBI special director Rakesh Asthana last year, has concluded that Sana's claim of paying a bribe through a businessman for protection in a 2016 case against meat exporter Moin

Qureshi appears to be truthful, *The Indian Express* has learnt.

The CBI has time until December 8 to complete its investigation in the case. The agency, it is learnt, has concluded a major part of the investigation and is awaiting replies to Letters Rogatory (LRs) sent to the US and UAE.

It is learnt that polygraph (lie-detector) tests were conducted on Sana on March 12 and 13. Tests were also conducted on

Sunil Mittal, father-in-law of alleged middleman Manoj Prasad, and accused Someshwar Srivastava, Prasad's brother, on March 8 and 13, respectively. Punit Kharbanda, a witness in the case, was tested twice, on March 7 and April 5.

The Forensic Psychological Assessment and Forensic Statement Analysis Report of the Central Forensic Science Laboratory, submitted in the

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Students' suicides: Centre recruits 1,176 counsellors for 635 Navodaya schools

RITIKA CHOPRA
NEW DELHI, NOVEMBER 7

LESS THAN a year after an investigation by *The Indian Express* found that Jawahar Navodaya Vidyalayas (JNVs) had witnessed 49 student suicides from 2013 to 2017, including that of 25 Dalit and tribal students, the government has hired 1,176 full-time counsellors for these residential

schools. The Navodaya Vidyalaya Samiti (NVS), an autonomous body under the HRD Ministry tasked with running the JNVs, has recruited 634 women and 542 men to work as counsellors in 635 schools.

"For schools that have less than 250 students, we have deputed one counsellor in each. For those with more than 250, we

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After 12 yrs in jail, Faheem Ansari is out: Karkare told officials I was innocent

ZEESHAN SHAIKH
MUMBAI, NOVEMBER 7

ACQUITTED NINE years ago after being accused of aiding the 26/11 terror attack but unable to leave prison till his sentencing in another case, 49-year-old Faheem Ansari walked out of Bareilly Central Jail last Wednesday. He has one big regret — the two men he wanted to meet most after his release are no longer alive.



Was acquitted of charge of aiding 26/11 terrorists

"The two men that I wanted to meet were lawyer Shahid Azmi who defended me in the 26/11 case and ATS Chief Hemant Karkare who had told officials that I was innocent. Sadly, both have fallen prey to the bullets of terrorists," Ansari said while sitting in the Mumbai office of the Jamiat-e-Ulema Maharashtra, hours after he reached the city.

A calligrapher who used to work at his brother's printing

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Latest in Karnataka phone-tapping: Actor Sumalatha on list

JOHNSON TA
BENGALURU, NOVEMBER 7

RECORDS HAVE revealed that Sumalatha Ambarish, the well-known actor who defeated the then Karnataka chief minister H D Kumaraswamy's film-star son Nikhil Kumaraswamy in the Lok Sabha polls in April, was among those whose phones were allegedly tapped illegally during that period by Bengaluru Police, sources told *The Indian Express*.

Investigations show that Sumalatha, who won the Mandya seat against great odds, and a group of her supporters —

actors Darshan and Yash, local political leaders and their associates — were among those whose calls were intercepted by clubbing them with persons being investigated for crimes like sandalwood smuggling and betting, sources said.

"The widespread phone-tapping of those in the Sumalatha group seems to have occurred since there were concerns in the (Congress-JDS) administration on which way the elections would turn," sources said.

The calls of Nirmalananda Swami, a prominent seer of the Vokkaliga community that dominates the Mandya constituency,

were also illegally intercepted in a similar manner as part of a larger political strategy to gain an upper hand over the Sumalatha group, it has emerged.

In August, the new BJP state government had ordered a full-fledged CBI investigation after a preliminary probe by Bengaluru Police revealed that largescale illegal tapping had allegedly occurred during the tenure of the previous JD(S)-Congress coalition government.

During campaigning in March, audio clips of phone conversations of members in her camp were released in the pub-



Her phone 'tapped' during Lok Sabha elections

lic domain, and Sumalatha had complained to the Election Commission that she was being placed under telephone surveillance. "We suspected that our phones were being tapped at the time of the elections but who and how it was happening was not clear to us. The CBI probe should bring out the facts," Sumalatha had said at the time.

"I stated during the campaign itself that the government machinery was being misused. If it has been done, it is definitely something wrong. We have to see what happens," she had said. Sumalatha is the wife of M H Ambarish, the former film star

turned Congress and JD(S) mass leader from Mandya. She defeated CM Kumaraswamy's son with the support of Congress rebels and the BJP.

Kumaraswamy has denied links to the alleged illegal tapping of phones by the Bengaluru police during his tenure. "Phone tapping has occurred during the tenure of every chief minister. Let them investigate me if they want. There are no worries," he said after the scandal emerged in public.

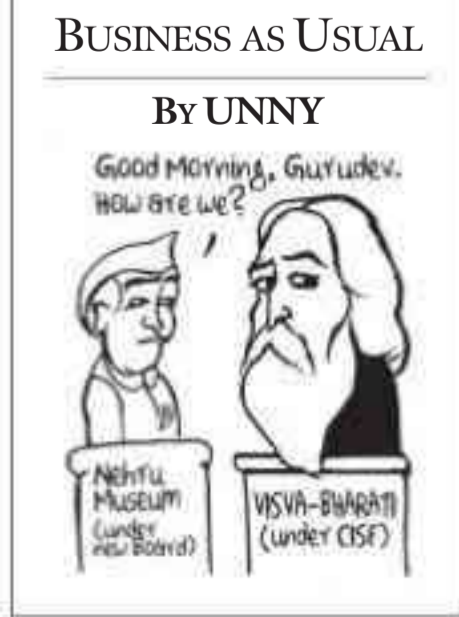
While a regular investigation into a major red sanders smuggling gang was used as a cover to carry out much of the surveil-

lance against political persons in the period of the Lok Sabha polls, probes into cricket betting and other illegal rackets were also used as a cover to snoop, sources said.

The CBI has quizzed several police officers linked to a technical cell of Bengaluru Police — and former police chief Alok Kumar — over the last few weeks to obtain statements on the extent of phone tapping done in an "unauthorized, illegal, unwanted manner".

The CBI has also conducted searches at the home of Kumar, as much of the alleged

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