



### Bad precedent

The UNSCW said that discriminatory legislation by the PTI government has empowered people with extremist mindsets to carry out attacks on religious minorities



I'm sorry that we came up short and I take my responsibility for it — Jeremy Corbyn, UK Labour Party leader

### IN BRIEF

#### Lam in China, protests in HK

**Hong Kong:** Small groups of anti-government protesters gathered in shopping malls across Hong Kong on Sunday amid sporadic scuffles with riot police, with chief executive Carrie Lam away on a visit to Beijing. In the peak shopping season ahead of Christmas, groups of masked protesters, clad in black, marched through malls chanting slogans including "Fight for freedom" and "Return justice to us". In the Telford Plaza mall in Kowloon Bay, skirmishes broke out with riot police, who used pepper spray on crowds and wrestled several people to the ground before taking them away.

#### US envoy in South Korea

**Incheon:** Stephen Biegun, the US special envoy for North Korea, arrived in South Korea on Sunday as Pyongyang stepped up pressure on US to make concessions to revive stalled denuclearisation talks ahead of a year-end deadline. Biegun's arrival came a day after North Korea said it made another "crucial test" at a rocket launch site to develop a strategic weapon to deter US nuclear threats. Analysts said such tests could help North Korea build more reliable intercontinental ballistic missiles capable of reaching the US. Biegun plans to meet with South Korean President Moon Jae-in on Monday, as part of his three-day stay before leaving for Tokyo to consult with his Japanese counterpart.

#### Smoke on Qantas Sydney flight

**Sydney:** Passengers on a Qantas flight from Sydney to Perth on Sunday used slides to evacuate the Airbus A330 after it was forced to return as the cabin filled with smoke. Qantas said flight 575 returned to Sydney shortly after takeoff due to a hydraulic issue. "On the back at the gate, the captain made the decision to evacuate the aircraft as a precaution and three emergency slides were deployed," the airline said in a statement. It said passengers were evacuated through the front slides and normal exits. "They came and got us to the gate and everything was fine. And next thing (pilot) goes, evacuate, evacuate, evacuate, like in a calm but firm, loud voice," said passenger Niamb Champion. "And so instantly everyone jumps off and they're thinking, Oh my God, the flight there was smoke, or a fire or, you know, something."

#### MORALES LIKELY TO BE ARRESTED

**Sanandita, Dec. 15:** Bolivia will issue an arrest warrant in the coming days against former leftist president Evo Morales, accusing him of sedition, interim Bolivian President Jeanine Anez said. Morales is in Argentina, granted refugee status this week just days after the inauguration of new President Alberto Fernandez. Fernandez succeeded outgoing conservative Argentine leader Mauricio Macri, who lost his bid for re-election in October. Morales had spent the previous month in Mexico in the wake of a highly-contested October election in Bolivia. He had proclaimed victory after his government was accused of manipulating the vote results. Morales, who had been in power nearly 14 years, left Bolivia as the controversy grew. Anez said, "The arrest warrant will be issued in the next few days, because we have already brought the charges."



(From L to R), Newly crowned Miss World 2019 Miss Jamaica Toni-Ann Singh reacts at the Excel arena in east London. Jamaican beauty celebrates her winning moment with family. (Below), Miss India Suman Rao, performs at the event. — AP

## Jamaica beauty is Miss World, Miss India is 2nd runner-up

### Toni-Ann Singh wins crown while India's Suman Rao bags third position



**London, Dec. 15:** Jamaica's Toni-Ann Singh has bagged the Miss World 2019 crown at an annual beauty pageant held here, with India's Suman Rao becoming second runner-up. The 23-year-old Jamaican was declared the winner at a televised event, hosted by British television personality Piers Morgan, held at Excel, London here on Saturday. Born to her Indo-Caribbean father Bradshaw Singh and African-Caribbean mother Jahriine Bailey, Singh is a student of women's studies and

psychology at Florida State University and she aspires to be a medical doctor. She was crowned by last year's winner, Vanessa Ponce de Leon of Mexico. Singh celebrated her win on Instagram, expressing gratitude to her fellow Jamaicans for believing in her. "My heart is filled with love and gratitude. Thank you so much for believing in me. You pushed me to believe in myself. I am not only honoured but humbled to be the 69th Miss World." "Thank you to my family

and to my friends. The love and support you poured into me now allows me to pour into the world. My mother @jahriinebailey, I love you I love you I love you. I wish to become even half the woman you are. You are my strength, my number one supporter/cheerleader/fan and my absolute best friend," she said. "Please know that you are worthy and capable of achieving your dreams. This crown is not mine but yours. It's for you to truly understand that no matter where you're from and the cards you're dealt in life—

your dreams are valid. You have a PURPOSE," she added. Singh is the fourth Jamaican to win the coveted pageant. The country has previously won Miss World titles in 1963, 1976 and 1983. She was closely followed by France's Ophely Mezino, who was adjudged first runner-up, while India's Suman Rao was declared second runner-up. Rao, 20, a CA student hailing from Rajasthan, was crowned Miss India World 2019 in June this year. — PTI

## UN climate talks end without deal

**Madrid, Dec. 15:** Marathon international climate talks ended on Sunday with negotiators postponing until next year a key decision on how to regulate global carbon markets.

After two weeks of negotiations in Madrid on tackling global warming, delegates from almost 200 nations passed declarations calling for greater ambition in cutting planet-heating greenhouse gases and in helping poor countries that are suffering the effects of climate change.

But despite holding the longest climate talks ever in 25 nearly annual editions they left one of the thorniest issues for the next summit in Glasgow, in a year's time. Carbon markets put a price on emission of carbon dioxide, the main greenhouse gas, and allows countries or companies to trade emissions permits that can be steadily reduced, encouraging the uptake of low-emission technologies.

Meanwhile, Swedish climate activist Greta Thunberg got into a Twitter spat with German railway service Deutsche Bahn (DB). Thunberg, 16, provoked a testy reaction from Germany's oft-maligned rail operator when she tweeted from a DB train on her journey home from the COP25 climate summit in Madrid. "Traveling on overcrowded trains through Germany. And I'm finally on my way home!" wrote Thunberg above a picture of herself sitting on the floor of a carriage surrounded by suitcases.

DB responded testily, pointing out that Thunberg had travelled in first class during her journey through Germany. — AP



Climate activist Greta Thunberg tweeted a picture of her being stuck on floor of crowded German train on her way back home after climate talks. — Twitter

### SNP VOWS INDEPENDENCE PUSH IN UK

**London, Dec. 15:** Prime Minister Boris Johnson has won the majority he needs to push through Brexit, but he faces another big challenge from Scotland, where the independence-minded Scottish National Party and its leader Nicola Sturgeon have surged to a commanding position. The dynamic Sturgeon, 49, is leader of the Scottish National Party, which dominates the political scene, and as such she is Scotland's first minister. She took over the party's top post in 2014 after it lost a hard-fought referendum on independence from the UK. Independence for Scotland has long been her primary political goal. Opponents say they wish she would sometimes talk about other objectives, but her party's surge in election suggests her popularity remains high. On her day of triumph, she chose to directly challenge Johnson and the British establishment by saying she would push hard, starting next week, for another referendum.

Sturgeon and her party are dead set on holding a referendum on Scottish independence, despite firm opposition from Johnson, who says his government would not authorise a vote on the matter. A Scottish breakthrough would thrust a dagger into the heart of the United Kingdom, creating a crisis that Johnson is determined to avoid as he tries to manage the difficult Brexit, his main focus. — AP

### May peace prevail



Members of a civil society group release lanterns into the sky to pay tribute to the victims of an attack on a Peshawar school in 2014, during a ceremony marking the fifth anniversary of the attack in Lahore, Pakistan on Sunday. Pakistani Taliban militants attacked an army-run school in Peshawar, killing 150, mostly kids in 2014. — AP

## B'wood with less dancing: Trump Jr on dad's regime

**New York, Dec. 15:** Donald Trump Jr, the eldest son of US President Donald Trump, said he wants the United States to work with "its incredible allies" like India to make the world a safer place and use democracy as a shining beacon of light for everyone to learn from. Speaking at a special event, Trump Jr, who has authored *Tragedy: How the Left Thrives on Hate and Wants to Silence Us* spoke about his book, his father and ties with India. While addressing the Indian community in New York, Donald Trump Jr said it is a great honour for him to be with the incredible Indian-American community.



"We do have a long year ahead. I'll be entertaining because my father will keep it so, I promise you that. It will be like Bollywood with a lot less dancing. But it will be fun, I can assure you." — DONALD TRUMP JR, US president's son

He further said how he was keen on the Trump Organisation to say that the company has to go to India and "start doing some deals there" in the real estate sector. "It was interesting, and certainly a little bit of a culture shock," he said, "but I appreciate the entrepreneurial spirit that so resides in my friends in the Indian community... that notion that you get a deal, go and get whatever it takes to make something happen and get it going," he added.

I can assure you it's going to be very important for all of us to be engaged, to be in the game. Donald Trump Jr told the Indian American community. "Underscoring the business ties that the Trump Organisation has in India, the US President's eldest son said, "My background with India and even Indian-Americans goes back quite far."

## Pak declared best holiday spot

**SHAFQAT ALI I DC ISLAMABAD, DEC. 15** Pakistan has been declared the best holiday tourist destination by famous British Tourism Magazine *Condé Nast Traveller*. In its report, the magazine said Pakistan had taller peaks than China and Nepal combined, making it a magnetic spot for travellers and hikers. It said ancient valleys,

relaxed visa restrictions and a high-profile royal visit in the offing meant this remarkable country is finally getting the focus it deserves. The report said Pakistan was a place of exquisite landscapes, where green spaces are overlooked by towering mountains.

understanding between Pakistan and Saudi Arabia, rather the incumbent government has removed the ones created in the past. He said the elements desiring to disintegrate the Muslim world are creating such perceptions. "Pakistan is supposed to play its role to improve the strained ties."

## FOOD FOR ENERGY ■ Constant supply of food has been integral to keeping the momentum going in Baghdad

## Iraqi cuisine unites protesters at Tahrir Square



A volunteer chef prepares rice to be served to Iraqi protesters as part of a free meal, at the center of Baghdad, Iraq. — AP

**Baghdad, Dec. 15:** In Baghdad's Tahrir Square, there are the anti-government protesters demonstrating for a better future for Iraq, and there are the volunteers who feed them. From stuffed lamb and fish, to the giant pots of soups and rice, to the plates of lentils and other beans, there is no shortage of food to go around. Volunteers from the capital and southern provinces cook traditional dishes that reflect the country's rich cuisine and bring their riches together.

Tahrir Square has been the focal point for the protests that have continued to roll Iraq since Oct. 1. The spontaneous, leaderless demonstrations were organised on social media over long-standing grievances including government corruption, unemployment and a lack of basic services. For many, the square in central Baghdad has become a miniature model for the kind of state they dream of, where factional and sectarian politics play no part and public services

exist. Services, including the near-constant supply of food, have been integral to keeping people in the square, but volunteers are eyeing a gradual drop in donations with concern. Iraqis are used to com-

munal meals and many volunteer food. Every year during the annual Shiite religious commemoration known as Arbaeen, volunteers prepare food for pilgrims making their way to their sects' holy shrines in the city of Karbala. Shortly after the protests started on Oct. 1, protesters began setting up similar tents to cook and distribute traditional Iraqi dishes for the protesters in and around Tahrir Square. "We make it for the hungry people, and people in need here in Tahrir

Square," said a woman. On any given day, people can be seen lining up to fill plastic dishes with food. Protesters say the free food is important to help grins making their way to their sects' holy shrines in the city of Karbala. "We cannot afford to eat meat on a regular basis, but it's not the main attraction, they say. After more than two months of protests, Iraqis' support for the movement is dwindling. There's a lot of pressure and threats targeting the volunteers." — AP







### Not infallible

In a development that shows technology is not infallible, AI company Kneron fools public facial recognition terminals in tests it ran in China using 3D masks

### SHORT TAKES



## MAX SCHREMS' BATTLE WITH FB MAY END SOON

Brussels, Dec. 15: Austrian privacy activist Max Schrems' seven-year battle against Facebook reaches a crucial point on December 17, when an adviser to Europe's top court will issue his view on whether tools used by companies to transfer data abroad are legal or not. At stake are standard contractual clauses used by Facebook and hundreds of thousands of companies, ranging from banks to industrial giants to carmakers, to transfer personal data to the US and other parts of the world. Another issue is whether the EU-US Privacy Shield, which came into existence in 2016, designed to protect European personal data transferred across the Atlantic for commercial use, is lawful or not. Schrems, an Austrian law student, who successfully fought against the EU's previous privacy rules called Safe Harbour in 2015, challenges Facebook's use of standard clauses on the grounds that they do not offer sufficient data protection safeguards. — Reuters



## GOOGLE GRABS 10M MILES FOR STREET VIEW

Mumbai, Dec. 15: For the first time, Google has revealed how much of the world it has photographed. It is a staggering 10 million miles of Street View imagery and 36 million square miles of Google Earth imagery, according to CN2T. Google says that it now covers 98 per cent of the places in the world where people live. And the 10 million miles of Street View imagery puts Google miles ahead of competitors like Apple, which has just started to include similar street-level photography in Apple Maps with the release of iOS 13. "Imagery is at the core of everything we do," Ethan Russell, a director of product at Google Maps, said. — Agencies



## BANK DETAILS OF 29K FB STAFF STOLEN

Mumbai, Dec. 15: Banking data of 29,000 Facebook employees, stored on unencrypted hard drives, was stolen from a payroll worker's car, according to Bloomberg. The hard drives contained information on thousands of US workers who were employed by Facebook in 2018, including bank account numbers, employee names, the last four digits of their social security numbers, their salaries, bonuses, and equity details. Facebook notified its staff of the theft via email on Saturday. Though the stolen drives didn't contain any Facebook user data, the theft still raises questions about Facebook's level of caution around personal data, which seems shockingly low, considering its history of user privacy scandals. The company also failed to notify its staff until almost a month after the theft occurred on Nov 17. An internal email said the company only realized the hard drives were missing on Nov 20, and confirmed that the drives contained employee information on Nov 29. — Agencies

# TikTok forms JV with China state media

### Amid scrutiny in US, deal focuses on rights of short videos

Shanghai/Beijing, Dec. 15: A unit of ByteDance, the owner of video-sharing platform TikTok, has established a joint venture with a Chinese state media group, official registration documents showed. "The joint venture will focus on partnership in the digital rights of short videos," a ByteDance spokeswoman said in response to Reuters inquiry about the deal. ByteDance, one of China's fastest-growing startups, has formed a series of partnerships with state media organisations in order to feed its leading news aggregator platform, *Jinri*. Under the latest deal, Beijing Liangzi Yuedong Technology Co. Ltd., a wholly owned subsidiary of ByteDance, will own 49 per cent of the new company, Pengpai Audiovisual Technology (Jinri) Co. Ltd., with Shanghai Dongfang Newspaper Co. Ltd. holding the remaining 51 per cent. The deal, the documents from the National Enterprise Credit Information Publicity System showed, Shandong-based Pengpai Audiovisual was established on December 10 with a registered capital of 10 million yuan, according to the documents. Pengpai is the Chinese name of *The Paper*, an online

## US asks Google, Apple on foreign ties of mobile apps

Washington, Dec. 15: The chair of a US congressional panel wrote to Alphabet's Google and to Apple on Saturday to ask what if any disclosures mobile apps are required to make regarding overseas ties, a concern that follows reports of Chinese investment in popular apps such as TikTok and Grindr. Republican Stephen Lynch, chairman of a subcommittee of the House of Representatives Oversight Committee, said in a statement that he and his colleagues both Google and Apple to tell Congress whether they required app developers to disclose any non-US ties. Concern over China acquiring sensitive data about US citizens through social media apps and several other areas in relations between the US and China even as US President Donald Trump's trade war with China fans suspicion between the

world's two largest economies. TikTok, which is wildly popular with teenagers, is owned by Chinese technology company ByteDance. In a related matter, the Chinese gaming company Beijing Kunlun Tech Co. Ltd has said it would sell popular gay dating app Grindr Inc. by June 2020 because of US national security concerns. "Recent press reports have shed light on allegations that certain foreign companies and developers may be providing sensitive data on US citizens via their mobile applications to their host governments, thereby creating significant national security risks," Lynch wrote in similar letters to Google and Apple. "US laws permit mobile application developers to collect massive amounts of personal information about and

drawn stars like Ariana Grande and Katy Perry, but the company's ties with Chinese authorities have faced scrutiny in recent weeks amid a US national security panel's inquiry into the safety of the personal data it handles. — Reuters

## New Orleans cyberattack fails to steal much data

New Orleans, Dec. 15: Officials announced on Saturday that no data was stolen from city computers and the recovery operation is getting underway after a cyberattack a day earlier triggered a shutdown of city government computers in New Orleans. Chief information officer Kim LaGrue, speaking at a news conference with Mayor LaToya Cantrell and others, said the city hadn't heard from any hackers or received any demands. NOLA.com reported that LaGrue described the cyberattack as 'minimal' and that officials expect to move quickly to bring computers fully back online. The exact nature and extent of the attack were unclear. NOLA.com reported. It added that the mayor said about 4,000 computers will need to be scrubbed as a precaution and that 400 servers were affected. Critical public safety services continued running normally on Saturday as they did during Friday's cyberattack, officials stressed. However, City Hall offices had to fall back Friday on pen and paper to keep doing business as computers were taken offline and certain offices closed. The city website was down in what officials described as a precautionary move after Friday's cyberattack. Officials, meanwhile, had posted news of the shutdown on

## Florida City quiet on ransom demands

Tallahassee, Dec. 15: Florida City confirmed on Saturday that hackers seeking to extort money were responsible for crippling its computer systems earlier this week but officials have yet to decide whether they will pay a reported \$1 million ransom. If they do opt to fork over the money, they may have to dip into Pensacola city coffers; the city of about 52,000 in Florida's Panhandle is not insured for such an attack. Obtaining it in the future is "something that our risk manager will certainly be looking into," said city spokeswoman Kaycee Lagarde. Lagarde confirmed that ransomware was behind the attack that brought down the city's computer network over the weekend, less than a day after a Saudi aviation student killed three US sailors

and wounded eight other people at a nearby naval air station. The FBI has said the attacks were not connected. The cybersecurity blog, BleepingComputer, reported earlier this week that a group known as Maze claimed responsibility for the attack and was demanding \$1 million from the city. The Maze hackers claimed they had stolen documents from the city but didn't say whether they had given Pensacola officials a deadline to pay for them or if they had threatened to release the documents if they didn't. BleepingComputer editor Lawrence Abrams said the Maze operators had authenticated their identity through a proof of a different hack and by posting snippets of email exchanges with his blog as a dark-web payment site. — AP

### INSIDE STORY

### Zuboff shows how tech industry dupes consumers by using their data and selling stuff

## Scholar diagnoses 'surveillance capitalism' in tech

Washington, Dec. 15: A year ago, Shoshana Zuboff dropped an intellectual bomb on the technology industry. She hasn't stood still since. In a 700-page book, the Harvard scholar skewered tech giants like Facebook and Google with a damning phrase: "surveillance capitalism." The unflattering term evokes how these companies vacuum up the data of their users, billions from that data and use what they have learned to gule our attention through their ad-driven platforms. A bestseller in Canada and Britain, *The Age of Surveillance Capitalism* was published

in the US in January, it being translated into 17 languages and inspiring two small theater productions. Zuboff, meanwhile, has spoken to audiences in Los Angeles, Rome and counseled politicians across Europe and North America. She has also been a frequent input on several pending US privacy bills and wrote a 34-page policy paper for the House of Representatives Committee, whose anti-trust panel is looking into Big Tech's potential abuse of its market power. In early November, she received the Axel Springer award, a four-year-old honor for technology lum-

inaries offered by the eponymous German publisher. Zuboff says "put the language of economics around the experience that we all know we are having," says Beethon Kidron, a film director and UK House of Lords member who spearheaded child-protection rules lim-

ing how apps gather data and tempt kids to linger online. "She's a rock star," Zuboff says. "I realised that researchers had missed the importance of the ambient data that digital natives are born with where we use them, for how long, what we like, what we linger on and with whom we associate.

### MOMENTS OF THE DECADE

On January 1, 2010, Steve Jobs was still CEO of Apple, and the hottest Android phone was the Motorola Droid. Facebook was still an upstart, there was not available on the app store, and Twitter, Twitch, and TikTok didn't exist. Taking the long view, the individual stories of the past 10 years give us a view on some of the biggest trends in the past few years. *The Verge* compiled the 30 moments that made the decade

	<b>2013</b> May: Adobe commits to Creative Cloud June: Snowden reveals PRISM project	
	<b>2010</b> January: Google leaves China June: iPhone 4 launched August: Death of Google Wave	
	<b>2011</b> June: Launch of Twitch July: Netflix becomes Qwikster October: Steve Jobs passes away	
	<b>2012</b> April: Facebook buys Instagram August: Oculus Rift arrives on Kickstarter September: Tinder launched	
	<b>2016</b> November: Trump elected US President	
	<b>2018</b> January: Logan Paul films a dead body in Japan's 'suicide forest' September: Elon Musk tweets about taking Tesla private, then doesn't November: Wildfires rage through California	

## REALME SELLS 15 MN HANDSET IN FIRST YEAR

New Delhi, Dec. 15: Chinese handset maker Realme has become the fastest-growing smartphone brand in India, selling 15 million handsets in the very first year of its operations and is targeting double the sales next year, its CEO Madhav Sheth said. Realme, which began as an Oppo sub-brand in May 2018, has promptly spun off into a stand-alone entity and is now taking on bigger rival Xiaomi with similar price points and segments of ₹7,000-20,000 phones. Unlike other Chinese players like Vivo and Oppo, which are offline-focused with investments in channel marketing and offline distribution, Realme aped the strategy of the market leader, OnePlus, and focused online from the start. Sheth had founded the company together with BBK Group founder Sri Li. — PTI

## Cool console



Xbox boss Phil Spencer revealed the next Xbox, previously known as Project Scarlett. It is called Xbox Series X, and it is launching next holiday season. It has a brand-new controller, and yes, you can use it horizontally.

## Scholar diagnoses 'surveillance capitalism' in tech

They were calling it 'digital exhaust.' Zuboff saw that this data wasn't just an unexpected by-product of online services, says Chris Hoofnagle, a Berkeley privacy expert. "It is the product." Tech industry allies denounce Zuboff's analysis as conspiracy-minded hyperbole and argue that consumers willingly trade their personal data for access to valuable services that don't cost them a cent. But after more than a year of tech-related privacy scandals, malign election-interference and online platform-fueled extremism and the US gov-

ernment's first tentative steps toward reining in its technology titans, it has become clear that Zuboff helped crystallize previously vague apprehensions about the tech industry. In her slashing diagnosis, the dark-maned, fashionably bespectacled academic describes how Silicon Valley's utopian promises degenerated into the like button and that shoe advertisement that follows you around the internet. In person, Zuboff is focused and precise. She speaks in composed paragraphs and brooks no interruption until she has unfurled a thought. The effect is of a highly structured thinker compelled to make complete arguments before she can move on to the next topic. And her book can be a difficult read. Open to a random page and you are likely to confront phrases such as "behavioral surplus," "prediction markets" and "instrumentarianism." Cut through the jargon, though, and Zuboff's indictment is straightforward: Tech companies put out new apps designed to suck up our data trails; companies then use those insights to steer towards our next YouTube video or Facebook interaction or Amazon purchase. — AP



# Brokers BYES

## Asset quality improved at Mahindra FS

Mahindra & Mahindra Financial Services Ltd (MMFS) is an NBFC, which serves the financing needs of India's rural and semi-urban population. It provides vehicle financing, SME loans, etc. It reported net interest income growth of 7.8 per cent to ₹1,570 crore in Q2 FY20 on year-on-year basis. Provisions and write-offs increased 65.2 per cent to ₹400 crore in Q2 FY20. Loan book growth was flat on quarter on quarter basis at ₹1,400 crore. Asset quality improved, with gross non-performing assets at 7.2 per cent as on September 30. Net NPAs (stage 3) were at 5.8 per cent as on September 30, 2019. The management stated that the additional provision of ₹40 crore and adjustments for deferred tax assets (DTA) impacted quarterly profits. The management also claimed that the impact of the performance can be linked to a lot of man days lost due to extreme monsoons in major markets such as UP, Bihar, Maharashtra and MP. Given the strong recent price performance, the broking house accorded a buy rating.

**Broking firm:** Standard Chartered  
**Rating:** Buy  
**Closing price:** ₹341.10

## New contracts to help Ashoka Buildcon

Though softened from Q1, Ashoka Buildcon's Q2 growth was still good, coming in the backdrop of the heavy monsoons. With the rains now past, and as work gets going at the two recently appointed hybrid annuity and the recent additions, growth ahead is expected to be healthy. The balance sheet remains in a shape to ensure growth doesn't falter for want of funds. Inflows could have been better; the expected year-end spurt in awarding should help. In the BOT toll segment, the monsoon added to constrained economic activity, and to a project-specific issue. On the stronger-than-expected margins, shift to the new tax regime, the broking house has raised its forecast for FY20e profit after tax by 64 per cent to the low base (owing to losses in the SPVs). On the revised estimates, the stock trades at 6x FY20e against a target price-implicit exit multiple of 12x FY20e. On the sturdy balance sheet and benign valuations, the broking house retains its buy rating.

**Broking firm:** Anand Rathi  
**Rating:** Buy  
**Closing price:** ₹94.30

## Commodity prices to boost Marico's margin

Marico has initiated a steep price off of 13 per cent for 100 ml Parachute packs in December. The price offs in other packs are expected to be lower with overall five per cent reduction in Parachute portfolio. With this move, management expects to drive margin upgrades and grab share from unorganised players and competitors which should improve volumes from Q4. The broking house estimates that the margin impact to be limited to 1.5 per cent, which can be partially offset by minimising promotions and ad spends. Commodity prices are also remain favourable with copra prices expected to be soft on a good production outlook. Any rise in GST rate could affect Marico's portfolio the most but concerns over rate increase appear overdone. The broking house slashed FY20-22E EPS by 3-5 per cent due to weak demand trends and maintains a Buy recommendation with a revised target price of ₹410.

**Broking firm:** Emkay  
**Rating:** Buy  
**Closing price:** ₹334.15

# Pollution & Climate Change: Learn to manage health and wealth next year

### Ideas to deal with worsening climate indicators in the next decade



Money talk  
Achil Shetty

I don't want you to be hopeful, I want you to panic, famously said teenage activist Greta Thunberg about humanity's greatest challenge at hand: the climate emergency unfolding right before our eyes. As I

wrote this, the Air Quality Index in New Delhi is above 450. The 2020s will be the decade in which we will need — and probably see — decisive action on controlling greenhouse emissions and rising temperatures around the world. However, close

er home, the impact of pollution, sea rise, and erratic weather on the health of Indians are expected to be felt more acutely. And hence Indians also need to be adequately insured and financially prepared to tackle these challenges.



#### IMPACT ON YOUR HEALTH

India is one of the countries expected to be the most severely impacted by the climate emergency. As per the National Health Portal, a combination of severe heat, extreme weather events, water and food shortage, increasing allergens, air pollution, and social problems such as forced migration would precipitate serious health complications. Various forms of pollution are also linked to health complications. As per the World Health Organisation, 4.2 million premature deaths globally are linked to ambient air pollution which causes lung cancer, respiratory infections, strokes, heart and pulmonary diseases. Health problems also precipitate debilitating financial problems. So how can one prepare for these problems that are likely to get worse with time?

#### KEEP TOPPING UP YOUR COVERAGE

It isn't enough to just own coverage. Every year, you'll have to assess your health risks and decide if you need additional coverage. After all, healthcare inflation is steeper than regular cost inflation. A treatment that costs a few thousand rupees today may easily cost lakhs of rupees in the future. As you grow older through the 2020s, and as your health risks increase, you must expand your coverage to protect your finances better. A simple way to do this is to buy top-up or super top-up insurance plans that can provide additional insurance at low costs. You must also prepare an emergency fund to tackle any healthcare costs that won't be covered by insurance. The 2020s are going to be an exciting time as change is expected to happen at break-neck speeds.

#### IN THE 2020S, YOU NEED TO BE COVERED

Health insurance is often seen as a tax-saving product. This is a folly. Sure, health insurance earns you useful tax deductions up to ₹50,000 under Section 80D of the Income Tax Act. You can get additional deductions up to ₹50,000 for buying health insurance for dependent parents. However, tax savings shouldn't be the only reason why you buy insurance of any kind. You buy insurance to keep your finances safe against various risks and to be able to cashlessly avail a variety of hospital treatments. In the 2020s, as your

health risks exacerbate, you must have coverage for all members of your family. This should ideally be over and above employer-sponsored insurance. You could buy an individual cover or a family floater for your family and another for your parents. You will be well-advised to have comprehensive coverage with exclusions such as coverage of pre-and post-hospitalisation, even if it means paying more.



The writer is CEO, BankBazaar.com

## TOP 10 BANKS WITH LOWEST INTEREST ON HOME LOAN

EMI on Loans Up To ₹30 Lakh For 20-Year Tenure			Compiled by BankBazaar.com using data from respective banks. Rates are based on the floating interest rate. Interest rate may be subject to revision after a specified tenure and are correct as on Dec. 11, 2019. Actual EMI may include other charges.
Lender's Name	Interest rate (% pa)	EMI (IN ₹)	
Punjab National Bank	7.95-8.45	25,000-25,940	
Bank Of India	8.1-9.0	25,280-26,592	
Bank Of Baroda	8.15-9.15	25,374-27,282	
Union Bank	8.2-8.35	25,468-25,751	
SBI	8.2-8.55	25,468-26,130	
IDBI	8.25-8.8	25,562-26,607	
HDFC Bank	8.3-9.45	25,751-27,866	
Axis Bank	8.55-9.2	26,130-27,379	
ICICI Bank	8.55-9.4	26,130-27,768	
Kotak Bank	8.6-9.4	26,225-27,768	



Financial planning  
By L. Ravindran

**RAMESH, 45 years**  
PROFESSION: Private employee  
DEPENDENTS: Two

**WHERE DOES SHE STAND NOW?**  
Income ₹35 lakh  
Expenses: ₹24 lakh (includes household expenses)  
Net disposable income ₹11 lakh

**NET WORTH**  
Asset Value  
Savings ₹60 lakh  
EPF ₹33 lakh  
House ₹160 lakh  
Car ₹27 lakh  
TOTAL ₹300 LAKH

### FUNDS REQUIRED TO MEET GOALS

₹5.3 CR

**FINANCIAL GOALS (AT CURRENT COSTS):**  
Expenses At cost  
Child's education and marriage ₹50 lakh  
Post-retirement expenses ₹480 lakh

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

**ASSUMPTIONS**  
(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 (IV) INCOME IS ASSUMED TO BE GROWING AT 8% IN LINE WITH INFLATION.

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



## Tax deduction for edu loans

I am an employee working as a mechanical engineer. I have taken an education loan of ₹12 lakhs from a bank for my daughter's higher education at the United Kingdom. I am repaying the loan with principal and interest. Am I eligible for any income tax exemption as I have been told that exemption is given for studies in India only?

**NAMAN SHAW**  
Via email

A) As per the provisions of section 80E of the Income Tax Act, deduction of interest on loan taken for higher education shall be allowed as a deduction subject to the following conditions:

■ The assessee is an individual; and  
■ The assessee has actually paid the amount out of his income chargeable to tax during the previous year. The deduction is allowable only for the interest paid on loan (and not principal repayment).

■ The loan was taken by him from any financial institution (including banks) or any approved charitable institution for the purpose of pursuing higher education either for himself or for his relative (Relative of the assessee for the purpose of this clause means the spouse and children of the individual or the student for whom the individual is the legal guardian).

In computing, the total amount paid will be deducted as deduction. This deduction is allowed for the initial assessment year (ie, the relevant assessment year of payment of interest) and for seven successive assessment years or until the interest on such loan is paid by the assessee in full, whichever is earlier.

There is no restriction under section 80E regarding the place of education. Therefore, you can claim the deduction of the entire interest paid during the financial year under section 80E subject to fulfilling of the above conditions.

I have been regularly paying premium for a life insurance policy, which is in the name of my wife for last five years. But I am not filing her income tax returns because her income is below the taxable limit. I have been informed that I will not be eligible to claim deduction under Section 80C on the insurance premium paid by me above income tax assessment, is this true? If so, will I have any problems for the deduction claimed by me over the years?

**SUBHASH**  
Via email

A) According to Section 80C the life insurance premium paid by individual, at any time during the previous year qualifies for deduction, if such premium is paid by an individual for himself/herself, his/her spouse or for children whether dependent or not. It is not necessary that the person for whom the premium is paid should be an income-tax assessee. The requisite as per law is only that the premium paid by the assessee is for the persons specified above. Hence, you will not have any problem in respect of deduction claimed by you for earlier years as well.

I have recently retired from my job at the age of 61. Will depositing my savings in the Senior Citizens Savings Scheme in the name of my wife save tax?

**M. CHANDRAMOHAN**  
Via email

A) The deposits in your wife's name will not help you in saving taxes as clubbing provisions of the Income-Tax Act will become applicable. Senior citizens can claim a deduction of ₹50,000 for any interest earned on deposits with banks or post office under Section 80TTB of the Income-Tax Act.

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

## PLAN OF ACTION

Retirement is 20 years from now. Health insurance is not taken care of by employer. The disposable surplus of ₹11 lakh a year for the next 15 years, until retirement, can be placed in the following portfolio.

- Term assurance of ₹1 crore can be taken for about 20 years which shall cost about ₹25,000 per year.
- Contribute ₹1.5 lakh per year in PPF in the name of his son for the next 15 years which will be valued at ₹44.37 lakh growing at 8 per cent pa at maturity.
- Unit linked pension plan may be undertaken so as to gain on an upside, with a 15-year horizon. A sum of about ₹1.05 lakh per year over 15 years will yield a future value of ₹30.79 lakh with eight per cent a year growth.
- Invest ₹75,000 a month in a systematic investment plan of balanced (equity and debt) aggregating to ₹9 lakh over the next 15 years. This will help in creating a corpus of ₹1.35 crore at cost (₹2.63 crore) in value terms if growth is aimed at eight per cent a year. This will help him to build up the retirement corpus early. This fund can be placed in a safe debt fund to earn monthly dividends at retirement.
- The PPF and pension plan can be used to buy an immediate pension policy at retirement.
- Bank deposits may be converted into a tax free bond upon an outlay of ₹50 lakh immediately, maturing 12 years from date.

Making history

Pakistan opener Abid Ali became the first batsman to score hundreds on both Test and one-day international debuts when he struck a ton against Sri Lanka in Rawalpindi on Sunday



We are moving in the right direction and happy with the way we've played in the last three or four Tests.

— Tim Paine, Australian Test skipper, post their win over NZ

SHORT TAKES

Abid, Azam hit tons in Pak's draw Test

Rawalpindi: Pakistan's Test home since the attack against the same visitors in 2009, ended in a draw Sunday after being badly affected by the weather. Pakistan opener Abid Ali became the first batsman to score a debut hundred in both Test and one-day international cricket. Abid finished with 109 not out and Babar Azam was unbeaten on 102 as Pakistan scored 252-2 in reply to Sri Lanka's first innings total of 308-8 declared. Pakistan finished at 252-2, with both batsman Babar Azam knocking his third Test century with a boundary off spinner Dilruwan Perera. Azam ended with 102 not out, which came in 151 minutes of punishing batting spiced by 14 crisp boundaries.

Brief scores: Sri Lanka (O Karunaratne 59, D de Silva not out 102, Shaheen 2/58, Naseem 2/92) drew with Pakistan Abid Ali not out 109 Babar Azam not out 102; Rajitha 1/5, Kumara 1/46

May ask ABD to return: Boucher

Johannesburg: Newly-appointed head coach Mark Boucher has said he may try to persuade a few recent retirees, including AB de Villiers, to return to the South Africa squad ahead of next year's T20 World Cup. "When you go to the World Cup, you want your best players playing for you. If I feel he (De Villiers) is one of your best players, why wouldn't I have a conversation with him? I might have just got into the job, I've had conversations with quite a few players and seen where they are," Boucher said. "You want your best players playing in the World Cup and if there's a couple of issues you need to iron out, with media, with teammates, why not, let's do it," he said. — PTI

Supernet-myer

C. SANTHOSH KUMAR CHENNAI, DEC. 15

West Indies batsman Shimron Hetmyer has sent out a clear statement of intent to IPL franchises with a swash-buckling century against India in the opening ODI here at the M.A. Chidambaram Stadium. The aggressive Hetmyer (139 off 106 balls) in the company of a resolute Shah Hope (102 not out off 151 balls) powered West Indies to a comprehensive eight-wicket win on Sunday and helped the visitors make a head start in the three-match series. Hetmyer, who was released from the Royal Challengers Bangalore squad should now attract the attention when the IPL-2020 auction takes place in Kolkata on Thursday. Chasing a tricky target of 288 on a slow surface, Hetmyer and opener Hope put on a 218-run stand for the second wicket. While Hetmyer played the attacking role, Hope anchored the chase brilliantly by rotating the strike. After a cautious start to negate the threat posed by pacers Deepak Chahar and Mohammed Shami, Windies accelerated in a phased manner. The way Hetmyer targeted Ravindra Jadeja was akin to a tiger picking its prey.

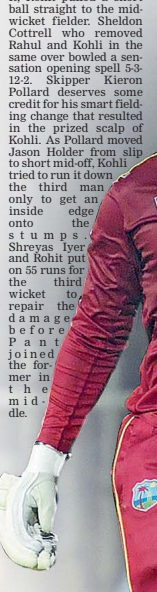
The period between overs 22 and 26 was the turning point in which Windies took the commanding position by notching up 52 runs. Hetmyer creamed Jadeja making up for the slow start. A slow-sweep into the stands and a flat pull

towards the midwicket boundary after going down on knees were some of the highlights from Pant's innings. Kedar Jadhav's 35-ball 40 ensured India posted a competitive total.

Earlier, KL Rahul and Kohli were undone by the pace, rather lack of it, Rohit pulled a short ball straight to the mid-wicket fielder. Sheldon Cottrell who removed Rahul and Kohli in the same over bowled a sensational opening spell 5-3-12-2. Skipper Kieron Pollard deserves some credit for his smart fielding change that resulted in the prized scalp of Kohli. As Pollard moved Jason Holder from slip to short mid-off, Kohli tried to run it down the third man but he could only get an inside edge onto the stumps. Shreyas Iyer and Rohit put on 55 runs for the third wicket to repair the damage. Pant joined the former in the middle. Pant started off slowly, scoring just six off his first 16 balls, and took time to get accustomed to the conditions. As he grew in with confidence, runs started flowing off his willow and quickly made up for the slow start. A slow-sweep into the stands and a flat pull

Shimron's swashbuckling ton floors India

Shimron Hetmyer celebrates his century against India at the M.A. Chidambaram Stadium on Sunday.



Kohli not pleased with late third-umpire call

Chennai, Dec. 15: Indian captain Virat Kohli expressed his displeasure from the dressing room after the on-field umpire referred a late run-out call involving Ravindra Jadeja during the first ODI against West Indies here on Sunday.

The incident took place in the 48th over when Jadeja went for a quick single and the fielder effected a direct hit at the striker's end. However, the on-field umpire Shaun George did not give it out though Jadeja appeared to be short of his crease and neither there was an instant appeal from the West Indies players.

The on-field umpire made a late referral to the third umpire after the dismissal was shown on the big screen. After Roston Chase hit the stumps from the mid-wicket region, he seemed to ask umpire to have a look at it, but he did not raise his finger. — PTI

Table with Shimron Hetmyer stats: R 139, B 106, 6s 7, 4s 11

WEST INDIES' HIGHEST STANDS AGAINST INDIA IN ODIs

Table with 5 columns: Runs, Wkt, Partners, Venue, Year. Lists highest stands like 221 runs by Gordon Greenidge/Vivian Richards.

Process is very important: Paras

DC CORRESPONDENT BENGALURU, DEC. 15 India U-19 cricket team captain Priyam Garg believes that the team is unfazed with the pressure of being the defending champion and is optimistic about the team's chances in the U-19 World Cup which would commence from January 17, next year in South Africa. He along with the coach Paras Mhambrey was addressing the media on Sunday before departing to South Africa. Paras, who has been with the coaching staff previously (worked with U-19 and India A) emphasized the process to yield a successful result. "The process is very important which we observed last time also. The preparation started a year and a half back, before the World Cup campaign."

Stats: S.PERVEZ QAISER

vious editions of the World Cup. 19-year Priyam Garg would hope to emulate the same and had talks with Shau about the implementation during the tournament. Squad: Yashasvi Jaiswal, Tilak Varma, Divyansh Saxena, Priyam Garg (C), Dhruv Chand Jurel (VC & wicket-keeper), Shashwat Rawat, Divyansh Joshi, Shubhanshu Hegde, Ravi Bishnoi, Akash Singh, Kartik Tyagi, Atharva Ankeleskar, Kumar Kohli, Ummed Chand, and Pritivi Shaw led the Indian team to victory in the previous editions of the World Cup. 19-year Priyam Garg would hope to emulate the same and had talks with Shau about the implementation during the tournament. Squad: Yashasvi Jaiswal, Tilak Varma, Divyansh Saxena, Priyam Garg (C), Dhruv Chand Jurel (VC & wicket-keeper), Shashwat Rawat, Divyansh Joshi, Shubhanshu Hegde, Ravi Bishnoi, Akash Singh, Kartik Tyagi, Atharva Ankeleskar, Kumar Kohli, Ummed Chand, and Pritivi Shaw led the Indian team to victory in the previous editions of the World Cup.

Starc, Cummins help Australia thrash Kiwis

Perth, Dec. 15: Australia recorded one of their biggest wins over New Zealand on the fourth day of the first Test at Perth Stadium on Sunday. Having trailed by 150 runs on the first innings the Kiwis were set a mammoth 488 to win — which would have been a record chase in Test cricket — on a deteriorating pitch after Australia declared at 217 for nine in their second innings. The visitors were never in contention after losing their first wicket with just six runs on the board and were unable to push the match into a fifth day after Mitchell Starc and Pat Cummins cleaned up the Kiwi tail under lights in Perth's first ever day-night Test. New Zealand were dismissed for 171 and were bowled by 296 runs, the last five wickets falling in a hurry for just 17 minutes. It was just one run shy of their biggest losing margin to Australia — in Australia — in a match where both teams batted twice. Australia's biggest win, other than innings victories, was 297 runs in Auckland in 1974. Starc (4-65), who claimed nine wickets for the match, and Cummins (2-31) used the pink ball to good effect under lights to bring the match to a quick conclusion after none of the recognised Kiwi batsmen offered significant resistance. The chase started poorly with opener Jeet Raval making just one before being caught at a gully by Nathan Lyon (4-63) from the bowling of Starc. Star batsman and

captain Kane Williamson then made just 14, before falling in Lyon's first ball of the innings. Williamson got off to a fast start with boundaries from the first two balls he faced, but was caught at short leg fending a ball that bounced and turned sharply off his glove into the hands of Matthew Wade. Ross Taylor was their last hope of making a revival but on 22 he tried to pull a Starc delivery and got a bottom edge through to wicketkeeper Tim Paine to give the left-arm quick his seventh wicket of the match. Tom Latham showed plenty of application to face 68 balls for his 18, but was given out leg before wicket to Lyon after an Australian DRS review, with umpire Aleem Dar initially giving him not out. Latham attempted to stem the tide with a gritty 40 and enjoyed a bit of luck

Paine & Co. have comeback in style



Hemant Kenkre Silly Point

There is a big lesson to be learnt from the way the Aussies have come back from the outpost they put themselves in a year ago. Coming back from the brink has always been an Aussie speciality and Tim Paine's lads have lived up to the country's reputation for making comebacks in style. For a team that was bogged down thanks to the 'sandpaper' scandal in March 2018, against South Africa at Newlands in Cape Town, their performances against England during the last Ashes and in the first 'pinky' Test against New Zealand at Perth show the spine they have inherited. Coming back after being down out and out is in their DNA as cricket history has shown. There have been many instances of the ramrod Australian spine standing strong even as their backs were against the wall. The Kerry Packer story, when the media tycoon shook the world of cricket by convincing the best Australian players to join his private enterprise in 1977-78, is a prime example. So was the sad saga of the talented Kim Hughes who relinquished the captaincy when his side was beaten by the West Indians at home in the 1984-85 series. With almost all Aussie stars out, barring a few playing what was then called pyjama cricket for Packer, the management went back and got retired former captain Robert 'Bob' Simpson out of his pyjamas to lead the team against a strong Indian challenge in 1977-78. The series which eventually went the Aussie way with a 3-2 victory is one of the best examples of the Aussies taking on a challenge considered an impossibility when it comes to battles. Simpson's team of Australian first class players were taking on a rejuvenated Indian team led by the mercurial Bishen Bedi who boasted of players of the caliber of Sunil Gavaskar, Gundappa Viswanath, Mohinder Amarnath, Erapalli Prasanna and Bhagwat Chandrasekhar. Aussie cricket lovers were treated to classic Test match cricket during the day and entertaining night cricket that featured Clive Lloyd's West Indians jousting with Greg Chappell's warriors and a team of brilliant cricketers led by England's Tony Greig. For the Australian board it was all about survival, a fight against big money to gather eyeballs. And survive they did.



Kim Hughes saga was similar to that of an emotional child who was berated for falling grades in class. After a dismal show against Lloyd's West Indians in the second Test match at Brisbane where the Aussies lost badly, Hughes gave up the captaincy in heart with a post match press conference. After losing three Test matches in a five Test series, Australia under the new stewardship of Allan Border won the last Test match by an innings at Sydney. Under Border, the Aussies grew stronger as time passed by with the pugna- cious southpaw laying the foundation of a cricketing revolution. The one that taken to a much higher level by his successors from Australia and is taking the once world champions slowly up the ladder is a reflection of the Aussie way of fighting back. Retaining the Ashes and quelling the Pakistan challenge after losing (for the first time) a home series against India is a big achievement for a stop-gap captain. They have been called ugly and cheaters ever since the outspoken Ian Chappell took over the reins from Border. History has seen many Aussie skippers break rules and live on the edge of the spirit of cricket to keep winning under any circumstance. Whatever the label maybe, the one thing that sets Australia apart for this nation of sports persons is the admirable 'never give up attitude.



### Lovren out

Dejan Lovren has been ruled out of Liverpool's trip to the Club World Cup to be played in Qatar

# Abundant joy

## Chess whiz Anand opens up on life

GANDHARV KAMALA | DC HYDERABAD, DEC. 15

At just 50, Viswanathan Anand is a five-time world champion. He also was undisputed champion of the 64 squares from 2007 to 2013. He has travelled to 64 countries and has over 10 passports filled with stamps from places he has been to. "When you set out at an early age to pursue your dreams, you end up travelling to cities, countries and continents that you would never have dreamt about. But now when I look back at it, I feel I have lived out of a suitcase all my life and I am not complaining about it. Until now, I have been to 64 countries and six continents. The only continent I have not been to is Antarctica," Anand, who went past the half-century mark in December 11, told this newspaper.

He has a sharp memory and probably remembers even what he ever put on a chess board but cannot recollect the number of passports he has used up. For such particulars, there is always Aruna Anand, the Grand Master's wife. "Google does a better job at remembering schedules or flight details. If I remember correctly, since our marriage in 1986, Anand has got six new passports and before that he used up four of them. Luckily we have not lost any of them yet," a spot on Aruna said.

Some of Anand's favourite countries are Mexico and Israel. He also enjoys safaris in Africa, along with son Akhil. "In one of our latest visits to Israel, we were the guests of Jerusalem's Mayor and so we got some exclusive access to parts of the city that are otherwise shut to tourists. They took us to one of the excavation sites in the Old City and showed us some of the exhibits that had proofs of David, the third king of the United Monarchy of Israel and Judah. The exhibits are yet to be made public. While in Israel, we visited Jaffa, Jerusalem's Arty Camp that is held on the sidelines of the Norway chess tournament in Stavanger. Anand may say that he is not a good chef but he has two award titles in Norway. This year he teamed up with Maxime Vachier-Lagrave and won the title for mak-



Viswanathan Anand (left) celebrates with Maxime Vachier-Lagrave (right) after winning the Master Chef challenge held on the sidelines of the Norway chess tournament in Stavanger.



Anand (from left), Aruna Anand, Ubilava — Anand's first trainer — Mauricio Perera and Nieves (extreme right) in this file photo from 2000, celebrate Ubilava's surprise birthday at their home in Madrid.

ing the best spin up a dish using a Salmon while in 2018, he combined with Ding Liren to make the award-winning Hollandaise sauce," his proud wife informs. One of the main reasons for Anand to win the cooking competitions was his European influence. With all the major tournaments happening in Europe, it was difficult for the 1969 born player to travel across continents for every tournament. As fate would have it, in the January of

1991, when Anand was competing at the Linares International Chess Tournament in the Jaen province of Andalusia, Spain, he was introduced to a European couple — Mauricio Perera and Nieves — by the tournament director. It was love from their very first conversation. "The tournament director wanted me to meet Mauricio and Nieves because they knew English and Mauricio was a big chess fan. I felt comfortable with them and a

special bond came about from our first conversation. On the first day of the event, Nieves made a small wager, she said, "If you beat Anatoly Yevgenyevich Karpov, I'll take you out for dinner. I told her, if I beat Karpov, I'll take you out!" I ended up beating the Russian and we went out for dinner that night. They eventually turned into my adopted parents and both were one of the major factors that I moved to Madrid in 1995. Ever since, my life was easier both, professionally and personally," Anand recalled. "Their home was always open for both Anand and me. We would walk into their house and eat right out of their fridge or make any beverage we wanted without any qualms. And whenever they ran out of coffee they would come asking, 'If we had any left.' They were literally a blessing for us. Whatever Mauricio and Nieves have done for me, I have described in words," Aruna said.



Aruna (from left) Akhil and Anand pose for a photograph with statues of the cast from the movie Madagascar.

When I look back, I can say that I don't have many regrets. But the biggest of them all, is that Nieves passed away without meeting Akhil (Anand).

— VISWANATHAN ANAND on Nieves, a close associate, passing away without meeting his son

ly figure to Anand, was admitted to a hospital due to a heart condition in May 2004. "In her dying minutes, Nieves sat up on her bed, put her hand up and told Anand, 'Vishy you are No.1 but you have to be a world champion.' She said those words and went back to bed. Anand sat right next to her and continued to stroke her hair as she breathed her last. Tears started to roll out from everyone's eyes when we realised she left us and moved on to a better place," Aruna said recalling the fateful day.

"Nieves is someone who could pick up a battle with anyone for me. She even picked up a fight with my father, when he said, 'Anand, you will never be the No.1 in the world.' She would defend me to the hilt. She practically raised me like her son. And for her to pass away that soon had a lasting impact on me. It's been a long time since she passed away but I still miss her. I am 50 now and when I look back, I can say that I don't have much regrets. But the biggest of them all, is that, Nieves passed away without meeting Akhil," Anand said as he turned his face away looking into the oblivion, fighting back tears.



### SHORT TAKES

## Tiger gets USA out of the Woods

Melbourne: Tiger Woods' United States produced a stunning turnaround to deny the Internationals a first Presidents Cup in 21 years Sunday, dominating the singles on a tense final day that went to the wire at Royal Melbourne. Veteran Matt Kuchar was the hero, with his winning putt on the 17th in the penultimate match enough to ensure victory, sparking wild celebrations from playing-captain Woods, who set the tone by getting the first point on the board. It was a crushing loss for Ernie Els' young Internationals who led for the first three days of the biennial matchplay event. They went into Sunday's 12 singles matches with a 9-8 lead but Patrick Reed and Dustin Johnson were among those racing to big early leads as the scoreboard became swathed in US red. Webb Simpson beat South Korea's An Byeong-hun to guarantee the US share of the Cup at 15-12 with three matches still in play. — AFP

## Manipur girls, Delhi boys win

DC CORRESPONDENT HYDERABAD, DEC. 15

The boys from Delhi rallied from a game down to beat Manipur in the 23rd Junior National Sepakrawan Championships, at Victory Play Ground (VPG) in Hyderabad. While the girls from Manipur beat Nagaland to win the title, in the boys final, tournament favourites Manipur got off to a great start as they defeated Nagaland 21-18. The boys from Delhi led by Ashish came back strongly to take the next two sets, winning them 21-16 and 21-14 and with it the title. In the girls' title clash, Manipur had problems in defeating neighbouring Nagaland 21-19, 21-16 for the trophy. In the doubles final, Manipur emerged victorious in both the boys and girls categories.

**THE FINALS RESULTS**  
**BOYS REGU:** Delhi bt Manipur 18-21, 21-18, 21-16  
**GIRLS REGU:** Manipur bt Nagaland 21-19, 21-16  
**BOYS DOUBLES:** Manipur bt Tamil Nadu 21-10, 21-14  
**GIRLS DOUBLES:** Manipur bt Haryana 21-12, 21-14.

## Prateek shines but Maha in command

DC CORRESPONDENT HYDERABAD, DEC. 15

Despite Prateek Reddy's 100 and M. Pratyush's 56, Hyderabad are in a spot of bother in their under-19 Coach Behar Trophy match against Maharashtra in Hyderabad. At the end of Day Three, the visitors need 78 runs with nine wickets in their hand to win the match. For Maharashtra, R.S. Hangariker scored 5/41.

**BRIEF SCORES (DAY-3):** Hyderabad 265 & 235 in 64 overs (M. Pratyush 56, Prateek Reddy 100, R.S. Hangariker 5/41 — 11-41-5) vs Maharashtra 307 & 15/1 in 7 overs.

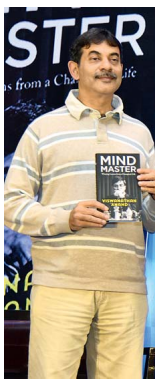
## Ex-state footballer Hussain no more

DC CORRESPONDENT HYDERABAD, DEC. 15

Former State footballer Khaja Muthaqa Hussain passed away on Saturday at his residence in Hyderabad. His last rites were performed on Sunday. He left behind three daughters and two sons. Hussain played for Andhra Pradesh in the Santosh Trophy and at the junior nationals. He was also a part of the Osmania University's all-India inter-university tournament.

Regd. No. H/SD/509/2018-20  
Printed and Published by T. Venkateswarlu at the Deccan Chronicle Press situated at Plot No. 9 Avasi Village, Vallabh Nagar Taluk, Medchal Malkajgiri Dist. R.S. Awasi Village, Hyderabad-500082.  
RN Registration No. 38/11957.  
Editor: Aditya Sinha

## Power Play



Telangana IT secretary Jayesh Ranjan (from left), chess champion Viswanathan Anand, Apollo Foundation vice chairperson Upanasa Kamini and Hyderabad Commissioner of Police Anjan Kumar pose with Anand's book titled Mind Master in the city on Sunday.

## THE RESULTS

Manchester United (Greenwood 77)	1	Sunderland	0
Everton (Ludwig 36-og)	1	Chelsea Bournemouth (Gosling 84)	0
Wolves (Coad 67)	1	Luton (Kou 38-og)	1
Tottenham (Moura 5, Vertonghen 90)	2	Norwich (Spurs 20)	1

That speaks volumes for the impact Mourinho has made in less than a month in charge as Tottenham trailed Chelsea and the top four by 12 points when he was appointed. Son Heung-min's drive was beaten away by Rui Patrício but the ball was worked to Moura, who glided into the area before rifling in high from an angle for his third goal in seven games under Mourinho. — AFP

# Tottenham edge past Wolves

Wolverhampton (United Kingdom), Dec. 15: Jan Vertonghen's stoppage time header continued Tottenham's turnaround under Jose Mourinho as Spurs moved up to fifth with a 2-1 win at Wolves. Mourinho's men were largely outplayed at Molineux, but were ruthless with their chances to inflict Wolves' first league defeat in 12 games. Adamu Traore's spectacular strike had cancelled out Lucas Moura's early opener before Vertonghen stooped to guide home Christian Eriksen's corner.

## BARCELONA HELD BY SOCIEDAD

Madrid, Dec. 15: Barcelona gave Real Madrid the chance to go top of La Liga ahead of Wednesday's Clasico at Camp Nou as they came held to a 2-2 draw by high-flying Real Sociedad on Saturday. A mistake by Barca's usually excellent goalkeeper Marc-Andre ter Stegen gifted La Real an equaliser in a thrilling contest at Anoeta between two of the division's most attacking teams. Antoine Griezmann and Luis Suarez looked to have turned the game around after Mikel Oyarzabal scored an early penalty but Real Sociedad claimed a deserved point as Ter Stegen parried into the path of Alexander Isak. Madrid will pull two points clear at the top of the table if they win away at in-form Valencia on Sunday, which could prove a significant psychological boost ahead of their crunch meeting with Barcelona in midweek. Real Sociedad, meanwhile, move to within three points of Sevilla in third and showed why many have them circled as genuine challengers for the Champion's League qualification this season. Barca may have had one eye on their next encounter, particularly given renewed fears of unrest around the Clasico. — AFP



Lakshya Sen in action during his men's single final against Malaysia's Leong Jun Hao at the Bangladesh International Challenger played in Dhaka on Sunday. Lakshya won 22-20, 21-18.

# Lakshya notches up fifth title win

Dhaka, Dec. 15: Posing Indian shuttler Lakshya Sen notched up his fifth title of the season, claiming the men's singles crown at the Bangladesh International Challenger with a straight game win over Malaysia's Leong Jun Hao in the final here on Sunday. The 18-year-old Indian has capped a superb year with a 22-20, 21-18 win over Hao in the summit clash to clinch his fifth title in last seven tournaments. "Happy to end the year on a winning note with my 5th international title here in Bangladesh! Hope to continue my good form in the next year 2020," Lakshya tweeted. Among other Indians, women's doubles pair of Maneesha K. and Rutaparna Panda went down 20-22, 19-21 to Tan Peary Koong Le and Thinaah Muralidharan to settle for a runner-up finish. Men's doubles pair of MR Arjun and Dhruv Kapila also failed to overturn fourth seeded Malaysian pair of Yoo Jun Chang and Kim Won Tee, going down 19-21 16-21 in the summit clash. Lakshya started his campaign with a 21-5 21-10 win over compatriot Rajesh Verma in the opening round. He then beat three Malaysians on way to the final. The Uttarakhad shuttler thrashed MD Tah M. Ziya 21-13, 21-6, before claiming 21-17, 21-9 and 21-9 21-11 wins over Aisil Soleh Ali Sadikin and Ng Tze Yong respectively. — PTI