

INTERVIEW | SHAKTIKANTA DAS

# 'Counter-cyclical steps, structural reforms needed to tackle slowdown'

We are watchful of the evolving food inflation situation — at this point it looks transient. But we need some time to confirm that, says RBI Governor

RAGHUVIR SRINIVASAN  
VIKAS DHOOT  
MANOJIT SAHA

As he steps into his second year as Reserve Bank of India Governor, Shaktikanta Das says the inflation targeting process is working well, and stresses that his priority will be to boost growth and resolve financial sector issues.

It is over three years now since the Monetary Policy Committee (MPC) was first constituted. The term of the present committee will end in 2021. How has been the experience with it?

■ On the whole, the inflation targeting has worked well, in many senses. Number one, it is a committee-based approach, so more minds are going into decision-making. There are three external experts which bring in outside perspective. This definitely improves the quality of decision-making and the outcome or final decision itself.

Since the time the MPC has been in place, by and large, inflation has remained within the target. Of course, one can argue that headline inflation is impacted by so many factors to which RBI has no influence. But at the end of the day, inflation has remained around 4% over the last three years so that the targets have been maintained. Without a target, we had a situation about five or six years ago when CPI [consumer price index] inflation was 10%.

Also the minutes of the MPC meeting are also published which brings in a greater transparency to the process of decision-making. The minutes also reflect the thinking of each member.

That brings in lot of transparency. So looking back, I think the inflation targeting framework has worked well.

But has inflation targeting turned out to be detrimental for growth?

■ The provision in the RBI Act is very clear. It is to maintain price stability, keeping in mind the objective of growth. Therefore, the prime target is inflation. You have to suitably factor in the growth aspect also. Therefore, there is scope to give due weightage to growth also.

Do you think the target should be core inflation rather than the headline CPI inflation?

■ We are still about little less than two years away from the five year of current inflation targeting regime. I think it is too early to comment on that. The present scheme is going very well. As we go closer to the date, the government will take a view on the inflation target for next five years. Of course, the RBI will be suitably consulted by the government. So far it looks to have worked quite well.

What matters more for the common man of our country is the food inflation. There-

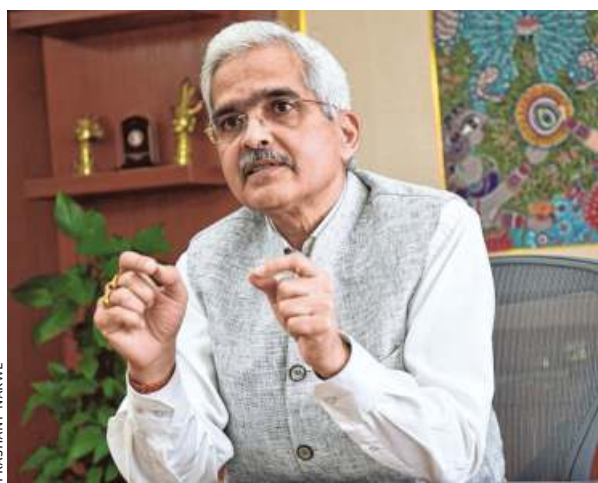
fore, you cannot keep it away; the weightage of which is 47-48% in the overall CPI basket. The headline inflation is something that everybody understands. If you say, core inflation, that is excluding food and fuel, you are entering into complications which will not have the kind of clarity and the straightforwardness of the headline number.

Are you concerned where inflation is going currently, in the immediate short term, especially food inflation?

■ Broadly, we have articulated that it is a matter which needs to be closely monitored, that is, the food inflation. We have to be watchful of the evolving situation and evolving numbers. But at this point in time, it also looks transient. And going forward, it should come down. But we need some time to watch that it is indeed transient.

Despite all that the RBI has done, monetary transmission has been unsatisfactory. What are the options before you now?

■ First thing is transmission does take time. Two, the system liquidity which was in deficit till the end of May, is in surplus from June 1 onwards and hugely surplus. Every day, we are absorbing [R] two-and-a-half lakh crore. So we have kept the system in comfortable and surplus liquidity. The third thing is that the external benchmark



PROSHANT KANWAL

[for loan pricing] which we had introduced from October 1. Going forward, the impact of external benchmark will be felt more and more.

Do you think there are structural issues also behind the growth slowdown?

■ We have said in our annual report that it would appear that the slowdown is cyclical. However, there are structural factors also. Without getting into categorisation of the current slowdown, the focus should be on what steps need to be taken by the fiscal and monetary authorities. There has to be some countercyclical steps. They will have to be structural reforms which have been undertaken and the process needs to be continued.

RBI has identified 50 large NBFCs which are closely monitored. Out of the 50, how many are stressed. Are you going to increase the number?

Without getting into categorisation of the current slowdown, the focus should be on steps needed by fiscal and monetary authorities

■ Actually 100 are being monitored. Fifty are being intensively done by the central office. From 51 to 100 are monitored by regional offices [of the RBI]. Wherever there are vulnerabilities, we have identified them and our officers are constantly engaged with the promoters and management, and nudging them to take necessary, market-related measures like to mobilise additional capital and to deleverage, to show better recoveries, etc. They [the number of such NBFCs] are not too many.

Post the PMC Bank failure and the PNB scam, the question that arises is how did they happen when the regulator does regular

inspections and also has a representative on the board? How did these escape the attention of the regulators?

■ In this case of the urban cooperative bank, there was no RBI representative on the board. Secondly, it is a fraud. What RBI does is supervision. RBI does not do any audit, RBI does not do any investigation. If there is a fraud, that is investigated by the law enforcement agencies. Supervision is done on the basis of certified records by the bank's management. When that is produced before the RBI supervision team, there is no reason why the RBI should doubt its correctness.

Having said that, and not related to the PMC Bank crisis, even well before the PMC Bank crisis, in our central board meeting it was decided to set up a separate department of supervision and a department of regulation. That was because there was lot of interconnectedness between banks, NBFCs, HFCs.

Along with that, we have said we will also have a college of supervision to provide better skill to our officers. We are creating a separate cadre for supervisory officers. We are also going to use technology, data analytics, in a big way. Plus we are also internally setting up a research and analysis wing within the department of supervision which will collate and correlate all the data, see the interconnectedness and will be able to

comprehensively look at the banking structure.

What is the road ahead for PMC Bank? Is RBI open for merging it with another bank?

■ There is a forensic audit which is under way. We will get the report may be in another fortnight. PMC Bank, with the help of outside valuers, they are assessing the realisable value of the assets which are securitised by the borrower group. The other assets, including land assets, the realisable value of that asset is also been assessed. So with the permission of the court, the effort is to monetise those assets and put that money into the bank.

For that we have formed a coordination mechanism consisting of senior officer from Economic Offences Wing, the Enforcement Directorate, RBI and the administrator of the PMC Bank to quicken the process of the monetisation. So only when we have clarity with regard to the actual realisable value of all these assets which I have referred to, we will be able to decide on a next step.

What are the regulatory changes proposed for the regulation of cooperative banks?

■ One aspect is changes to regulation which are within RBI, which we are going ahead and doing it. The other is making legislative changes to the law. There we have given our suggestions to

the government which is under consideration. We have tried to strengthen the regulation.

What will be your immediate priority as you enter the second year?

■ For a central bank, it is a constantly evolving situation. At this point in time our priority would be growth and financial sector issues – financial sector issues like the NPA resolution in the banks, and our expectation is that the resolution process become even faster. That is one; second is the NBFC sector which we are monitoring. Third is carrying out necessary changes in the regulation of urban cooperative banks.

In the recent past, couple of times, the RBI has had to publicly state that the health of the banking system is fine post the PMC Bank crisis. Do you find a case to revisit the deposit insurance limit?

■ We issued those statements because of unnecessary rumours floating in the market, various names were floating saying this bank is in problem. It was creating unnecessary, unjustified uncertainties in the market. So as the regulator of banks, we thought it was necessary that we give a clear message that the banking system is safe.

Deposit insurance is a matter which the Deposit Insurance and Credit Guarantee Corporation will decide. The matter is under review in DICGC.

IN BRIEF



Actor says not expelled from 'Beti Bachao' drive

MUMBAI Actor Parineeti Chopra was not removed as the face of the *Beti Bachao, Beti Padhao* campaign in Haryana and her association with the campaign expired two years ago, a spokesperson for the actor said on Sunday. There were reports that Ms. Chopra was dropped from the campaign after her criticism of the police crackdown on students protesting against the Citizenship (Amendment) Act. PTI

AMU V-C justifies internal inquiry

ALIGARH The Vice-Chancellor of AMU on Sunday said the university's decision to set up a one-man panel to inquire into the violence on the campus was necessary "for inculcating a sense of courtroom transparency in all issues". Professor Tariq Mansoor said the internal inquiry by Justice V.K. Gupta, a retired Chief Justice of the Chhattisgarh High Court, should not be confused with a 'judicial probe'. PTI

Manipur CPI secretary held while on bail

IMPHAL The police rearrested CPI State secretary L. Sotinkumar on Saturday shortly after he was released on bail by the Chief Judicial Magistrate court of Imphal West. Mr. Sotinkumar and leaders of three other Left parties called a 12-hour general strike in Manipur on December 19 in protest against the CAA, despite a police warning. He was arrested the next day but was released on bail on December 21.

'PM's speech in Delhi full of untruths'

NEW DELHI The Prime Minister's election campaign speech in Delhi on Sunday was "full of untruths, half-truths and misleading statements", CPI(M) general secretary Sitaram Yechury said, demanding that the government cancel NRC and withdraw the contentious amendments to the citizenship law. PTI

## Trinamool team detained at U.P. airport

Police surrounded the aircraft on the tarmac and took them to an undisclosed location in the terminal

SOBHANA K. NAIR  
NEW DELHI

In high drama at the Lucknow airport on Sunday, a Trinamool delegation, led by former Union Minister Dinesh Trivedi, was whisked away from the aircraft and detained for hours at an undisclosed location at the airport. The team had to return by an 8.30 p.m. flight without fulfilling its plan to visit the families of those killed in the protests against the Citizenship (Amendment) Act in Uttar Pradesh.

Mr. Trivedi drew parallels with the treatment of Indians during British rule. He said the team was detained without any provocation. The delegation included Rajya Sabha members Nadimul Haque and Abir Ranjan Biswas and Lok Sabha member Pratima Mondal.

The Uttar Pradesh police were waiting on the tarmac



Tight vigil: Security personnel taking out a flag march in Lucknow on Saturday. • AP

for the IndiGo flight carrying the delegation. It surrounded the aircraft the moment it landed around 2 p.m. Mr. Trivedi said the policemen got on the aircraft to detain the four leaders. When they resisted and forced their way to the passenger bus, the police off-loaded the other passengers. The bus carry-

ing the leaders and policemen then drove off to an undisclosed location within the airport.

They were confined there without even being allowed to step into the terminal building.

"Are we in 1947 or is it 2019? The BJP government led by Yogi Adityanath is

scared of democracy. The U.P. administration has taken lessons from the pages of the British Raj. I am ashamed that our own policemen are behaving in this manner with public representatives," Mr. Trivedi told *The Hindu* over phone from the airport.

He said that Sunday's inci-

dent reminded him of his visit with the rest of the Opposition team on August 24 to Srinagar where they were detained at the airport and asked to return immediately. He said the Trinamool leaders were not in Lucknow to create a law and order situation.

"The way we were handled and off-loaded from the aircraft the rest of the passengers would be thinking that we are terrorists," he added. The delegation has not been told under what law or rule they have been detained.

"All the government has to do is to read the Constituent Assembly debate about what Sarvepalli Radhakrishnan said on the citizenship issue. And forget about the Constitution, this kind of behaviour is against the spirit of Hinduism which is an inclusive religion," Mr. Trivedi added.

## Songs, slogans and speeches mark anti-CAA stir

Protesters in Chennai accuse BJP-led Centre of drafting laws that would 'destroy' minorities

SPECIAL CORRESPONDENT  
CHENNAI

Fiery speeches, Bharathiyar songs and rap and folk music by the band Casteless Collective marked the protests held in the city on Sunday by different groups against the controversial Citizenship (Amendment) Act (CAA) and the National Register of Citizens.

The first protest of the day was by Muslims from 30 mosques in Triplicane and members of a few temples. Chants of *Hindustan Zindabad, Sare Jahan Se Accha, Inquilab Zindabad* and *Allahu Akbar* resonated through the air, as more than 500 protesters carrying Indian flags gathered at Chepauk.

Unmindful of the heat, the young, the old, the visually-challenged, women and even children took part in the protest, which started at 11 a.m. They occupied one side of Wallajah Road leading to the beach, while the other side was open to traffic. Three MTC buses were kept on stand-by to ferry the prot-



Venting ire: People protesting against the Citizenship (Amendment) Act at Chepauk in Chennai on Sunday. • R. RAGU

esters, in case of arrests.

"This is a protest to condemn the CAA and ask the government to scrap it. Instead of introducing welfare schemes or improving the economy, the ruling BJP government [at the Centre] has been enacting laws to destroy Muslims, Dalits and other minorities," said M.H. Peer Mohammed, a protester.

Accusing the AIADMK government in Tamil Nadu of not treating the Muslim community properly, he said, "When many other States

have refused to implement the Act, it is sad that the Tamil Nadu government is maintaining silence on the issue. Even now, they can withdraw it. The Prime Minister should address the public and give some clarity regarding the Act."

Many of the protesters argued that there was no need for them to prove that they belonged to India. "This is our motherland too. A large number of people from our community have fought for the country's Independence.

It is not right to treat us like this," said Anwar Basha, a protester.

Around noon, more youngsters, including non-Muslims, started pouring in to the protest venue, holding placards with messages like 'Hindu-Muslim Bhai Bhai' (Hindus and Muslims are brothers) and 'We Tamils reject CAA-NRC'. Some took aim at Prime Minister Narendra Modi, Home Minister Amit Shah and the Tamil Nadu government.

They staged individual protests on the same stretch, with some squatting on the road. The organisers kept requesting the participants to protest peacefully and not cause any inconvenience to the public or the police. The agitation drew to a close at 1 p.m.

The second protest – a march by the Sunnath Jamath Federation and a few members of non-Muslim communities – started from the Big Mosque on Triplicane High Road. "We walked till Chepauk, holding placards

and shouting slogans against CAA and NRC. It was a peaceful protest," said Syed Riaz Ahmed, a protester.

Meanwhile, hundreds participated in a protest organised by the Citizens against CAA near the Besant Nagar bus terminus. People from different walks of life took part in the peaceful agitation.

Vehicle restriction

As a precautionary measure, the police initially prevented vehicles from entering the Besant Nagar promenade. However, the restriction was later relaxed, considering the number of people likely to visit the beach on a Sunday.

Protesters carried witty posters with messages like "It is so bad that even the cow stopped CAA-CAA" and "The cow ate my documents". The protest began with a rendition of the song 'We shall Overcome' and the 'Tamizh Thai Vazhthtu'.

After that, there was a two-minute silence for those who had been killed during the ongoing protests.

## Deaths caused by arms of protesters: U.P. DGP

He denies police hand in killings

VIJAYA SINGH  
NEW DELHI

Uttar Pradesh Director-General of Police O.P. Singh has said that no one was killed in police firing and the deaths were due to gunshot injuries fired by non-prohibited weapons which are not used by the police.

Mr. Singh said the death toll so far in the State was 15.

Mr. Singh told *The Hindu* that the entire agitation in the State became "spontaneous and leaderless" and was "infiltrated by outsiders and anti-social elements".

He said violence was reported from only "one-fourth of the State comprising 16 or 17 districts".

He said that despite the Internet clampdown and prohibitory orders, a huge mobilisation was seen as people used offline mobile-based applications.

Fifteen people were killed in Uttar Pradesh in the past three days, the highest in the country so far, in clashes with the police as many people came out in protest against the Citizenship Amendment Act (CAA) and the proposed National Register of Citizens (NRC).

Post-mortem report

"All these deaths took place due to gunshot injuries from non-prohibited weapons. The police do not use them. The post-mortem report shows that injuries were not inflicted by police weapons but show that countrymade pistols were used. It is not like that these agitators were without any weapons, they had illegal weapons and that is how we recovered 647 empty cartridges from these areas," Mr. Singh said, adding that 62 police personnel also received bullet wounds.

He said children as young as 12 and a large number of women joined the agitation despite prohibitory orders.

"Despite our instructions and advisory these people assembled and resorted to violence. We did not show any forcible action on our part, we only wanted to chase them away...there



O.P. Singh

were many women in the group and I myself moved some women to a safer zone," he said.

Asked whether the police brutality as alleged by locals and visible on various video clips where policemen were seen firing would be investigated, Mr. Singh said, "In such a situation if there are lapses on the part of the police, we will certainly enquire but keep in mind we also sacrificed with injury to our men. They braved violent agitation, they faced violent mob with stone pelters but stuck to the ground. I compliment my policemen that they showed such restraint."

He said the violence was supported by certain political parties and NGOs and they have evidence against them.

Alleges conspiracy

"The whole show was captured by people who did not believe in the democratic values. They wanted to create problems for the State and the administration; for them violence was important and it smacks of a conspiracy. It was given support by political parties, NGOs we have evidence. They played a prominent role. We are collecting evidence. We have definite information that Popular Front of India [PFI] was involved, we arrested few of their office-bearers," he said.

While defending the police action in Aligarh Muslim University (AMU) on December 15, Mr. Singh said they entered the campus as they were called in by the university authorities.

# Ghani set for second term in Afghanistan

Incumbent President wins 50.64% of the votes against 39.52% by rival Abdullah, after preliminary results

AGENCE FRANCE-PRESSE  
KABUL  
Afghanistan's President Ashraf Ghani appeared to have secured a second term, preliminary polling results showed on Sunday, but his main rival immediately vowed to challenge the tally.



**Making it public:** Hawa Alam Nuristani, head of the Independent Election Commission, announcing the preliminary results on Sunday, and, right, incumbent President Ashraf Ghani. ■ AFP

After months of political limbo and allegations of fraud and corruption in the September 28 poll, Afghanistan's Independent Election Commission (IEC) said Mr. Ghani won 50.64% of the votes.

If it holds, the result is enough for Mr. Ghani to avoid a run-off. He easily beat his top challenger, Chief Executive Abdullah Abdullah, who scored 39.52%.

In a televised address, a jubilant Mr. Ghani said the election results were a "victory" for all of Afghanistan. "A government worthy of this great nation will be built," Mr. Ghani said.

Candidates now have three days to file any complaints before final results are announced, probably within weeks. Mr. Abdullah said he would contest the vote.

"The election commission

has unfortunately sided with the fraudsters," Mr. Abdullah said in a televised address, when he also demanded a recount in provinces across Afghanistan. "There is no doubt that we are the winners of the election based on the clean votes of the people," he added.

Mr. Abdullah lost to Mr. Ghani in 2014 in a divisive election that saw the U.S. intervene to broker an awkward power-sharing deal between the two rivals.

US Ambassador John Bass said it was vital the full electoral process plays out. "It's im-

portant for all Afghans to remember: these results are preliminary. Many steps remain before final election results are certified, to ensure the Afghan people have confidence in the results," Mr. Bass wrote on Twitter.

Observers and candidates have blasted the IEC over its handling of the count and its repeated disregard of the electoral calendar. The Transparent Electoral Foundation of Afghanistan, an independent watchdog, said the IEC needs to share all information about how it reached its numbers and break down data by polling centre.



IEC chairwoman Hawa Alam Nuristani said her agency acted with "honesty, loyalty, responsibility and faithfulness". "We respected every single vote because we wanted democracy to endure," she said.

**Low turnout**  
The UN Assistance Mission in Afghanistan (UNAMA), which provided support to electoral authorities, welcomed the announcement of preliminary results and called on the Electoral Complaints Commission to listen carefully to any grievances. "The ECC has an obliga-

tion to adjudicate any complaints it receives transparently and thoroughly so the election process may conclude in a credible manner," UNAMA head Tadamichi Yamamoto said.

ECC chairwoman Zuhra Bayan Shinwari said candidates and their supporters should wait for final results to be announced. "We are committed to reviewing all the complaints according to the law," she said.

The election was meant to be the cleanest yet in Afghanistan's young democracy. A German firm supplied biometric machines to stop people from voting more than once. But allegations of vote stuffing, illegal balloting and other fraud came almost as soon as the polls had closed.

Nearly one million of the initial 2.7 million votes were purged owing to irregularities, meaning the election saw by far the lowest turnout of any Afghan poll. Ultimately, only 1.8 million votes were counted, a tiny number considering Afghanistan's estimated population of 37 million and a total of 9.6 million registered voters.

# Kim discusses bolstering military as deadline looms

N. Korea has sought U.S. concessions by end of December

AGENCE FRANCE-PRESSE  
SEOUL  
North Korean leader Kim Jong-un discussed strengthening his country's military capability with top military officials, state media reported on Sunday, with Pyongyang's end-of-year deadline for the U.S. to offer concessions approaching.



**Taking stock:** North Korean leader Kim Jong-un speaking during a ruling party meeting. ■ AP

The North promised an ominous "Christmas gift" earlier this month if Washington does not give ground by the end of December. The denuclearisation process has been largely deadlocked since the collapse of a summit in Hanoi at the start of the year.

Pyongyang has carried out a series of static tests at its Sohae rocket facility this month, after a number of weapons launches in recent weeks – some of them described as ballistic missiles by Japan and others. North Korea is banned from carrying out such tests under UN sanctions.

Mr. Kim held an enlarged meeting of the ruling Workers' Party's Central Military

Commission, for which he serves as Chairman. There, he "gave analysis and briefing on the complicated internal and external situation... to bolster the overall armed forces of the country," the North's official KCNA news agency reported.

"Referring to merits and demerits in the recent work of the People's Army and matters to be rapidly overcome", KCNA said, "the Supreme Leader indicated in detail the direction and ways to be maintained" to boost the armed forces.

"Important issues for de-

cisive improvement of the overall national defence and core matters for the sustained and accelerated development of military capability for self-defence," were also discussed, it added.

The report came a day after the nuclear-armed state warned Washington it would "pay dearly" over criticism of its human rights record by a U.S. state department official. A North Korean Foreign Ministry spokesperson said the comments were akin to "pouring oil over burning fire" amid heightened tensions in a statement carried by KCNA.

# Hong Kong protesters rally for Uighurs

According to UN, at least 1 million Muslims have been detained in Chinese camps

REUTERS  
HONG KONG  
Hong Kong riot police pepper sprayed protesters to disperse crowds in the heart of the city's financial district on Sunday after a largely peaceful rally in support of China's ethnic Uighurs turned chaotic.

Dozens of police marched across a public square overlooking Hong Kong's harbour to face off with protesters who hurled glass bottles and rocks at them.

Earlier in the afternoon more than 1,000 people had rallied calmly, waving Uighur flags and posters, as they took part in the latest demonstration in over six months of unrest.

A mixed crowd of young



**Show of solidarity:** Protesters attending a rally in Hong Kong on Sunday to show support for the Uighur minority. ■ AFP

and elderly people, dressed in black and wearing masks to shield their identities, held up signs reading "Free Uyghur, Free Hong Kong" and "Fake 'autonomy' in

China results in genocide". The protest comes after footballer Mesut Ozil caused a furor in China after he criticised the country's policies toward the Muslim eth-

nic minority in the north-western region of Xinjiang. "I think basic freedom and independence should exist for all people, not just for Hong Kong," said a 41-year-old woman surnamed Wong who attended the protest with her husband.

UN experts and activists say at least 1 million Uighurs and members of other largely Muslim minority groups have been detained in camps in Xinjiang since 2017 under a campaign that has been condemned by the United States and other countries.

Beijing says it is providing vocational training to help stamp out separatism and to teach new skills. It denies any mistreatment of Uighurs.

# Delay in sending impeachment articles to Senate unfair: Trump

U.S. President slams House of Representatives Speaker Pelosi

ASSOCIATED PRESS  
WEST PALM BEACH  
President Donald Trump has complained about House Speaker Nancy Pelosi's delayed transmission of the articles of impeachment to the Senate, which may delay a trial in the GOP-controlled chamber.

"It's so unfair," Mr. Trump said, days after he was impeached by the House, as he spoke at a Conservative student conference. "They are violating the Constitution."

Ms. Pelosi has refused so far to send the articles of impeachment to the Senate, in part to provide more leverage to Democrats in that



Donald Trump

Chamber as they seek to negotiate the rules for the trial proceedings. Senate Majority Leader Mitch McConnell and Democratic leader Chuck Schumer remain at an impasse over whether there will be new witnesses and testimony in the trial.

Still, Mr. Trump is expect-

ed to be acquitted of both charges in the Senate, where Republicans have the majority. Proceedings are expected to begin in January.

Mr. Trump lashed out at the Democrats who supported impeachment, accusing them of trying to overthrow the 2016 election. "They call themselves Democrats, but they really don't believe in democracy," he said.

He lauded House Republicans for remaining in lockstep against impeachment as a few Democrats crossed the aisle to oppose it. "We have to say it was a bipartisan vote," he said. "No Republican went to their side."

# 'Mexico church priests abused 175 children'

AGENCE FRANCE-PRESSE  
MEXICO CITY  
At least 175 children were sexually assaulted by priests belonging to an ultra-conservative Mexican branch of the Roman Catholic Church, according to an internal report published on Saturday.

The founder of the Legionaries of Christ, Marcial Maciel, abused as many as 60 children, with a total of 33 priests or deacons acknowledged to have committed sexual assaults against minors since 1941, the document says.

The findings of the report – written by a commission created in June by the director general of the group, Eduardo Robles-Gil – spans from the group's founding in 1941 until December 16, 2019.

"The vast majority of the victims were adolescent boys between 11 and 16 years old," the statement said, published on [ce-roabusos.org](http://ce-roabusos.org), which is supported by the Legionaries of Christ. It notes that 18 of the 33 individuals who committed abuses are still part of the organisation, but says they have been removed from tasks connected to the public or minors.

Maciel, who died in 2008, was ordered to retire to a life of prayer and penitence by Pope Benedict XVI in 2006.

## IN BRIEF

**13 people shot at house party in Chicago**  
CHICAGO  
A shooting early on Sunday at a house party held in honour of someone who was killed in April left 13 people wounded, four of them critically, the police said. Two people were being questioned, they added. ■ AP

# FATF puts 150 questions to Pak.

PRESS TRUST OF INDIA  
ISLAMABAD  
A global watchdog for terror financing has sought more clarifications and data from Pakistan on actions taken by it against madrasas belonging to the banned outfits, weeks after Islamabad submitted a report to the Paris-based body detailing steps taken by the country to curb terrorism and money laundering.

The Financial Action Task Force (FATF), which kept Pa-

kistan on the Grey List for an extended period till February 2020, had warned in October that Islamabad would be put on the Black List if it did not comply with the remaining 22 points in a list of 27 questions. Pakistan submitted a report comprising answers to 22 questions to the FATF on December 6.

In response to the report, the FATF's Joint Group has sent 150 questions to Pakistan, seeking some clarifications, updates and actions

taken against the madrasas belonging to the proscribed outfits. "We did receive a response from the FATF on our compliance report through an email in which they raised a set of 150 questions. Some of them are seeking more data, some clarifications, and most importantly questions related to madrasas and actions taken against them having affiliation with proscribed outfits," The News quoted a top official source as saying.

# Thousands protest in Iraq

AGENCE FRANCE-PRESSE  
BAGHDAD  
Thousands took to the streets in Iraq's capital and across the south Sunday to protest against Iran's king-making influence as the latest deadline for choosing a new Prime Minister loomed.

Anti-government rallies have rocked Baghdad and the Shiite-majority south since October 1, with demonstrators calling for a complete overhaul of a regime they deem corrupt, in-

efficient and overly beholden to Tehran.

"The revolution continues!" shouted one demonstrator at a protest encampment in central Diwaniyah.

Sunday marks the latest deadline – already pushed back twice by President Barham Saleh – for Parliament to choose a new premier to replace Adel Abdel Mahdi, who tendered his administration's resignation last month.

Parliament speaker Mo-

ammed al-Halbussi on Sunday travelled to Arbil, capital of the Kurdish autonomous region in northern Iraq, to discuss who could become the next premier, the presidency there said.

Officials say Iran wants to install Qusay al-Suhail, who served as Higher Education Minister in the government of Mr. Abdel Mahdi.

"This is exactly what we oppose – Iranian control over our country," said 24-year-old student Houeida.

While the monkeys are reluctant to admit Vibhishana into their camp, Rama is determined to accept Vibhishana's surrender. He justifies His decision by narrating a story about two pigeons, said Kidambi Narayanan, in a discourse.

The two birds, a male and its partner, were sitting on a tree. The female bird fell off and was caught in a hunter's net. The hunter spent the night under a tree in the forest, after praying to the devata of the tree to protect him. The female suggested that the male bird help the hunter, who was hungry. Not knowing what to offer him as food, the male bird jumped into the fire, so that he could cook it and eat it. The male bird's reasoning was that the hunter had appealed to the tree for protection, so it was its duty to help the hunter. The hunter had not asked the bird to help him. He had only asked the devata of the tree for protection, and the pigeon was not the devata of the tree.

Moreover, the hunter had caused it sorrow, by trapping its partner in a net. Death to the female bird was certain. And yet the male pigeon helped the hunter, by offering its own life. This is the ultimate sacrifice anyone can make, and a mere bird had done this. If a pigeon should help a man, which had snared its partner, should Rama not admit Vibhishana, who had surrendered to Him? Thus goes Rama's argument. Rama further says that in case Vibhishana had only been pretending to be a friend, He would still welcome him. In case Vibhishana's words of friendship had been lies, still Rama would accept him. If Vibhishana had not spoken but had only offered anjali, still Rama would have accepted him as a friend. Sastras say that if a person surrenders, even if he has in some way harmed us, we should not turn him away, but offer him our protection.

## THE HINDU CROSSWORD 12813

Log on to [crossword.thehindu.com](http://crossword.thehindu.com) for more puzzles

(set by Dr. X)

1	2	3	4	5	6	7			
8			9						10
11									12
14									15
17									18
21									22
25									26
27									

**ACROSS**

- Rush around ineffectually or sit alone sadly after husband enters dispute (5,4,4)
- Where one might apply chalk at the correct moment (2,3)
- Draw attention to minor stealing purse (9)
- Female, drunk after consuming a bit of rum, jumping into a dalliance (10)

**DOWN**

- Pawning a bit of stuff away? Disgraceful (7)
- Wife in house huffs and puffs in exercise outfit (10)
- Reviewing broadcast about England's troubles (4)
- Gibberish by wife after knocking back spirit in confusion (7)
- Fierce tennis played by end of game (7)
- A form of dancing where boor shakes with spasm (7)
- Confine unmarried chaps caught with miss (7)
- Sahib isn't trapping bird (4)
- New rent is about to upset bachelor causing moments of great anxiety (4,6)
- High on drugs, hotshot director interrupts shoot (6,3)
- Males don't have it? Nothing to disagree (5)
- Understand what paparazzi want to do? (3,3,7)

**SUDOKU**

		1	9					7
8				3	6	1		
2				5				
	9		2	4	8			6
		4		5	7	1		9
					8			4
			1	6	9			5
7							8	2

DIFFICULTY RATING: ★★☆☆☆

**Solution to puzzle 12812**

I	N	A	T	R	I	C	E	B	M	O	V	I	E
S	H	A	R	P	E	N	F	E	L	L	I	N	I
I	Z	U	T	L	C	C	S						
D	R	O	L	L	R	O	E	N	T	G	E	N	S
E	N	S	A	A	B	B	A						
F	L	L	E	T	N	L	L	C	E	F			
R	E	C	O	N	C	I	L	E	T	C	H	O	R
A	L	L	O	V	E	N	A	X	I				
F	L	L	O	W	E	R	P	E	O	P	L	E	
G	E	N	T	L	E	S							
R	E	C	O	N	C	I	L	E	T	C	H	O	R
I	A	N	O	V	E	S	V	I	T	I			
G	E	N	T	L	E	S							
H	I	S	A	N	A	N	E	S					
T	I	C	K	E	R	B	R	U	T	A	L	L	I

**Solution to yesterday's Sudoku**

6	5	3	4	7	8	9	2	1
7	9	4	2	1	3	5	8	6
8	2	1	9	5	6	4	7	3
5	4	7	1	8	9	3	6	2
2	3	6	5	4	7	1	9	8
1	8	9	6	3	2	7	4	5
3	6	5	8	9	4	2	1	7
4	7	8	3	2	1	6	5	9
9	1	2	7	6	5	8	3	4

## FAITH

### Value of surrender

While the monkeys are reluctant to admit Vibhishana into their camp, Rama is determined to accept Vibhishana's surrender. He justifies His decision by narrating a story about two pigeons, said Kidambi Narayanan, in a discourse.

The two birds, a male and its partner, were sitting on a tree. The female bird fell off and was caught in a hunter's net. The hunter spent the night under a tree in the forest, after praying to the devata of the tree to protect him. The female suggested that the male bird help the hunter, who was hungry. Not knowing what to offer him as food, the male bird jumped into the fire, so that he could cook it and eat it. The male bird's reasoning was that the hunter had appealed to the tree for protection, so it was its duty to help the hunter. The hunter had not asked the bird to help him. He had only asked the devata of the tree for protection, and the pigeon was not the devata of the tree.

Moreover, the hunter had caused it sorrow, by trapping its partner in a net. Death to the female bird was certain. And yet the male pigeon helped the hunter, by offering its own life. This is the ultimate sacrifice anyone can make, and a mere bird had done this. If a pigeon should help a man, which had snared its partner, should Rama not admit Vibhishana, who had surrendered to Him? Thus goes Rama's argument. Rama further says that in case Vibhishana had only been pretending to be a friend, He would still welcome him. In case Vibhishana's words of friendship had been lies, still Rama would accept him. If Vibhishana had not spoken but had only offered anjali, still Rama would have accepted him as a friend. Sastras say that if a person surrenders, even if he has in some way harmed us, we should not turn him away, but offer him our protection.

ASK US



VIDYA BALA

**Q. I have invested money in an insurance-cum-savings scheme. The payout will be in five years' time. I will be getting a lump sum amount of ₹30 lakh. This money is tax-free, which means that I don't need to pay any tax when I get this money. I am concerned about where to invest it once I get the lump sum. Can it be put in an annuity scheme? Will the income from the same be taxed? Please suggest what else to do with the lump sum and how to save tax on it.**

VANDANA SAHAY

**A.** Your age and whether you need income regularly are the two key inputs we need to know to suggest investment avenues. If you need regular income, you may invest the money in an immediate annuity plan. This will basically provide you deduction of up to ₹1.5 lakh under Section 80CC (limit clubbed with Section 80C deduction) in the year of investment.

However, the pension/annuity you receive will be fully taxable in your hands in your income slab rate. If you are in the high-tax bracket, this will leave less on the table for you. The returns too are lower than FD options.

If you will be above the age of 60 when you receive this money, then your first option should be the Post Office Senior Citizens' Scheme. This will provide you with a deduction of up to ₹1.5 lakh under Section 80C in the year of investment. The annual interest income (along with all other bank interest income) will be allowed as deduction up to ₹50,000 per annum. The rest of it will all be taxable in your slab rate. But this is the best and safest.

If you are not a senior citizen, then go with a simple Post Office Time Deposit and some bank deposits. Here again, the ₹50,000 per annum deduction for interest income, mentioned earlier, will kick in.

The other option would be for you to go with liquid/short-tenure quality debt funds. If earning income is not a priority and you can let at least a part of the money remain untouched for another five years, then consider investing 20-30% in consistent equity funds and the remaining in the debt options we mentioned above.

Whichever way you look at it, income from an investment will be taxed. It is more efficient in a mutual fund route and less so in a regular deposit route. Do not consider the insurance route simply to avoid tax. Safety, returns (if you are investing for long term) and liquidity should receive priority in investment decisions.

**Q. Both my parents are retiring next year from government service and they will be getting about ₹50 lakh (together). Please throw light on some investment plans for a regular monthly income of ₹15,000.**

GAGAN

**A.** The first option for your parents would be the Post Office Senior Citizens' scheme. Together, they can invest up to ₹30 lakh in this option. This will fetch them a comfortable 8.6% per annum.

This will be a quarterly payout, but they can withdraw from the post savings any time after the first quarterly payout. If they are less than 60 years (and more than 55 years), please ensure they invest their retirement proceeds within a month by opening this account.

Such a restriction does not exist if they are 60 years or above. Let them keep around ₹10 lakh in short-term FDs and some amount in savings banks account of large public or private sector banks to meet their emergency needs.

The balance can be invested in LIC's Pradhan Mantri Vaya Vandana Yojana, a pension policy with 8% interest paid out monthly, quarterly, half yearly or annually. (The author is co-founder, Primeinvestor.in)

Readers can send in queries on personal finance and investing to moneywise@thehindu.co.in. Our experts who write on personal finance will answer these queries. Moneywise will not give specific recommendations for investment in a particular mutual fund scheme, share or fixed deposit.

# Navigating the National Pension System

Do the choices that the NPS offers sound Greek & Latin? With a little help, the system's menu can be used to your advantage

AARATI KRISHNAN

The popularity of the National Pension System (NPS), the market-linked vehicle, has been soaring with investors desperately seeking retirement options. But for a newbie investor, investing in NPS can be very much like visiting a Starbucks outlet for the first time. The scheme offers so many choices that one is unsure where to start. With a little help though, you can use NPS's large menu to your advantage.

## Tier I and Tier II

One of the first choices you'll need to make while opening an NPS account is whether you need just a Tier I account or want to add on a Tier II account as well. If retirement savings is your goal, a Tier I account should suffice.

The Tier II account is a voluntary investment vehicle where you can put in and withdraw money at any time. It is only under the Tier I account that your contributions earn tax breaks of up to ₹1.5 lakh a year under section 80C and the additional exemption of ₹50,000 a year under section 80CC (1B). Tier II contributions do not earn any tax

breaks. While the NPS Tier II does offer advantages such as flexibility and low fees, there are alternative products such as mutual funds that you can consider too, for such voluntary investments.

## Which fund manager

The NPS lets you choose who will manage your money.

The scheme currently has 7 pension fund managers (PFMs) on its menu - Birla Sun Life Pension Management, HDFC Pension Management Company, ICICI Prudential Pension Management Company, Kotak Mahindra Pension Fund, LIC Pension Fund, SBI Pension Funds and UTI Retirement Solutions.

Given that the NPS is market-linked, there's no easy way to gauge which fund manager will deliver the best performance in future.

However, their past return record can be a useful guide. The NPS Trust publishes the last 1-, 3-, 5-, 7- and 10-year returns of all PFMs weekly at <http://www.npstrust.org.in/return-of-nps-scheme>. This table shows performance separately for equities, corporate bonds and government securities. However, as you can

choose only a single PFM, it is best to go for one with a reasonable performance across all three.

In market-linked products, the true performance of a fund manager can be gauged only over a complete market cycle. Of the seven PFMs, only four have a 10-year track record. UTI Retirement Solutions, ICICI Pru Pension and SBI Pension have a good 10-year record.

## Which asset classes

The NPS allocates your accumulated contributions into four asset classes - Equity (E), Corporate bonds (C), Government Bonds (G) and Alternative Investment Funds such as private equity funds, REITs, Invits (A). Your allocation among these is critical to your final returns.

These assets carry varying risk profiles. Equities can get you to a double-digit return in the long run with a significant risk of capital losses.

Corporate bonds can get you to a high fixed return with some

risk of defaults. Government bonds fetch you a moderate fixed return with complete safety of capital. Alternative investment funds, usually targeted at high net worth investors, target supernormal returns by investing in unlisted or exotic assets, but carry high risks.

For ordinary investors, allocations to E, C and G are sufficient to build a sound retirement portfolio. How you divide your money should be based on your risk appetite.

## Auto or Active choice

To implement an asset allocation, the NPS presents you with two possibilities - an Auto choice and an Active choice. The Auto choice helps you put your allocation in self-driving

mode. The Active choice lets you to control how your contributions will be divided.

Earlier, opting for the Auto choice meant sticking to a single asset allocation plan. But today, the Auto choice has three readymade menus within it. So, there's the Aggressive Lifecycle Fund that starts with a 75% equity allocation, 10% in corporate bonds and 15% in government bonds.

There's the Moderate Lifecycle Fund which starts out with a 50% equity allocation, 30% in corporate bonds and 20% in government paper. There's the Conservative Lifecycle Fund with a 25% equity allocation, 45% in corporate bonds and 30% in government bonds. Do note that these allocations are only the starting point and apply to NPS subscribers up to 35 years of age.

As you age, the Auto choice

steadily trims your equities and raises your bond exposures. The automatic rejsigs ensure that, by the time they turn 55, Auto choice subscribers have only 5-15% of their corpus invested in equities, with 85-95% in bonds.

In the Active choice, you get to decide how to mix and match E, C, G and A in any proportion, subject to just two conditions. One, the maximum you can invest in equities is 75% and that too up to 50 years of age. Beyond 50, your maximum equity limit gets reduced by 2.5% for every additional year. Two, you cannot park more than 5% in Alternative Investment Funds.

The Auto choice may certainly look appealing for folks to whom finance is Greek and Latin. But the flip side is that your returns at retirement may be sub-optimal. The Auto choice's propensity to cut back on your equity exposures right from the age of 35 can leave you with a very bond-heavy portfolio in your 40s and 50s, when your earnings are likely to be at their peak.

To maximise the retirement corpus you accumulate, it is desirable to opt for the Active choice. Peg your equity allocations at 60-75% to begin with, park 15% in corporate bonds and the rest in government bonds. You can sit tight on this allocation until you turn 55. That will be a good time to shift allocations to government bonds in order to reduce risks in the home run to retirement.

Finally, one of the most investor-friendly features of NPS is that it allows you to change your choice of PFMs and asset allocations once a year, without any costs or tax implications. Review the performance of your PFM at least twice a year and exercise the switch option if there's a big lag.

## RIGHT SIZING: TERM PLAN COVER

# One size does not fit all in life insurance

Ideally, sum assured should be 12-15 times of your dependent family's annual expenses

SANTOSH AGARWAL

When Sunil Thakur - a 28-year-old Bengaluru-based IT professional - bought a term insurance cover of ₹1 crore in 2016, he was single and had no dependents.

Now married and father of a one-year-old girl, Sunil strongly feels that his ₹1 crore term plan may not be sufficient to sustain his family's needs and cover his life goals 15-20 years down the line.

He believes that his professional and personal lives were only beginning and both his income and expenses will rise significantly in the next couple of years. And to cover the loss that may include Sunil's sudden death, perhaps a cover with higher sum assured might be required. The sad part is that people who think and calculate like Sunil are very few. To most policyholders, the ₹1 crore amount seems huge. They believe the cover is sufficient to take care of all their financial needs in case something unfortunate happens to them.

With the ₹1 crore cover being a popular term, most people seem to be mentally comfortable

## Future Perfect

Life insurance cover should be linked only to one's requirements and expenses and not to a figure such as ₹1 crore

Company	Plan Name	Cover up to	Annual premium (₹)	
			1 crore sum assured	2 crore sum assured
ICICI Prudential Life Insurance	iProtect Smart	70 years	15,457	26,430
HDFC Life Insurance	3D Plus Life Option	70 years	15,421	26,370
Max Life Insurance	Smart Term Plan	70 years	12,862	25,016
Aegon Life Insurance Company	iTerm	70 years	11,444	20,220
PNB MetLife India Insurance Company	Mera Term Plan	70 years	12,862	21,948

TERM INSURANCE PLANS FOR A NON-SMOKER, 35-YEAR-OLD EARNING ₹7-₹10 LAKH ANNUALLY

\*SOURCE: WWW.POLICYBAZAAR.COM

ble with the amount even without doing the basic math.

How most people come to the conclusion that ₹1 crore cover is enough, is by calculating that if the family deposits ₹1 crore in a bank account that earns 7% interest, it will fetch them a monthly income of ₹58,333. To them, the amount is enough to sustain the expenses of an average middle-class Indian household.

Though this calculation may seem 'legit' on paper, it won't work when you take into consideration many factors such as

outstanding loans in the name of policyholder, one-time expenses like education and marriage of kids, the relentless march of inflation, the everyday financial needs of the family and retirement needs of the spouse.

Calculations of most industry experts suggest that if the policyholder has a loan and is also parent to two kids, the ₹1 crore received on the death of the policyholder will not sustain the family for more than 10-12 years. Unfortunately, most Indians buying life insu-

rance policy are under-insured!

No doubt, despite the demand for pure protection term plans having increased considerably in the last few years, the disparity in life protection in India is still as high as 92%. Attributing low awareness around adequate coverage for this massive disparity would not be wrong.

Technically, an individual's life cover should be strictly based on his/her stage of life.

What the calculations say is that an earning individual up to the age of 40 must consider

purchasing a term plan with a life cover of up to 15-20 times of the annual income. An individual in his/her 40s must consider buying a cover up to 10-20 times of the annual income, while an individual in his/her 50s should opt for a life cover 5-10 times of the annual income.

The average salary considered here is ₹10 lakh per annum.

Apart from income, the expected expenses can also form the basis of an individual's sum assured estimation. Ideally, the sum assured of your term insurance plan should be 12-15 times your dependent family's annual expenses.

At the same time, it is important to learn that the financial situation of every individual is distinct and unique, and the one-size-fits-all approach is never recommended when choosing life insurance cover.

It is always better to have a thorough analysis of one's expenses, liabilities, investments and requirement while arriving at the ideal cover amount.

A term insurance plan should always continue till your earning capacity persists.

Also, your life insurance cover should be linked only to your needs, requirements and expenses and not to a figure like ₹1 crore. Though the emotional stress cannot be compensated for in case of sudden death of the life assured, adequate sum assured can certainly ensure that dependents do not have to deal with financial stress.

## Increasing sum assured

People even have the option of choosing term plans with the feature of increasing sum assured. Under increasing term insurance plans, the sum assured keeps increasing every year by a specific amount. For the first five years, the death benefit remains at the same level. The sum assured then starts to rise by 5-10% for the next 15 years or till end of policy term, whichever is earlier.

All such plans let you increase your term cover by using the increasing sum assured option with the same insurer, thus taking care of the increasing expenses of your family.

(The author is Chief Business Officer, Life Insurance, Policybazaar.com)

## LOOSE CHANGE

RAVIKANTH



"Did you buy onions using my card? All day I've been getting calls selling wealth protection plans..."

## Bank fixed deposit rates

Bank Name	Interest Rates (%)				Bank Name	Interest Rates (%)			
	Highest Slab	1-year tenure	3-year tenure	5-year tenure		Highest Slab	1-year tenure	3-year tenure	5-year tenure
<b>SMALL FINANCE BANKS</b>					<b>PRIVATE SECTOR BANKS</b>				
Suryoday Small Finance Bank	9.00	8.25	8.50	9.00	Karnataka Bank	6.80	6.80	6.70	6.70
Equitas Small Finance Bank	8.25	8.00	7.80	7.00	South Indian Bank	6.90	6.60	6.60	6.60
ESAF Small Finance Bank	8.00	8.00	7.30	7.30	Federal Bank	6.70	6.50	6.60	6.60
Jana Small Finance Bank	8.50	8.00	8.40	8.25	Axis Bank	6.70	6.40	6.70	6.70
Fincare Small Finance Bank	9.00	8.00	9.00	8.00	Karur Vysya Bank	6.75	6.35	6.45	6.45
Utkarsh Small Finance Bank	8.50	8.20	8.00	8.35	City Union Bank	6.60	6.60	6.35	6.35
Ujjivan Small Finance Bank	8.10	8.00	7.50	7.00	CSB Bank	6.50	6.50	6.25	6.25
North East Small Finance Bank	8.50	8.00	7.25	6.75	Yes Bank	7.50	7.25	7.25	7.25
AU Small Finance Bank	7.77	7.00	7.77	7.50	ICICI Bank	6.40	6.20	6.40	6.40
Capital Small Finance Bank	7.50	7.10	7.10	7.00	HDFC Bank	6.40	6.30	6.40	6.30
<b>PUBLIC SECTOR BANKS</b>					<b>FOREIGN BANKS</b>				
Indian Bank	6.50	6.45	6.50	6.30	CitiBank	5.25	4.75	5.00	5.25
Syndicate Bank	6.50	6.40	6.25	6.25	Deutsche Bank	7.75	5.50	7.00	7.75
Bank of Maharashtra	6.00	6.00	5.75	5.50	HSBC Bank	6.00	5.00	6.00	5.00
State Bank of India	6.25	6.25	6.25	6.25	DBS Bank	6.50	6.50	6.50	6.50
Andhra Bank	6.10	6.00	6.10	6.10	FD rates as on Dec. 19, 2019				
Canara Bank	6.40	6.40	6.25	6.25	Source: Paisabazaar.com				
Bank of India	6.40	6.40	6.25	6.25					
Union Bank of India	6.45	6.30	6.30	6.30					
Indian Overseas Bank	6.40	6.25	6.40	6.40					
Allahabad Bank	6.70	6.50	6.25	6.25					
IDBI Bank	6.45	6.45	6.25	6.25					
Central Bank of India	6.30	6.30	6.25	6.25					
United Bank of India	6.50	6.50	6.25	6.00					
Bank of Baroda	6.30	6.25	6.25	6.25					
Punjab National Bank	6.30	6.30	6.25	6.25					
UCO Bank	6.30	6.30	6.30	6.25					

## Home loan interest rates

Name of Lender	Loan Amount (Rs.)			Name of Lender	Loan Amount (Rs.)		
	Upto 30 lakh	Above 30 lakh & upto 75 lakh	Above 75 lakh		Upto 30 lakh	Above 30 lakh & upto 75 lakh	Above 75 lakh
<b>PUBLIC SECTOR BANKS</b>							
State Bank of India	8.15-8.80	8.40-8.95	8.50-9.05	Bandhan Bank	9.50-11.25	8.75-11.50	9.00-11.50
UCO Bank	8.05-8.15	8.05-8.15	8.05-8.15	Karur Vysya Bank	8.65-12.50	8.65-12.50	8.65-12.50
Indian Overseas Bank	8.20	8.30	8.45	IDFC First Bank	8.15-12.15	8.15-12.15	8.15-12.15
Oriental Bank of Comm.	8.00-8.30	8.00-8.30	8.35-8.55	South Indian Bank	8.75-10.00	8.75-10.00	8.75-10.00
Allahabad Bank	8.20-8.65	8.20-8.65	8.30-8.85	Yes Bank**	9.85-13.00	9.85-13.00	9.85-12.50
Punjab National Bank	7.95-8.35	8.20-8.60	8.30-8.70	<b>HOUSING FINANCE COMPANIES (HFCS)</b>			
Indian Bank	8.05-8.30	8.05-8.40	8.05-8.55	HDFC Ltd.***	8.25-8.75	8.50-9.05	8.60-9.15
Canara Bank	8.05-10.05	8.05-10.05	8.05-10.05	PNB Housing	9.25-11.50	9.25-11.50	9.25-11.50
United Bank of India	8.00-8.15	8.00-8.15	8.15	Indiabulls Housing	>=8.99	>=8.99	>=8.99
Corporation Bank	8.10-8.20	8.10-8.20	8.10-8.35	LIC Housing	8.35-9.00	8.35-9.20	8.45-9.20
Bank of Baroda	8.15-9.15	8.15-9.15	8.15-9.40	Hero Housing Finance	>=9.75	>=9.75	>=9.75
Union Bank of India	8.20-8.55	8.20-8.55	8.25-8.85	Piramal Capital & Housing	>=9.00	>=9.00	>=9.00
IDBI Bank	8.25-8.80	8.25-8.80	8.25-8.80	IIFL	>=9.00	>=9.00	>=9.00
Syndicate Bank	8.00-8.60	8.00-8.70	8.10-8.70	Bajaj Finserv	8.55-11.15	9.05-11.15	9.05-11.15
Bank of India	8.10-9.00	8.10-9.00	8.10-9.00	Reliance Home Finance	9.75-13.00	9.75-13.00	9.75-11.00
Central Bank of India	8.00-8.30	8.00-8.30	8.00-8.30	Aditya Birla Capital	9.00-12.50	9.00-12.50	9.00-12.50
<b>PRIVATE SECTOR BANKS</b>							
ICICI Bank	8.65-9.10	9.05-9.35	9.10-9.40	GIC Housing Finance	9.10-12.50	9.10-12.50	9.10-12.50
Axis Bank	8.55-11.50	8.55-9.40	8.55-9.40	Repo Home Finance	>=8.75	>=8.75	>=8.75
Citi Bank*	8.07-8.92	8.07-8.92	8.07-8.92	Tata Capital	>=9.25	>=9.25	>=9.25
Federal Bank	8.55-8.60	8.60-8.65	8.65-8.70				
RBL Bank	10.30-12.50	11.65-12.15	11.65-12.15				
Dhanlaxmi Bank	9.55-10.25	9.55-10.25	9.55-10.25				
Kotak Mahindra Bank	8.60-9.25	8.65-9.35	8.70-9.40				

Thanks to social media, artists and musicians are playing a big role in the resistance today

MEGHNA MAJUMDAR

Rachita Taneja sees her popular comic strip, Sanitary Panels, as just “one of the tools in my toolkit to mobilise people.”

With over 33,000 followers on Instagram and a column with *Forbes* magazine, Sanitary Panels – which began during Rachita's years as a Greenpeace campaigner – has been scathingly vocal about social and environmental causes.

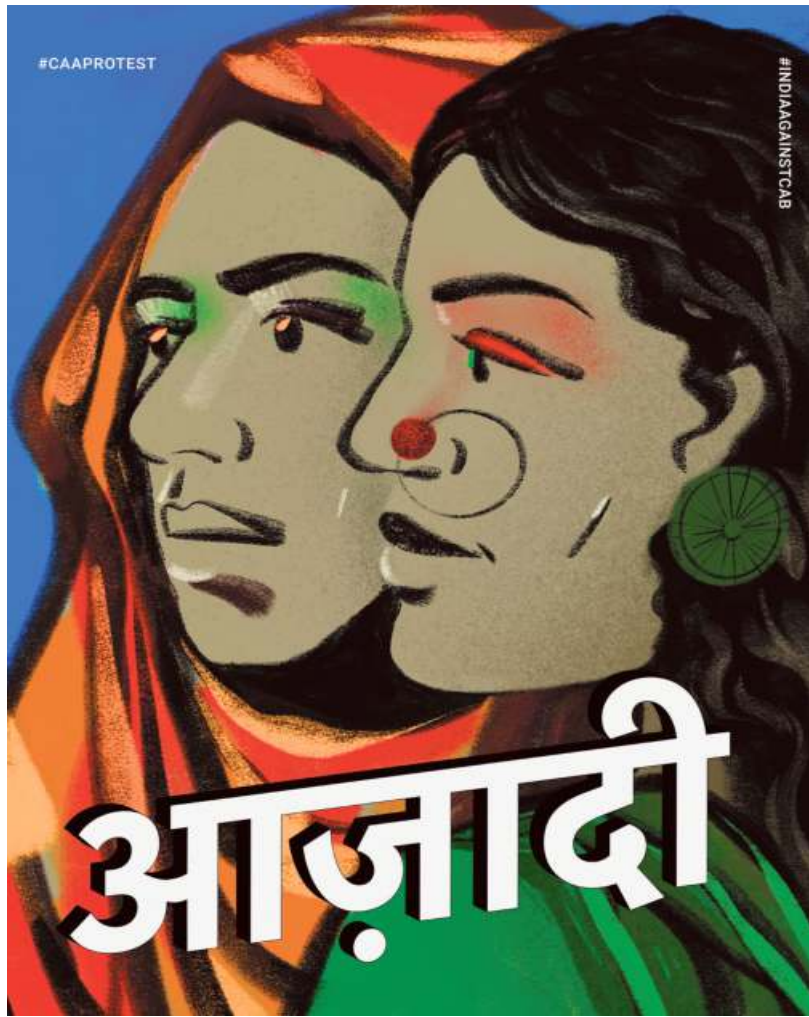
Now, as protests against the Citizenship Amendment Act (CAA) and National Register of Citizens (NRC) have taken hold of the country, it is more active than ever. The images have been taken out of phone screens into real life. Rachita's identifiable stick figures – as well as sketches she made from converting powerful press photographs – are among the most common visuals seen on protests posters in city after city. For she is among a host of cartoonists to have made their work open and available for the cause.

Another such artist is Kruttika Susarla, who has not only put up a Google drive of some of her work for the public, but also had posters translated into Tamil and Marathi for good measure.

But it is not just about posters – artists with followers as large as these women have, also take their role as influencers seriously. Information dissemination is an important part of what Rachita does, be it pie charts of Internet shutdowns or social media posts dispelling rumours. She was also one of the leading people behind the Net Neutrality movement in 2015. “I always try to add some more text for explanation, along with my Sanitary Panels posts,” she says.

This is something Bengaluru-based artist and social worker Shilo Shiv Suleman has been doing for about seven years now. Her work *We Belong Here* has been going viral since the protests picked up, though her influence is not restricted to India alone. Her *The Fearless Collective*, started during the Nirbhaya protests, used to be centred around art, but “has evolved into a more detailed organisation creating monuments around social issues: we work with sex workers in Pakistan, Syrian refugees and undocumented migrants in Beirut, and indigenous communities in Brazil, among others,” she says.

These women are not alone... a number of artists and creative minds are using their talent to spread awareness,



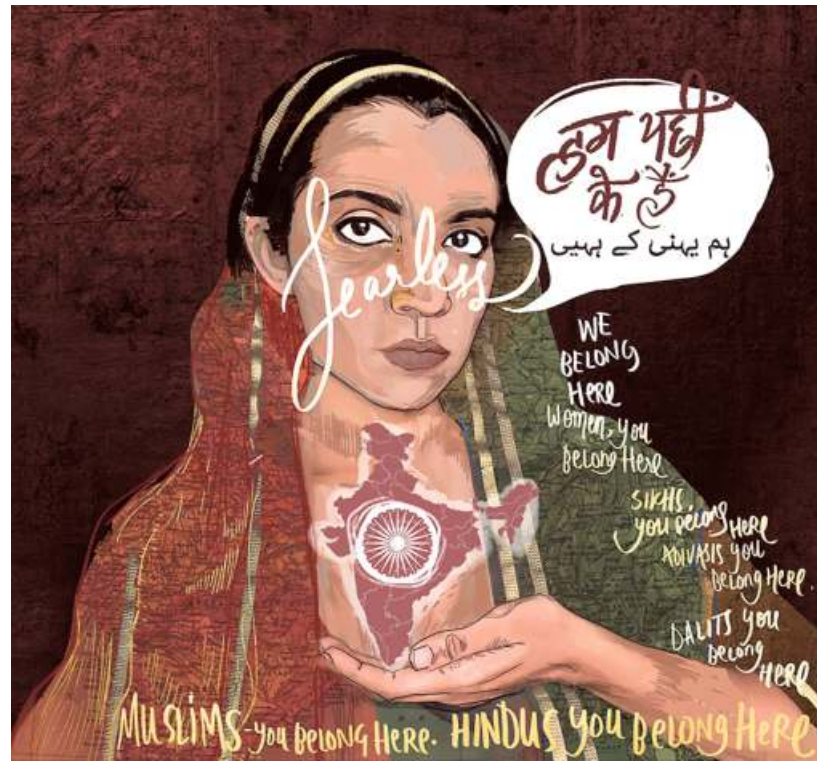
## Please don't stop the music

mobilise, and lend the protests some colour. One of the images going viral is that of a tricolour whose saffron strip has grown larger than the other two colours, with a man struggling under its weight. Titled *Weighing Us Down*, the work is by an anonymous artist who goes by the Instagram handle *Smish Designs*. “I haven't really made it available, but people have made their own renditions of the piece to carry to the ongoing protests across the country,” says the designer.

New York-based Anjali Chandrashekar, meanwhile, is seeing her work re-

flected not only at protests in New York, but also back home in Bengaluru, Delhi and Chennai. The Bengaluru-born, Chennai-raised artist has been based in the US for nearly a decade now. “I wanted to do my bit, not being able to participate in local protests [in India],” she says, “So I got in touch with Creatives Against CAA, who are crowdsourcing content and art and facilitating conversations.”

Creatives Against CAA is essentially an Instagram page run by Kadak Collective, a group of South Asian women working in the field of graphic storytell-



ing. The group is curating work from various artists and putting them up to be shared by campaigners, protesters or even vocal Instagrammers.

### Anthems galore

While ‘Azadi’ is the chant of choice for protesters across cities, independent singer-songwriters have also come up with pieces that seem to resonate.

‘Bol Kyon’, by Kolkata-based Assamese independent filmmaker Ronny Sen, garnered over 9,000 views within a day of it being uploaded on Instagram TV. Delhi-based B Tech student Shahroz Ahmad's ‘Kabool Kro’ reached almost 50,000 people in three days.

Shahroz, who identifies himself as Rapper Shaz, is all of 18 years old and credits his mother back home in Bihar for his love of writing. “She is a poet, I get my talent from her,” he says, “I wrote the lyrics to ‘Kabool Kro’ in an hour, after a friend and I stayed up all night disturbed by the videos of violence in Jamia [Millia Islamia University]. My friend Akhilesh Saurabh put together the video in four hours.”

‘Kabool Kro’, which translates to “admit it”, is set against a visual mishmash of news clippings, protest visuals and videos. “I was scared that I would get hate for it, but all I got were requests to sing this at protests. I will, as soon as my exams get done,” says Shahroz.

### Power of the pen

And then there is the translation project initiated by Delhi-based singer-songwriter Iliina Acharya. The idea is a simple one: pick a media report in English you find informative, translate it into a ver-

WE WILL RESIST



**Colours of protest** (Clockwise from far left) Works by Anjali Chandrashekar, Shilo Shiv Suleman, Creatives Against CAA and Smish Designs; (below) the artists Shilo and Rachita Taneja

SPECIAL ARRANGEMENT



nacular language, and get it published in vernacular press.

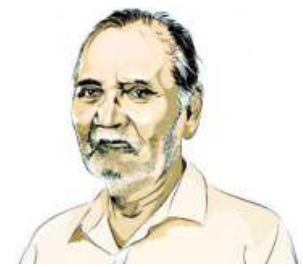
“Speaking from a musician's point of view, it's our job to speak up,” Iliina stresses. She adds, “The power of the stage we are given, I don't think we realise the magnitude of it. No one is saying *naara lagao* (chant slogans), but at least use the stage creatively and respond to what is happening.”

For Iliina, the project came out of a need to engage productively... “A way out of the echo chamber that is our social media. People don't really know the nitty gritty of law, but we need the facts to turn the narrative.” She concludes, unwittingly echoing Shahroz's lyrics, “If they have their guns, we have our pens.”

### DOWN MEMORY LANE

## 70 years ago on Christmas Eve

Little has changed in Agra's *bustee* of Padritola, except that new characters have emerged where the old are no more



R. V. SMITH

Christmas Eve 1949 was as cold as ever. The manger had been set up in the Agra Catholic Cathedral aisle and in the neighbouring Christian *bustee* of Padritola the spirit of Christmas was at its peak. The scene is worth replicating: Jajja Bua sat in front of her house watching the fun as the tipplers were up to their antics. Cyprian had put on a petticoat and went about kneeling in front of everybody saying, “Bua mauf karna” (pardon me sister). Master Sahib had discarded his kameez-pyjama for a serge suit in which he strode up and down with the energy that only a few pegs can impart.

Fog had descended early on the *bustee*, set up by the early missionaries in the 18th century, some say even earlier, when the Apostolic See extended right up to Tibet from Agra during the Mughal period. The residents were Indian Christians but the names Latin. Pachipico, Verencio, Bitus, Linus, Lucas, Bibiana, Veronica, Valentiana, Sanfroza, Fidelis, Fosca, Filgenia, Bonavantura - and any others that you can think of. If a Roman had visited the place he would have hardly believed that he was thousands of miles away from home. They all knew Latin, at least enough to follow the Mass and give the appropriate responses to the priest, including the Gregorian chant. In such a setting the carols were in

Latin too. They sang *Adeste Fideles*, and other Christ Nativity hymns, each trying to outdo the other with the correct emphasis and as resounding a voice as possible.

That evening at the brick-kiln near the *bustee* gate sat a group of singers rehearsing for the Mass. In between gulps of rum they rendered each line with the proper stress, applauding those who excelled. Jargi played the harmonium, Stanislaus the *dholak* and Yonnus the gypsy drum while Lazarus, Seraphine, Francis and Yakoub formed the choir. In a little room near by Lucas, a blind member of the Third Order of clerics, put on his habit and silver crucifix while humming a sacred rhyme in keeping with the occasion.

But unaffected by all the *tamasha* around, a young girl Virginia rehearsed the part of the Virgin for the Nativity play the next day. She had the face of the Madonna and the natural piety that made her look the right choice for the coveted role.

In another quarter the old priest Father Daniel had been prevailed upon to sample the amber stuff in preference to the “tharra” or country brew he had to make do with in his rural Mathura parish of Chandu-kanagla, some 70 kilometres away from the city. Reluctantly he drank for he never wanted to doze off during Mass and give offence to the Archbishop. “Remember”, he said, “the story of the priest who slept during Christmas service. The poor man has to still attend all the midnight Masses down the centuries for the one lapse.”

“But Father you are different,” they all cooed and Padri Daniel beamed in appreciation. Thus in every house and lane people were in a merry mood until the church bells an-



Repository of history Agra Catholic Cathedral • GRENTIDEZ/WIKI COMMONS

nounced that Midnight Mass was to start in half an hour. That changed the whole scene. Everybody tried to hurry. Cyprian discarded the petticoat. Jarji left the harmonium to rush to the church where he was supposed to be the sacristan, Jajja Bua put on her new skirt and jacket, Master Sahib brushed up his hair and suit, Father Daniel used his walking stick – which was more like a lathi – to good effect to reach the sacristy on time, and the girl who was supposed to play the Virgin Mary changed her clothes and make-up to look like Christ's mother.

At the stroke of midnight when the venerable Italian Archbishop Vanni raised his voice in the Gloria hymn, there was a loud report as a cracker burst and joy bells rang out to convey the news of the birth of the Saviour. A priest placed the image of the Holy Infant in the manger and the choir took up the “Glory to God” refrain.

Mass over, people wished each other despite the misty night and bitter cold. The following day was spent in merri-

ment and the evening saw the Nativity play being enacted, with Virginia playing her part well. But there was a big commotion after the play ended. Virginia was nowhere to be found. She had slipped away with her lover.

The *bustee* was in turmoil for several months until the two returned, but Virginia was never allowed to play the coveted role of Mary again.

Virginia is no more – and so also many of those who enveloped that evening. But the Yuletide scene at Padritola is much the same though the actors are different and a boy with a cherub's face rings the bells at midnight to proclaim the birth of Christ in Bethlehem when Caesar Augustus ruled half the world and Agra was a part of the Braj Mandal of Lord Krishna. He too like Jesus, was born at midnight a thousand or more years before him to Devaki and Vasudeva during the reign of the tyrant Kansa.

The writer is veteran chronicler of Delhi

## Opening up language

Satti Khanna talks of the art of translation and his latest work

VIJAY LOKAPALLY

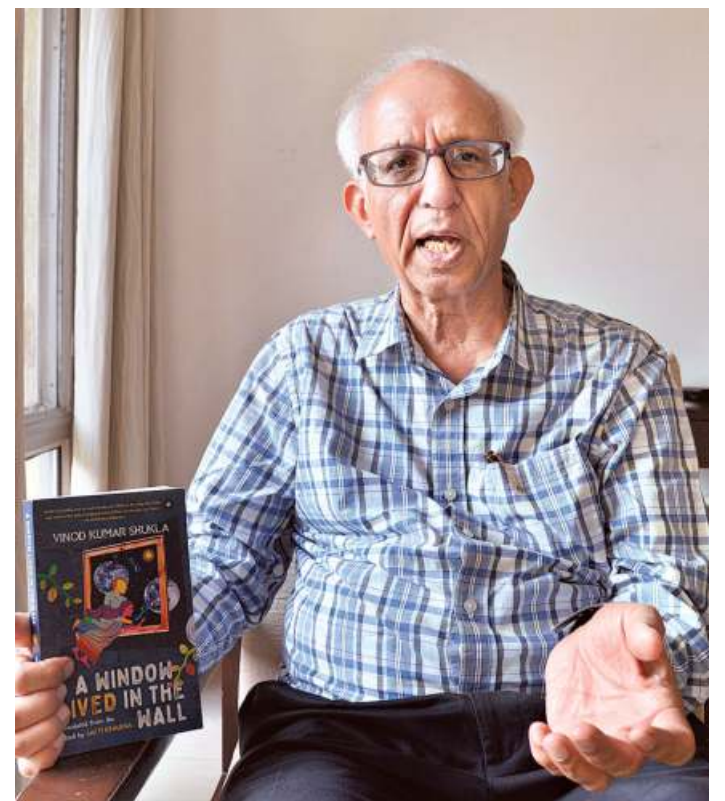
For Satti Khanna, translation is a passion, and he says his style is to “translate fairly closely to the literal movement of the original.” He is an associate professor at Duke University, United States, where he teaches Indian Cinema and Modern Hindi Literature. Vinod Kumar Shukla, a poet and novelist from Chhattisgarh, is Khanna's favourite. Having translated four of his works, the fifth and latest is *A Window Lived In The Wall* (originally published in 1997 and titled *Deewar Mein Ek Khidki Rehni Hai*) which won the Sahitya Academy Award in 1999.

The text that explores a marriage, talks of “poor people who manage to be neighbourly or generous in drab circumstances,” says the author. It centres on people's daily lives, with humour and lyricism. The window in the title forms the point between the sparse interiors of the couple's home and the vast world outside. It is the story of people flourishing despite hardships.

Khanna's family, displaced from Pakistan in 1947, found refuge in north Bihar and he later studied at St. Stephen's, Delhi, and won a scholarship to Harvard. In Delhi, after visiting Shukla in Raipur, he shared his views on his work:

### What are the skills you have honed to be a translator?

A lot in my life has been to get on the bus, and then it takes me somewhere. I haven't really planned the journey, but I stay away. I started translating out of love of the text and a desire to inhabit its space. By now I've translated say 10 books [Mohan Rakesh, Phanishwar Nath 'Renu' and a few more] and not all by the same author. The greatest skill I've learned is to leave the work as open as it is in the origin. The sweetest thing about my work is its music. The next is the possibilities that hover around what is said.



A love for the text Satti Khanna with his book • R. V. MOORTHY

### What kind of research is involved in your translations?

Because I'm an amateur, I don't have a reliable method. I don't read the book, unless I have leisure to admire it and savour it. And so the relationship of pleasure in the work is the thread that goes from the original to what I'm calling the estrangement to the music that's possible in the new language. In the course of reading a book, there are allusions, references to other works, and obviously I have to understand them. I ask some specialists to respond. So the words I'm usually translating are poetic, they create their own coherence.

### Do you agree that translators don't get their due?

I agree. There are two kinds of translators. One that seeks to be seriously faithful to the surface of the work we are translating. Then

the perfect one, a translator for the United Nations. They are an even smaller niche than those of us who translate text. They deserve equal notice with the original writer because they've taken it upon themselves to engender energy, rather than to relate to a world whose glimpses a translation might give us. So they feel bound to the power that's possible to human words. And may they receive, and some of them do in Europe receive, that kind of acknowledgement.

### Have you ever thought of writing a book of your own?

If I wrote a book it would be about my childhood. Being displaced and being treated with people in a place of such kindness (north Bihar), such support of strangers that you can't repeat.

*A Window Lived In The Wall* (Westland) available online and in stores, ₹399

**HYPE OR HAPPENING?**

# Jaggery, the lung cleanser



SOMA BASU

It may not have the thorough documentation that say blueberries have, but we in India accept that jaggery has benefits. As the purest form of unrefined sugar extracted from sugarcane juice and sometimes from the palm and coconut, it is a store house of iron, vitamins, minerals, antioxidants, potassium and sodium. Most homes have it readily available in their kitchen jars as an effective remedy for throat infections and for general wellness.

## HYPE

A small piece of jaggery to suck on, or a spoon of jaggery powder dissolved in warm water to drink, or a piece of jaggery, ginger and tulsi leaf to chew on – in any which way mothers hand it out when you get a bout of bad cough or feel fatigued. It's also the reason why industrial workers in dusty environments like cement factories, thermal plants and coal mines are given a fixed quota of jaggery to eat. We have simply believed, albeit without much research, that it is a protective agent in polluted conditions.

With a doctorate in pharma analysis, Raghu Khimani says in his research paper on jaggery that it helps to 'pull out' dust and unwanted particles from the body and gives relief to the respiratory tract, the lungs, food pipes, stomach and intestines. However, Dr Valsala Varrier, Chief Medical Officer with the Coimbatore branch of Arya Vaidya Sala-Kottakkal, says jaggery is effective not as a stand-

alone remedy, but always in combination – say with pepper, tulsi or dry ginger. Ayurvedic doctors recommend a daily dose of jaggery (not more than 4 gm or little less than a teaspoon) to fight toxins in the body and strengthen one's immunity.

However, if you already have a respiratory disorder like bronchitis, asthma, or wheezing, allopathic doctors clarify that only medication and treatment will heal. "Jaggery cannot replace or substitute the treatment of indoor- or outdoor-pollution-related diseases," says Dr Anantha Subramanian, Consultant Pulmonologist at Chennai's Kauvery Hospital. There is no scientific evidence to suggest jaggery is a broncho-dilator, a substance that relaxes bronchial muscles in people who find it difficult to breathe to increase the airflow to the lungs. Neither does it have the power to provide immediate relief to someone gasping for breath. In that context, jaggery as medicinal sugar that de-smogs the lungs is hype.

Madurai-based certified naturopath Dr S Harishankar, says natural remedies do not match the pace and intensity of allopathy treatment. At best, this iron-rich, anti-allergic source of energy improves the haemoglobin levels that increases the oxygen-carrying capacity of the blood and thereby strengthens the body's defence mechanism.

*In this column, we decode health trends and decide if it's all just 'hype' or actually 'happening'*

# The quick guide to naughty or nice parenting

Your child may not be keeping score, but parents often doubt themselves and their parenting abilities

SUSAN JOE PHILIP

Parenting is hard, because nothing can prepare you for it. If you're questioning your parenting abilities, know you're not alone. We asked parents what their trickiest troubles were, and got the experts in to help.

*Thenndral S, child counsellor, and founder-CEO of Eros Psycoun Services, Chennai and V Shreya Mythrei, a clinical psychologist and psychotherapist at Aarohi Centre for Mental Health, Coimbatore answer tough questions parents ask themselves.*

## Should I reward my children for good marks?

Encouraging children for their work is good, but psychologists warn against materialistic rewards. "If a child is constantly being given gifts, they will always expect something materialistic in return for their actions," says Thenndral. If you feel that your child has worked hard, gift them experiences. "This could be taking them to a park, going out for dinner or giving them a monthly subscription to their favourite comic," she says.



## What should I do when my child throws a tantrum in the store: grin and bear it or throw one myself?

Acceptance is the first step. Understand that children can get overwhelmed in public spaces. "Usually, the problem arises when parents become conscious and place the onus on what others may think of them. Avoid succumbing to the tantrum. Instead, reassure them and avoid shouting or threatening," says Shreya. Prep children before you go to the store. "Tell them what they are allowed to buy, and if they make a scene for something that has not been discussed, explain the reason," she adds.



## I suspect that my child is hiding a social media handle. Is it okay to snoop?

No, but it is okay to let your child know that you feel your number 1 priority is his safety. Says Thenndral, "Understand that your child also has a personal life. Reflect on why your child was reluctant to share this information with you and then have a conversation. Explain the pros and cons of using social media and also share your concerns with them. Do also listen to your child." Explain the non-negotiables: for instance, online bullying or accessing social media that may have age guidelines.

## I think my child prefers my husband because he plays the good cop and I am always the bad cop. How do I become the favoured one?

The idea of one parent being favoured is inappropriate. What is ideal for a child is to look at both parents with equal respect. "Parents should bring a balance here and it can be done by making decisions together. For example, when a child approaches the father for permission to go on a school trip, tell him that it is important for him to discuss it first with the mother. This helps the child understand that opinions of both the parents are equally important and eliminates the situation of being the good or bad cop," says Thenndral.

## My child dresses outrageously in tiny shorts. What are my options: keep quiet or bring it up?

Asserting themselves is a part of a teen's developing identity. Conversations are important. "Have a discussion with your child and listen to them. State why you feel it is inappropriate. Explain to them the importance of dressing to the context and reach a middle ground. For example, a parent might say that they can wear short shorts when they go on a picnic but not when they go to the local market," says Shreya. Relationships are not built overnight, so spend time with your child, always giving her your full attention when you do – which means get off the phone, chat, laugh, and listen.

## I used to smoke. Now I tell my kids not to. Should I confess?

Yes. "Tell them how it affected your health and the reasons you quit. If they come to know about this from anyone else, your child could lose trust in you and may not be interested in listening to you at all, even on other matters," says Thenndral.

**POOCH CAFE**



**PEANUTS**



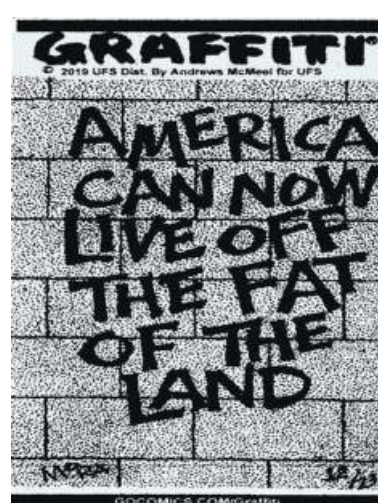
**HAGAR THE HORRIBLE**



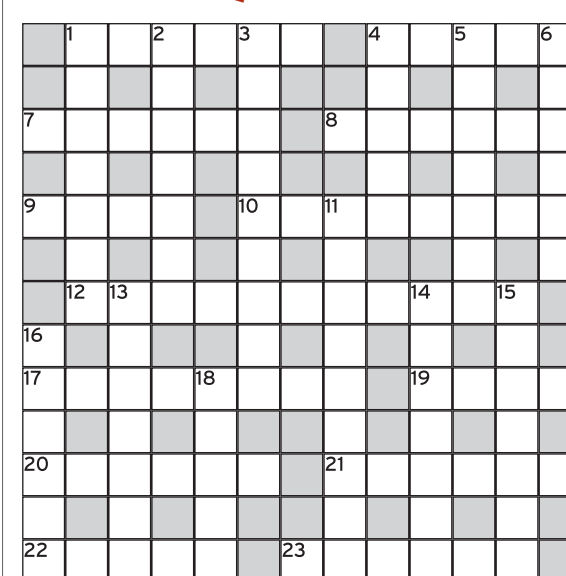
**CALVIN AND HOBBS**



**TIGER**



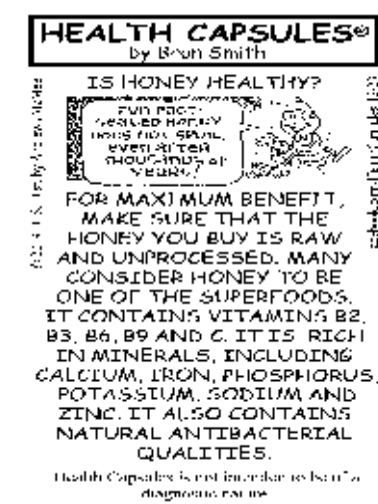
**THE GUARDIAN QUICK CROSSWORD-13257**



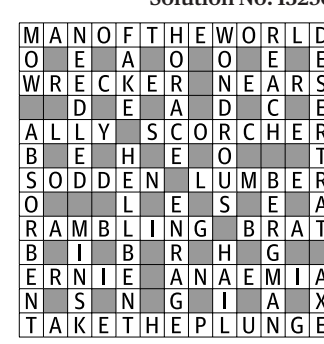
- 3 Curly fleece of an Asian breed of lambs (9)
- 4 Distributed the cards (5)
- 5 Observe (anag) – long-winded (7)
- 6 Stun guns (6)
- 11 Whatever may have happened (2,3,4)
- 13 Free pardon from punishment (7)
- 14 Make more restrictive (7)
- 15 Corrupt (7)
- 16 Blemished (6)
- 18 Make improvements to (5)

*Solution will appear in The Hindu dated December 24, 2019.*  
Solution No. 13256

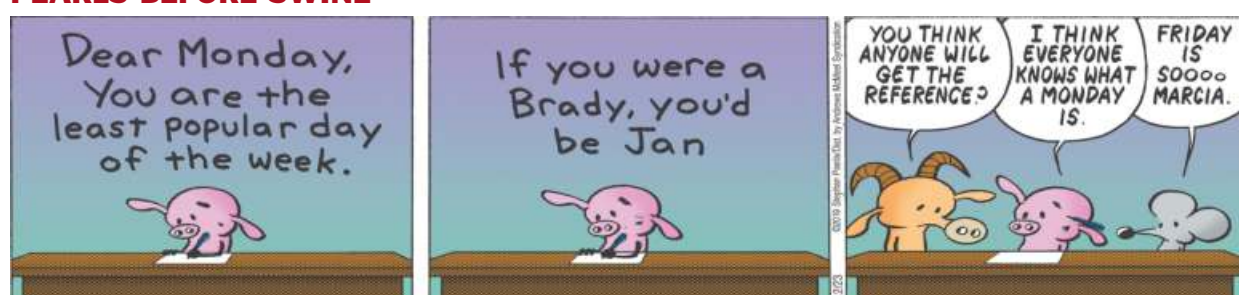
**WUMO**



- 1 Yearly publication (6)
- 4 Bed covering (5)
- 7 Over the hill (4,2)
- 8 Large tusked marine mammal (6)
- 9 Russian parliament (4)
- 10 Slaughterhouse (8)
- 12 Lacking enthusiasm (4-7)
- 17 Mercifulness (8)
- 19 Open-mouthed stare (4)
- 20 Ne'er-do-well (6)
- 21 Existing in fact (6)
- 22 Nymph of the woods (5)
- 23 Meeting of spiritualists (6)



**PEARLS BEFORE SWINE**





BE PREPARED: Expect the unexpected

## Question of adaptability

A backup plan on being prepared for any twists and turns is the right way to be equipped to change



### BACKPACKER'S GUIDE

USHA RAMAN

I am sitting in a small apartment in a West European town and in the past half hour have seen the sky go from grey to cloudy blue to rainy to rainbow-sunny. So, I've gone from packing and unpacking, alternatively, a scarf, gloves, hat, and umbrella. I don't want my bag to get too heavy but I do want to be prepared for what seems like a temperamental day.

#### Have the mindset

One of the key skills in what is touted as the "21<sup>st</sup> century toolkit" is adaptability. It's a word that can mean flexibility, open-mindedness, resilience, or responsiveness. It is of course all those things and more. It is broadly, the ability to work with and within changing circumstances in a manner that makes best use of both individual and contextual resources. It's a level of preparation (carry that umbrella, layer your clothing, pack some food, make sure your phone is fully charged) and it is a mindset that anticipates and accepts that things may not turn as you expect.

It's almost a cliché to say that we live in a world that is rapidly changing, where we are faced with circumstances that are unprecedented and require innovative responses for which history does not offer too many lessons. That's at the macro level – issues of climate change, automation, resource depletion, and so on – for which much of what goes into adaptability happens at a systemic level (policies, frameworks, plans). But at the micro, or individual level too, we need to think about how we can build an attitude and practice adaptability.

This is a discussion that can span many pages, but for now, let me focus just on how we might cultivate adaptability on those two levels I mentioned above – preparation and mindset. The example I began with, about being prepared for variable weather, can be applied to many other situations. Think about the many possible variations or disruptions that could occur in a given situation and what you would need to quickly be ready to handle it.

Essentially, adaptability is all about backup; equipping yourself with the material resources you need for a range of possibilities and being mentally prepared to deal with the unexpected.

The writer teaches at the University of Hyderabad and edits Teacher Plus. usha.bp@gmail.com

It is the basic level of practical knowledge and judgement that we all need to help us live in a reasonable and safe way. Yet, it is rare...

■ SAIKAT MAJUMDAR

I was on a plane from Delhi to Bengaluru getting ready for take-off. A few people were having trouble adjusting their luggage in the overhead cabin. A gentleman came along, helped a few people with a smiling face and made space for everybody. "It's a matter of common sense," he said with a smile. More space showed up in no time, his own baggage was tucked in, and the people waiting in the aisle got going in a matter of minutes.

And all it took was common sense? A little event like this gets you thinking: is common sense commonly available? If it were, why did the people have trouble finding space for their luggage in the first place? Anyone who travels frequently on short-haul flights between Indian cities knows that the common sense required to adjust luggage in a high space-yielding way is anything but common. For me, what that gentleman did in such a short time, and with such good humour, was a rare constellation of skills.

#### Not common

Indeed, such common sense is the right mix of spatial, bodily kinaesthetic, and interpersonal skills, and I suspect even the air-crew needs some training to grow them. The man found the best pattern to fit the luggage in the overhead compartment; common sense, too, is a form of pattern-recognition in the spatial, bodily, and emotional dimensions. He was also correct in describing this essential skill as common sense as the term is

# What is



generally used. At the same time, his use revealed the basic flaw in the general currency of the term. Common sense is not common. But we have been trained to think of it as lowly. It is common not in the sense of ubiquitous – but common in the sense of petty or trivial. It merely brings out the biased na-

**Common sense is not common. But we have been trained to think of it as lowly.**

ture of our daily values and the language that codes them.

Educationist and cognitive psychologist, Howard Gardner makes it clear why. Common sense is praised – and its lack mourned – he says, almost wholly with respect to three kinds of aptitudes – 'intelligences.' in Gardner's formulation: the interpersonal, the spatial and the bodily kinaesthetic. The expression 'common sense' is never used to describe other kinds of intelligences Gardner describes, such as musical, logical-mathematical, or linguistic intelligences. These appear to be the 'higher'

intelligences. It is, among other things, based on the hierarchy between mind and body that we have inherited as part of modern consciousness – that mental faculties are somehow superior to physical ones. As a part-mechanical, part-social skill required in everyday life, it sits on a pecking order much lower than those that form the foundation of established academic or artistic fields.

The curious case of common sense brings to the surface the hidden biases with which society evaluates different human abilities. Our language codes these very biases. In her book *Pedigree: How Elite Students Get Elite Jobs*, Lauren A Rivera shows that a similar play of power and prejudice is at work in society's conception of 'merit'. The conception of merit reflects the dominant value-system in a given society, and usually, the biases of dominant social groups. Rivera talks about the infamous prejudice about head size in 19th century

European thought – the notion that non-white races had smaller skulls than Europeans – which was used to propagate a kind of scientific racism.

Likewise, the sociologist Jerome Karabel has shown that before 1920, admission criteria to Harvard, Yale and Princeton were primarily intellectual, centring on disciplinary excellence as evident in subject tests. As Jewish enrolments grew, so did anti-Semitism, and the definition of merit shifted so that Jewish students could be excluded more effectively from admission to these colleges, and white Anglo-Saxon applicants given easier passage. Admission criteria moved from being primarily intellectual to a focus on 'character', as evident through the candidate's involvement in sports and extracurricular activities, and even a perceived sense of 'manliness'.

The fact that these criteria persist to this day indicate the lasting trajectory of this shift. It

is common knowledge that the admission to elite institutions of higher education anywhere in the world emphasises qualities that reflect the self-image of the privileged and the powerful. Elitism is all about the preservation of the status-quo, and the conception of merit is a very persuasive means of achieving it while making social prejudic-

es invisible. Meanwhile, common sense, a victim of biased nomenclature, continues to be a rare commodity in the world!

The writer is a Professor of English and Creative Writing at Ashoka University, is the author of several books, including *College: Pathways of Possibility*. @saikatmajumdar

ISTOCK/GETTYIMAGES



# V. O. Chidambaram College

A Distinguished Institution for Higher Education and Research

Reaccredited by NAAC with 'A' Grade, CGPA 3.31 out of 4, Ranked 77<sup>th</sup> Position at National Level in NIRF 2019

Thoothukudi- 628 008, Tamilnadu, India.



Since 1951



**Kulapathy A.P.C. Veerabahu with Thiru K.Kamarajar, former Chief Minister of Tamil Nadu and Prof. A.S.R first principal, V.O.Chidambaram College**



**Dr. C. Veerabahu, Principal  
V. O. Chidambaram College was awarded 77th Rank, in India Rankings 2019**



**Kulapathy A.P.C. Veerabahu with Prof. A. Srinivasa Raghavan, and Prof. Sreethara Menon the first and the second principal of V.O.Chidambaram College respectively**

V. O. Chidambaram College, Thoothukudi, Tamilnadu, a well-established, pre-eminent post graduate & aided - research institution, affiliated to Manonmaniam Sundaranar University is synonymous with excellence, commitment and innovation. V.O.Chidambaram college founded by the eminent statesman, scholar and philanthropist, Kulapathy A. P. C. Veerabahu in 1951 was named after the great freedom-fighter and Tamil scholar V. O. Chidambaram and is administered by the V. O. Chidambaram Educational Society. It was a challenging initiative of the founder, a great visionary who saw in education the power to equip, empower and galvanise the youth of a nascent democracy for nation building. The impelling vision and drive behind this colossal task was "Education for All" and therefore the institution became the first and best option for the youth of this then very backward area. Animated and bound by this vision and zeal, the college admits students predominantly from various marginalized sections of the society, regardless of faith or caste or sex and first generation learners. The college was and has remained a secular and non-commercial campus despite numerous challenges to its founding spirit. It has also been responsive to change and innovation without compromising or accommodating anything that would eefeeble its vision or core values. Hence V. O. Chidambaram College is a campus for excellence, innovation and diversity.



**Kulapathy A.P.C. Veerabahu with Dr. A. Lakshmanasamy Mudaliar, former vice chancellor of University of Madras**

Together with Kulapathy, Professor A. Srinivasa Ragavan, the first principal and a Sahitya Academy awardee, took upon himself the demanding task of transforming the vision into reality. The two were a synthesis of tenacity, grit and resilience and under their care and navigation, the college grew and expanded, drawing students, faculty and intellectuals from far and near. What was seeded seventy years ago by these two visionaries as an intermediate college with just 18 teachers and 196 students is today a distinguished centre for higher education offering 12 under graduate programmes, 10 post graduate programs and as a recognized research centre for 10 disciplines. More than 1,50,000 students who have passed out of this college have gone on to become distinguished personalities in various fields and arenas. The College has hosted several eminent statesmen, educationists, intellectuals and prominent personalities from all spheres since its inception. To name a few - prime ministers Pandit Jawaharlal Nehru, Shri Lal Bahadur Sastri, Smt. Indira Gandhi and Shri Rajiv Gandhi; chief ministers Shri M. Karunanidhi, Shri. M. G. Ramachandran and Selvi. J. Jeyalalitha, governors of various states including Tamil Nadu, vice chancellors Dr. A. L. Muthaliar, Dr. Malcom Athiesiah, Dr. M. Varadharasanar and Dr. V. C. Kulanthaisamy and eminent scientists Dr. Mayilsamy Annadurai and Dr. Sivathanu Pillai. Very few institutions in India can boast of such great honours. Today, the responsibility of carrying the legacy of Kulapathy ahead has been handed over to Thiru A. P. C. V. Chockalingam, the present secretary of the college. A worth son of a worthier father, he has upheld the founding spirit of Kulapathy. Under his stewardship, the institution has witnessed phenomenal growth and scaled new heights. Therefore, the college has continued to serve the purpose and the task for which it was established. In these days where education has become a commercial commodity, the commitment to non-commercialisation and secularism has remained non-negotiable as it was for Kulapathy. No capitation fee or any donation in any form is collected either for admission or appointment. Throughout its splendid history of 68 years of academic excellence the college has celebrated its Silver jubilee (1976), Golden jubilee (2001), Diamond jubilee (2015) and the founders centenary celebrations (2015). The tradition of excellence and innovation in the teaching-learning process inaugurated by Prof. A. Srinivasa Raghavan has been kept alive and vibrant by successive principals. The present incumbent Dr. C. Veerabahu, who is also a member-syndicate of Manonmaniam Sundaranar University has demonstrated his commitment and dynamism in several

ways: additional infrastructure, innovative courses, need-based skill training programmes, MoUs and more accolades. The college has been reaccredited with "A" grade, CGPA 3.31 out of 4 and has found the place among the top 100 colleges in India, being awarded 77<sup>th</sup> rank by NIRF under the India rankings 2019. A refreshing spirit of research and collaboration now pervades the campus with diverse activities such as international conferences and colloquiums.

Dr. C. Veerabahu, has been awarded "The Best Principal Award 2019" by the Institute of Scholars (An ISO 9001:2015 certified Institute by International Accurate Certification, Accredited by UASL) Bengaluru. This award has been conferred in recognition of his valuable contribution to the academic community and his remarkable contribution in the field of research, social and extension services to the community. It's noteworthy that Dr. C. Veerabahu is one among the 13 Principals who have been selected for the award throughout India.



**Shri. A.P.C.V. Chockalingam, Hon. Secretary and Shri. A.P.C.V. Shanmugam, Deputy Secretary, V.O.Chidambaram College, Thoothukudi with Dr. Sivanthi Adithan at the Golden Jubilee Celebration**

**SPLENDID INFRASTRUCTURE:** Spread over a sprawling 65 acres land V.O.Chidambaram College welcomes you with an imposing Golden Jubilee Arch and a bronze statue of V.O.Chidambaram at the entrance. A huge administrative block houses the office, a gigantic auditorium, a state-of-the-art conference hall, audio-visual halls, smart-class rooms, computer labs and seminar halls. Furnished class rooms were constructed at the cost of Rs.11,72,825/- under merged scheme of the UGC, New Delhi.

The Kulapathy A. P. C. Veerabahu library houses a diverse collection of books and subscribes to numerous journals and magazines. It has approximately 65,000 titles and 85,000 volumes, including very rare books that are either too expensive or entirely out of print. The library subscribes to online learning resources and Infliibnet. There are laboratories with the latest equipment (all built both with UGC funds and management contributions) a synthetic tennis court, smart-classrooms, a language lab, a competitive exam and career-guidance section attached to the main library. There is a separate hostels for boys and a state-of-art women's hostel constructed with the UGC assistance of Rs. 80,00,000/- and there is a splendid guest house also.

**Accreditation:** NAAC has accredited the college with "A" grade in the past continuous three cycles - 2004, 2011 and in 2017 it was accredited A Grade (CGPA 3.31/ 4) under the dynamic leadership of the incumbent principal, Dr.C.Veerabahu, who is also a proud alumni of the college. Further the college is marching towards greater heights and had been awarded 77<sup>th</sup> rank by NIRF under the India Rankings 2019.

**SPECIAL COURSES:** Apart from the regular courses, the college

has expanded its original remit and had conducted two UGC innovative programs namely M.Sc. Nano Science (2012-2017) and M.Sc. Marine Environment Conservation (2013-2018).

**Skill Development Courses:** The college also ensures that students are provided with multi-disciplinary expertise with the acquisition of a broad range of critical skills, preparing the graduates to work adaptively in diverse settings, developing the key skills of critical thinking, problem-recognition, problem-solving, adaptability and effective communication and also to successfully encounter life challenges. Around 20 value added courses are offered by the college to equip the students with appropriate additional skills to enhance their employment opportunities. Another recent initiative is to offer skill development programs in collaboration with IEC (Institute for Entrepreneurship and Career Development), Bharathidasan University, Tiruchirappalli.

**Research:** The vision of the Founder to transform this institution into a hub of research for various disciplines has been realized. The College has an exclusive multi disciplinary research journal "OUTREACH". Today the campus has 10 recognised research departments that have received a number of minor and major projects worth Rs. 30,92,000/- and Rs. 47,16,968/- respectively. Organisations and government funding agencies such as UGC, DBT, DST, NCESS and ICSRR have sponsored various science and social science research projects. An MoA with ONGC as a part of CSR scheme had been entered into for enhancing the research activities and upgrading the infrastructural facilities of the Department of Geology. The findings of various researchers carried out have been published in various reputed national and

international journals with Scopus, Web of Science citations etc.

**Employer Relationship and Career Development**

V. O. Chidambaram College aims to develop mutually beneficial relationships with employers to embed employability and career-development opportunities for both the under graduate and post graduate students. The college aspires not only to set excellent standards in academics but also to provide a healthy and congenial atmosphere in achieving total education through all round personality development of the students passing their way towards a bright and composed career. The Placement Cell was constituted in 2004 which strives incessantly to bridge the gap between academic programmes and the needs of the industry. Students are trained by an exclusive placement wing which makes focused efforts in honing the skills of students and in preparing them to face interviews for placement. Special mention would be the MoU with INaWORD, a multi linguistic centre for providing reading and writing skills in foreign languages and an MoU with Bitstep Training Academy for providing soft skills and language training. The college has organized mega placement drives in collaboration with the District Employment Office, Thoothukudi in 2017 and 2019. More than 1000 students have been placed in reputed institution including MNCs, IT sectors etc. Various Career Oriented Programs (COP) supported by UGC were conducted during the years 2007-2012 which includes Disaster Management, Communicative English, Retail Management, Geographic Information, Export and Import Management and Tourism for providing gainful employment and ensuring career progression.

**Unique Distinctions:** The college has the unique distinction of

being a nodal centre of ISRO-IIRS program Dehradun for conducting certificate courses in remote sensing and GIS. An exclusive project for asset mapping for the entire Thoothukudi district has been executed to facilitate Bhuvan Panchayat Portal, an initiative of ISRO / NRSC, Hyderabad. The institution has been also chosen by UGC to serve as a national research centre with a grant of Rs.88,00,000/- under the Scheme for Trans-disciplinary Research for India's Developing Economy (STRIDE) scheme component 1, which focuses on capacity building for the promotion of research and development of the socio-economic conditions of the nation. The college has been recognised as a mentor institute by NAAC, Bengaluru and as well as by UGC under the PARAMARSH scheme to sensitize the importance of NAAC and its reforms to non accredited institutions. The college has also set its footprints in MHRD, MIC(IIC) and an exclusive EDP cell has been constituted to take a lead in developing an integrated approach to innovation and entrepreneurship, extending from fundamental science to the humanities, obtaining three stars for the various institutional activities carried out to inculcate the spirit of innovativeness and creativity thus developing an innovation ecosystem. In alignment with the various government initiatives the college has been granted funds under the UBA scheme for village adoption. DST Inspire programs for the school children had been conducted for the past 8 years.

**Milestones:** The college had commemorated the Sesquicentennial birthday celebration of Mahatma Gandhi in association with MIB, Chennai from 2<sup>nd</sup>-4<sup>th</sup> of October 2019.

The College also had organised a mega space expo as a part of world space week celebration in collaboration with ISRO from 9<sup>th</sup>-11<sup>th</sup> of October 2019.

**Showcasing Culture and Fine Arts:** V. O. Chidambaram College has always emphasized the need for participation in extra and co-curricular activities to provide a holistic development of the learners. The college grooms a highly talented cultural team which has provided opportunities for the students to develop and sharpen their creativity and also to show the rich and diverse culture of our nation. The team has won the overall championship twice in 2012 and 2018 in VYUHA, a cultural meet conducted by the Madurai Medical College and latest being selected as the top participant in the finals to be conducted in 2020 at SHISYAS, a national level cultural event conducted by Srimad Andavan Arts and Science College, Thirichirappalli.

**Accolades in Sports:** The Department of Physical Education has produced numerous sports persons who have gone on to represent the nation, the state and the university. Many of them have been placed in various government undertakings and banks for their achievement and acumen in sports. The department also offers a common non-major paper in sports for fitness and health in the under graduate programme. The department has also organized a national level seminar on Sports Medicine. The management supports sports activities with regular funds for infrastructural development, sports equipment and for

the welfare of sports persons. A significant number of seats are earmarked for sports persons each year and some of them are given free board and stay and full or partial fee concession.

An Indoor and an Outdoor Stadium of 7500 sq. feet has been constructed at the cost of Rs. 1,35,00,000/- funded by the UGC, New Delhi and by the management. A Multipurpose gymnasium of 7500 sq. feet has been set up at a cost of Rs. 1,10,00,000/- funded by the UGC, Hyderabad and by the management. A Synthetic flood lit Tennis court at a cost of Rs. 35,00,000/- has also been constructed.

**VOCES' Special School for the Differently abled :** In 2000, V. O. C. Educational Society came forward to provide accommodation in its premises for a District Disability Rehabilitation Centre (DDRC), Thoothukudi, established by the Ministry of Social Justice & Empowerment, Government of India. The commitment and care of the centre was so obvious that DDRC handed over the centre to VOCES in 2003. The services provided at this centre include a day care centre, providing teaching, learning materials and aids with the assistance of the government, workshops for the parents and the special educators, music therapy, behaviour modification, computer literacy, internship training and job placements with the consent of the parents.



**Shri. A.P.C.V. Chockalingam, Hon. Secretary, VOCC, Thoothukudi with Shri T. Mookiah and Shri L. Sam Titus, Director and Deputy Director, IPRC at the inauguration of A Mega Space Expo conducted between 9<sup>th</sup> - 11<sup>th</sup> of October 2019**

**Student Support Services**

- Indira Gandhi National Open University Study Centre since 1998 offering various UG, PG, Diploma and Certificate programmes.
- Passport and Driving Licence Camp
- Student Amenities Centre - Photo copying - Browsing and Online Payment
- A modern cafeteria

**Scholarships:** The Kulapathy A.P.C.Veerabahu Endowment offers annual scholarships instituted by magnanimous contributions by the faculty for meritorious students who are not recipients of any other scholarships. Behind the success of this esteemed institution is the uncompromising spirit that insists on transparency, participation and accountability. V. O. Chidambaram College is an institution into which a student can enter with hope and exit with pride.



V.O.Chidambaram College,  
Palayamkottai Road,  
Thoothukudi - 628 008  
Tamilnadu, India  
Phone: 0461 - 2310275  
Email:  
vochidambaramcollege@gmail.com  
www.voccollege.ac.in



# Kohli, Rahul and Rohit propel India to a memorable series win

Chasing a target of 316, the three provide the impetus before Jadeja and Thakur take the Men in Blue past the finish line; Pooran and Pollard's knocks go in vain

## WI IN INDIA

**Y.B. SARANGI**  
CUTTACK  
Virat Kohli proved yet again that he was the master of the chase as he joined hands with Ravindra Jadeja to help India chase down a daunting target of 316 with eight balls to spare in the third and final ODI against the West Indies at the Barabati Stadium here on Sunday. Though the captain – quite uncharacteristically – wasn't there till the end, Jadeja took the Men in Blue past the finish line in the company of Shardul Thakur.

The thrilling victory took India to a 2-1 come-from-behind series win, its 10th successive one against the West Indies. Kohli's men had lost the opening ODI in Chennai before bouncing back at Visakhapatnam.

**Openers on the prowl**  
The Indian openers' success story in 2019 continued with Rohit Sharma and K.L. Rahul forging a 122-run partnership and laying a strong foundation for the big pursuit.

Rohit, elegant as usual, made a 63-ball 63 with eight fours and a six – a hit that soared over midwicket – before being caught behind off Jason Holder. It was the Hitman's sixth half-century of the year.

Rahul oozed class, his cut shots and delicate whips on the leg-side bringing him a lot of runs. His 89-ball 77 was his third fifty in 2019. The wristy Karnataka batsman, who added 45 with skipper Kohli, flicked Alzarri Joseph for a magnificent six over



**Pulling it off:** Kohli's men came from behind to clinch a 2-1 win against the West Indies in Cuttack on Sunday. • K.R. DEEPAK

deep-square leg before gloving the same bowler down the leg-side to the wicket-keeper an over later.

Rahul's departure brought Windies back into the game and India lost three more wickets between the 33rd and 39th overs. With Keemo Paul striking off consecutive overs, the visitors sensed an opportunity.

However, a determined Kohli worked the ball around effortlessly and played his signature strokes – cover drive and pull – to take the

team forward and keep the asking rate at an achievable range.

Kohli (85, 81b, 9x4) found an partner in allrounder Ravindra Jadeja (39 not out, 31b, 4x4), their 58-run association reversing the trend of the visitors striking at regular intervals to put the kids on the chase.

Just when it looked like he would take the team home yet again, Kohli played on to Paul with India needing 30 off 23 balls. But a calm Jadeja and an aggressive Shadul

Thakur who blasted 17 off just six deliveries with two fours and a six, ensured that there were no more hiccups.

Earlier, asked to take first strike, West Indies' openers Evin Lewis and Shai Hope, who relied on timing and placement during his 50-ball 42, batted with restraint to put on 57.

**Breaking through**  
Jadeja provided the breakthrough, having Lewis caught at long-off. Mohammed Shami castled

Hope with a beauty, the batsman missing the line and seeing his middle-stump knocked back.

Roston Chase, who was yet to score when wicket-keeper Pant dropped him off Kuldeep Yadav, and Shimron Hetmyer repaired the innings with a 62-run stand.

The left-handed Hetmyer, who made 37 off 33 balls, had some close shaves and was eventually dismissed when he pulled debutant Navdeep Saini straight to fine-leg fielder Kuldeep.

Saini rattled Chase's stumps with a yorker in the next over, leaving West Indies at 144 for four in the 32nd over.

**Toe-crusher**  
Nicholas Pooran and Kieron Pollard, who needed attention after being hit by a Saini toe-crusher, took the attack to the opposition with a 135-run partnership off just 98 deliveries.

Pooran, who cut, pulled and drove brilliantly, clubbed Saini for three fours

in an over before completing his fifth half-century (89 off 64) of the year. The Trinidadian, who was dropped on 52 and 72 by Pant, was caught at deep extra-cover off Thakur.

Pollard was at his brutal best during his undefeated 51-ball 74.

His knock contained three hits to the fence and seven mighty sixes as the Caribbeans plundered 77 off the final five overs. Though West Indies finished with an impressive total of 315, it proved inadequate.

## SCOREBOARD

**WEST INDIES**  
Evin Lewis c Saini b Jadeja 21 (50b, 3x4), Shai Hope b Shami 42 (50b, 5x4), Roston Chase b Saini 38 (48b, 3x4), Shimron Hetmyer c Kuldeep b Saini 37 (33b, 2x4, 2x6), Nicholas Pooran c Jadeja b Shardul 89 (64b, 10x4, 3x6), Kieron Pollard (not out) 74 (51b, 3x4, 7x6), Jason Holder (not out) 7 (4b, 1x4); Extras (lb-4, w-3): 7. Total (for five wkts. in 50 overs): 315.

**FALL OF WICKETS**  
1-57 (Lewis, 14.6), 2-70 (Hope, 19.2), 3-132 (Hetmyer, 29.2), 4-144 (Chase, 31.3), 5-279 (Pooran, 47.5).

**INDIA BOWLING**  
Shardul 10-0-66-1, Shami 10-2-66-1, Saini 10-0-58-2, Kuldeep 10-0-67-0, Jadeja 10-0-54-1.

**INDIA**  
Rohit Sharma c Hope b Holder 63 (63b, 8x4, 1x6), K.L. Rahul c Hope b Joseph 77 (89b, 8x4, 1x6), Virat Kohli b Paul 85 (81b, 9x4), Shreyas Iyer c Joseph b Paul 7 (7b, 1x4), Rishabh Pant b Paul 7 (6b, 1x4), Kedar Jadhav b Cottrell 9 (10b, 1x4), Ravindra Jadeja (not out) 39 (31b, 4x4), Shardul Thakur (not out) 17 (6b, 2x4, 1x6); Extras (lb-2, w-9, nb-1): 12. Total (for six wkts. in 48.4 overs): 316.

**FALL OF WICKETS**  
1-122 (Rohit, 21.2), 2-167 (Rahul, 29.5), 3-188 (Shreyas, 32.3), 4-201 (Pant, 34.6), 5-228 (Jadhav, 38.5), 6-286 (Kohli, 46.1).

**WEST INDIES BOWLING**  
Cottrell 10-1-74-1, Holder 10-0-63-1, Paul 9-4-0-59-3, Chase 4-0-19-0, Pierre 7-0-46-0, Joseph 8-0-53-1.

**Toss:** India.

**Man-of-the-Match:** Kohli.  
**Man-of-the-series:** Rohit.  
India won by four wickets with eight balls to spare and clinched series 2-1.

## 'Maybe 340 would have been a stiffer one'

Jadeja feels that the 316-run target was not a big one

**Y.B. SARANGI**  
CUTTACK  
All-rounder Ravindra Jadeja, who kept his nerve in a thrilling chase, said he wanted to be there till the end.

"It was a good wicket to bat on and we needed to play according to the merit of the ball.

"The last 10 overs were very tough for the bowlers because of the dew. And the outfield was fast.

"Virat told me to keep playing normal cricketing shots and not do anything silly," said Jadeja. "After he got out, I knew I needed to play till the end."

Jadeja felt that the 316-run target was not a big one. "It was not a big target to chase on this pitch as the dew factor played a big role. Maybe 340 would have been a stiffer one."

West Indies' top-scorer Nicholas Pooran said he enjoyed his century partnership with captain and mentor Kieron Pollard. "Pollard is like a big brother and he gave me the opportunity. We complement each other while batting."

Pooran said the West Indies will take home some positives despite losing the T20I and ODI series by identical margins (2-1). "We showed that we are fighters and there are better things to come," he said.

**ROHIT**

**RAHUL**

**KOHLI**

**JADEJA & THAKUR**

**STAT SPHERE**

**1** Rohit has set the world record for scoring the most international runs by an opener in a calendar year, surpassing Jayasuriya

**2,442** Rohit (2019)

**2,387** Jayasuriya (1997)

**2,355** Sehwag (2008)

**2,349** Hayden (2003)

**2** Hope has become the second quickest to 3000 ODI runs, behind Amla

**Fewest innings taken**

**57** Amla | **67** Hope

**68** Azam | **69** Richards

**72** Greenidge, Kirsten, Dhawan & Root

**8/8** In 2019, the Indian openers crossed the 50-run partnership eight times in ODIs and went on to convert that into a century stand all the time

**Most ODI runs in this decade**

**11,125** Kohli (avg. 60.79)

**8,249** Rohit (53.56)

**7,265** Amla (49.76)

**6,485** de Villiers (64.20)

**6,428** Ross Taylor (54.01)

## Sri Lanka in dire straits

With four scoring hundreds, Pakistan closes in on victory

**SL IN PAKISTAN**  
AGENCE FRANCE-PRESSE  
KARACHI  
Sri Lanka opener Oshada Fernando struck a maiden century to delay Pakistan's victory quest after the home team's top four all scored hundreds in the second Test here on Sunday.

Set 476 runs to win, Sri Lanka was tottering at 97 for five before Fernando and Niroshan Dickwella halted the slide with a resolute 104-run stand for the sixth wicket.

But the last three overs of the day saw Dickwella fall for 65 and Dilruwan Perera caught behind off Naseem Shah for five.

The 16-year-old Naseem had the best figures of three for 31.

At close, Sri Lanka was 212 for seven with Oshada (102 not out) at the crease and the visitors needing 264 runs for victory.

Pakistan needs just three wickets on Monday to win

**Fab Four**

- This is the second time the top-four have all scored a century in a Test innings
- Masood (135), Abid (174), Azhar (118), Babar (100), Pak vs SL, Karachi, 2019
- Karthik (129), Jaffer (138), Dravid (129), Tendulkar (122\*), Ind vs Bang, 2007

**Resolute:** Oshada Fernando struck a maiden century to delay Pakistan's victory quest. • AFP

**SCOREBOARD**

**Pakistan – 1st innings:** 191.

**Sri Lanka – 1st innings:** 271.

**Pakistan – 2nd innings:** Shan Masood c Oshada b Kumara 135, Abid Ali lbw b Kumara 174, Azhar Ali st. Dickwella b Embuldeniya 118, Babar Azam (not out) 100, Mohammad Rizwan (not out) 21; Extras (lb-5, w-2): 7; Total (for three wkts. decl. in 131 overs): 555.

**Fall of wickets:** 1-278, 2-355, 3-503.

**Sri Lanka bowling:** Vishwa Fernando 24-2-105-0, Kumara 29-5-139-2, Embuldeniya 50-4-193-1, Perera 21-1-94-0, Dhananjaya 7-0-19-0.

**Sri Lanka – 2nd innings:** Dimuth Karunaratne c Rizwan b Abbas 16, Oshada Fernando (batting) 102, Kusal Mendis c Azam b Naseem O, Angelo Mathews c Rizwan b Shaheen 19, Dinesh Chandimal lbw b Naseem 2, Dhananjaya de Silva b Yasir O, Niroshan Dickwella b Sohail 65, Dilruwan Perera c Rizwan b Naseem 5; Extras (lb-3): 3; Total (for seven wkts. in 60.1 overs): 212.

**Fall of wickets:** 1-39, 2-40, 3-70, 4-96, 5-97, 6-201, 7-212.

**Pakistan bowling:** Shaheen 14-3-51-1, Abbas 12-2-33-1, Naseem 11-1-3-31-3, Yasir 19-2-84-1, Sohail 4-0-10-1.

## Will Bumrah make the cut for T20I, ODI series?

**PRESS TRUST OF INDIA**  
NEW DELHI  
The focus will be on pace spearhead Jasprit Bumrah as the current selection committee will have its final meeting here on Monday to pick the teams for three T20Is against Sri Lanka and as many ODIs against Australia.

Bumrah, who recently bowled at the India nets after recovering from stress fracture, is fit again and could be picked for the T20I series against Sri Lanka beginning on January 5, or the ODI series against a full-strength Australian side starting on January 14.

Bumrah will most likely make a return for the Australia series.



## Chelsea's Lampard pulls tactical masterclass over Mourinho

United stunned by Watford; City keeps hopes alive with win over Leicester

**EURO LEAGUES**  
AGENCE FRANCE-PRESSE  
LONDON  
Frank Lampard out-witted Jose Mourinho as Chelsea powered to a 2-0 win at Tottenham on Sunday that featured a double for Willian, a red card for Son Heung-min and allegations of racist abuse.

Billed as a showdown between Mourinho and Lampard, an explosive London derby showed the student is more than a match for the man who served as his mentor during their time together at Chelsea.

Blues boss Lampard

pulled a tactical masterstroke as he cleverly changed his team's formation, leaving Tottenham manager Mourinho unable to respond as Willian opened the scoring with a blistering strike and increased Chelsea's lead with a penalty before half-time.

Earlier Watford won in the Premier League for just the second time this season as the bottom-of-the-table side beat Manchester United 2-0 in a shock upset at Vicarage Road on Sunday.

On Saturday, Manchester City hit back to beat Leicester 3-1 as the champion kept alive its faint hopes of catch-

ing Premier League leader Liverpool.

**The results: Premier League:** Watford 2 (Sarr 50, Deeney 54-pen) bt Manchester United 0; Tottenham 0 lost to Chelsea 2 (Willian 12, 45+4 pen).

**La Liga:** Leganes 2 (Braithwaite 11, En-Nesyri 54) bt Espanyol 0; Osasuna 3 (Ariadne 45+1, Avila 49, 84) lost to Real Sociedad 4 (Oyarzabal 15, Portu 18, Odegaard 28, Isak 79); Real Betis 1 (Bartra 90+3) lost to Atletico Madrid 2 (Correa 58, Morata 84).

**Serie A:** Atalanta 5 (Gomez 10, Pasalic 61, Ilicic 63, 72, Muriel 84) bt AC Milan 0; Lecce 2 (Baccar 85, Farias 90+1) lost to Bologna 3 (Orsolini 43, 66, Soriano 56); Parma 1 (Grassi 90+2) drew

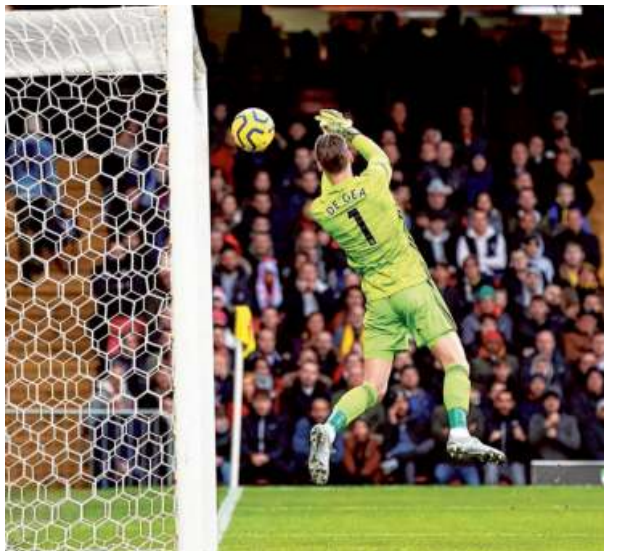
with Brescia 1 (Balotelli 72).

**Bundesliga:** Fortuna Dusseldorf 2 (Hennings 38, Thommy 90) bt Union Berlin 1 (Parensen 48); Paderborn 2 (Sabiri 9, Schonlau 41) bt Eintracht Frankfurt 1 (Dost 72).

**Saturday: Premier League:** Manchester City 3 (Mahrez 30, Gundogan 43-pen, Jesus 69) bt Leicester 1 (Vardy 22).

**La Liga:** Villarreal 1 (Gomez 52) bt Getafe 0; Real Valladolid 1 (Guardiola) drew with Valencia 1 (Vallejo 90+4).

**Serie A:** Udinese 2 (De Paul 39, Fofana 85) bt Cagliari 1 (Joao Pedro 84); Inter Milan 4 (Lukaku 31, 71, Gagliardini 32, Esposito 64-pen) bt Genoa 0; Torino 1 (Rincon 4) lost to SPAL 2 (Espeto 42, Petagna 81).





# Ganguly-Tendulkar faced better bowlers than Rohit-Kohli: Chappell

Former spent opening together against some of the best fast-bowling combinations

## CRICKET

PRESS TRUST OF INDIA  
NEW DELHI

Virat Kohli and Rohit Sharma have stacked up astonishing numbers while batting as a pair but when it comes to facing quality fast bowlers, the celebrated opening duo of Sachin Tendulkar and Sourav Ganguly had a far tougher job.

“An argument could be mounted that Kohli and Rohit are India’s best ever one-day batsmen. The obvious challengers would be the feted combination of Sachin Tendulkar and Sourav Ganguly, who tormented international bowlers for 15 years,” Ian Chappell wrote in his column for *ESPNCricinfo*.

Chappell then gave an example of how during the Ganguly-Tendulkar era, each international team had two quality fast bowlers.

### Test of skill

“They (Tendulkar-Ganguly) spent bulk of that time opening together against some of the best fast-bowling combinations. Facing Wasim Akram and Waqar Younis from Pakistan; Curtly Ambrose and Courtney Walsh of West Indies; Glenn McGrath and Brett Lee of Australia; Allan Donald and Shaun Pollock for South Africa; Lasith Malinga and Chaminda Vaas of



**Great pair:** Chappell feels on the basis of the quality of the opposition, Ganguly and Tendulkar had a tough job to do.

FILE PHOTO: AFP

Sri Lanka was a serious test of a batsman’s skill.”

Quoting a comment of Pakistani pace great Imran Khan that “you judge a man by his opponents”, Chappell said, “on the basis of the quality of the opposition, you’d have to lean towards Tendulkar and Ganguly.

“However, if you extrapolate their current figures to give Kohli the same number of innings as Tendulkar, and Rohit the equal of Ganguly, the current pair finish well in front,” he added.

Chappell acknowledged

that the one indisputable argument was that Kohli and Rohit are the best ever white-ball combination.

“Their combined ODI and T20I records are excellent, with Kohli – averaging over 50 in both formats – at the unbelievable level. To be fair, Tendulkar played very little T20I cricket and Ganguly’s career was finished by the time the format blossomed,” he wrote.

He said even though Tendulkar led the way in being the first batsman to score an ODI double-century, Rohit

has fine-tuned the art by scoring three doubles, with his monumental 264 against Sri Lanka sending the fans at Eden Gardens into a frenzy.

“Indian fans have been extremely fortunate to witness, close up, four of the best short-form batsmen of all time,” Chappell wrote.

### All-round mastery

“With Tendulkar it was his all-round mastery of the art but he never ceased to amaze with his back-foot forcing shots on bouncy pitches for a man short in stature. W

“When he was going there was no better off-side player than Ganguly; his drives, so effortlessly played, would pierce even the most crowded cover field.”

About Kohli and Rohit, he said: “It’s not so much the huge scores that stamp Kohli’s class but the regularity of his success. He punishes bowlers all round the wicket by keeping the ball on the ground the bulk of the time. Thanks to him eliminating a lot of the risk in batting, his scores are consistently high but still amassed at a good rate.

“Rohit, on the other hand, tends to play risk-free cricket early on, but once he gets motoring, it’s a case of ‘watch out in the stands’.”

# Harinder Pal returns to winning ways

Life was a dark tunnel for him around this time in 2018

## SQUASH

NANDAKUMAR MARAR  
MUMBAI

The swift retrieving and agile mind displayed on court gave no indication of the anxiety inside Harinder Pal Singh Sandhu’s mind. Like draping a veil over a torn fabric, the Indian buzzed around the court at the Wilington Sports Club (WSC), as if on wheels.

“There are things on court I cannot do. I won’t tell,” quipped a smiling champion, soaking in the winning feeling after the 11-5, 11-6, 11-7 verdict at the PSA Challenger Tour event.

Ready to fight for every point at the HCL SRFI Indian Squash Tour’s third leg, he brushed aside the 120-ranked Tomotaka Endo in three games for the men’s open title.

### Rehabilitation phase

The powerful Japanese may have known about the fitness issues dogging his rival for over a year, may have planned to take advantage of Harinder, supposedly tentative about the load on his bo-



**Back with a bang:** Harinder Pal Singh Sandhu brushed aside 120-ranked Tomotaka Endo in three games for the men’s open title. SPECIAL ARRANGEMENT

dy in the rehabilitation phase, following the back injury.

He became familiar with medical terms like disk bulges, nerve impingements, scoliosis. The champion got sharper with each winner, celebrating each point won like an escape from a road to hell and back. The Indians has been advised “do’s and don’ts” by the sports medicine experts, he did the do’s smartly enough to walk away an easy winner.

Life was a dark tunnel for Harinder around this time in 2018 and afterwards.

“I have to give 200% in ev-

ery match to move ahead. I have not fully recovered,” he said and added: “2019 was very painful, very depressing after getting injured last December. It took three months to get free from the pain. Squash was not even in my mind.”

Harinder won four matches enroute to a coveted title, triumphing Czech Republic’s Ondrej Uherka in a match stretching almost one hour.

“This whole week was tough, I was not playing upto my mark. I told myself to hang in there till the match turns in my favour, because I

**I have to give 200% in every match to move ahead. I have not fully recovered**

am playing in my home country and even when you are not doing well, there is a lot of crowd support.”

He credits the experts at the Abhinav Bindra Targeting Performance Centre and Primal Patterns (specialists in peak performance fitness training) for recovery.

“They helped me re-educate my body, how to lift things, how to bend properly. My body was not the same it was for so many years, so I went through a full re-education.”

The Indian Squash Academy welcomed his return to the court after rehabilitation and motivated him.

For a pro with a career high ranking of 47 in 2018, the New Year resolutions include lasting the course in two tournaments early in 2020. “I hope my body holds and I will be able to carry this form in the Jaipur leg of HCL SRFI Indian Tour in January and the Senior Nationals in February.”

# Indian men’s team to train together

Prepares for World Team Qualification tournament for the 2020 Olympics

## TABLE TENNIS

K. KEERTHIVASAN  
CHENNAI

Over the next nine days the entire Indian men’s table tennis team will be training at the Hall of TT, Nehru Stadium here, in preparation for the World Team Qualification tournament [for the 2020 Tokyo Olympics] to be held in Gondomar, Portugal, from January 22 to 26.

On Sunday, Sharath Kamal was sparring with Manav Thakkar, and India’s highest-ranked women’s singles player Manika Batra was playing at the far end of the hall with Sanat, a junior paddler from Pune.

India’s best singles player G. Sathiyam, Commonwealth champion Harmeet Desai and SAF Games winner A. Amalraj are expected to join the team soon.

Sharath, who was instrumental in organising the camp, said: “We have been without a coach since the 2018 Asian Games – one year and 2 months, now. The



**Working hard:** From left, Manav Thakkar, Manika Batra and Sharath Kamal train at Hall of TT, Nehru Stadium. R. RAGU

Table Tennis Federation of India (TTFI) is trying its best. But we can’t keep hoping that something will happen,” he said.

The Commonwealth Games champion said he and Sathiyam have requested the TTFI to form a panel of Indian coaches to assist the teams in the build up to the Tokyo Olympics.

**TOP Scheme-supported camp**  
In Chennai, the TOP Scheme-supported camp

has an entire ecosystem to help the players. Former Indian TT team sports analyst Rajath Kamal is assisting his brother Sharath in managing the schedule and logistics, and there is the Indian team’s physio HIRAK Bagchi and fitness trainer Ramji Srinivasan’s Sports Dynamix.

“All components except the [head] coach have been added to the camp,” smiles Sharath.

With a month for the qualification tournament, Sharath said one of the main

points of focus of the camp is on doubles.

The Portugal event consists of five matches – one doubles and four singles. “Doubles will be the most important as the tie starts with it,” emphasises Sharath.

The doubles combination, however, will be finalised only after Sathiyam, Amalraj and Harmeet arrive. “What we are concerned about is the doubles, because normally Sathiyam and I pair up. But in this tournament, we cannot play together as one of us will have to play two singles. We need to practice with all the permutations and combinations,” said the 37-year-old.

Manika said she had come to the city to train with Sharath for the mixed doubles. “Sharath *bhaiya* and I are mixed doubles partners. We wanted to train together, as many tournaments are coming up. If we train like this we can achieve something,” she said.

