FROM PAGE ONE

'Cases doubling due to Tablighi Jamaat event'

"... [the] allotment done by us is based on cases reported in States. We have advocated for rational use of PPEs. We are also making an effort to see how procurement can be further enhanced. We have discussed this with all health secretaries and other officials," he said.

He explained that initially a component of the PPE was being imported so there was some shortage but now domestic manufacturers have started producing and procuring them from whichever country has them.

Mr. Agarwal quoted Union Health Minister Harsh Vardhan as saying that till a drug or vaccine is found, social distancing and lockdown are the only available and effec-

vaccines SARS-CoV-2.

Doctors at the All India In-

stitute of Medical Science (AI-IMS) in Delhi have opposed a circular calling for mandatory donations from salaries to the PM CARES fund. They also expressed concern about lack of PPEs, difficulties in travel faced by health care workers, and lack of sanitation and urged that funds collected be used locally instead of transferring it to the PM CARES. The Health Ministry issued a clarification on Sunday night stating that a fake notification was doing the rounds asserting that five days salary of employees under Health Ministry would be remitted to the PM CARES

Rapid antibody testing for hotspots first: ICMR

Explaining about who to test and the scale of testing the Health Ministry has said that testing has to be focused and judiciously done, even when scaled-up.

It added that contacttracing is vital for this and is now greatly enabled by the AarogyaSetu App. "RT-PCR test detects the virus and the antibody tests, which use blood, detect the body's response to the virus. A positive results tells that the body was exposed to the virus. The antibody tests, even when used for screening, must be used with care, as with all tests, and interpreted by a professional. As of now, when so used, they can inform how groups of people have been exposed," noted the Ministry.

Experts point out that individual-level interpretation also needs to be done by a professional, who can take a comprehensive assessment. When combined with nucleic acid tests, the antibody tests can give a complete

HIV experience

Meanwhile a study on pooled sampling, said that pooled COVID-19 tests could help scale up testing and identify and contain disease hotspots. The study was conducted by Center for Disease Dynamics, Economics & Policy among other. "Testing samples from multiple patients with a single PCR test (pooled sampling) has been used previously in the early stages of the HIV epidemic. We found that the use of the strategy could reduce the time, cost, and resources required whilst identifying infected peopleand estimating the infection rate. Allowing us to identify community clusters for targeted public health interventions," said Ramanan Laxminarayan, study auth-

Many women from T.N. attended Tablighi meet

Intelligence agencies have issued an alert about a group of women Islamic preachers, including many from Tamil Nadu, belonging to the women's wing of the Tablighi Iamaat - the Mastooraat Jamaat – who had attended last month's congregation in Delhi.

The women travelled to several States and also within Tamil Nadu 15 days ago, the agencies said.

The instruction to identify the delegates comes even as efforts are on to lo-

cate and quarantine members of the Tablighi Jamaat, who attended the Delhi conference.

or and CDDEP Director.

women's group, which included some foreign nationals, did not visit any mosque but stayed as guests in Muslim households to preach Islamic values, the police said.

The delegates stayed for many days and mingled with families. However, there has been no specific input of any member reporting sick with s. mptoms of COVID-19 so

Modi calls up ex-Presidents and PMs, Opposition leaders

A video conference with parliamentary leaders is scheduled for Wednesday

SPECIAL CORRESPONDENT

In a bid to forge bipartisan support over India's fight against the COVID-19 pandemic that has seen the country enter its 11th day of lockdown, Prime Minister Narendra Modi reached out to former Presidents, Prime Ministers and leaders of Opposition parties.

According to government sources, Mr. Modi dialled former Presidents Pranab Mukherjee and Pratibha Patil as well as former Prime Ministers H.D. Deve Gowda and Manmohan Singh on Sunday. "He also called up Congress president Sonia Gandhi, Odisha Chief Minister and Biju Janata Dal leader Naveen Patnaik, West Bengal



Reaching out: Mr. Modi talked to among others, Congress president Sonia Gandhi and Manmohan Singh. • v. SUDERSHAN

Chief Minister Mamata Banerjee, Telangana Rashtra Samithi chief and Telangana Chief Minister K. Chandrashekhar Rao, Samajwadi Party leaders Mulayam Singh and

Akhilesh Yadav, Shiromani Akali Dal chief Prakash Singh Badal and DMK chief M.K. Stalin," said government sources.

In his call with Mr. Stalin,

Mr. Modi also enquired about the health of his mother Davalu Ammal. "The calls all pertained to the challenge that the COVID-19 pandemic presents before us as a country and the need to be united to combat it," a source said. Mr. Modi has called for a

video conference on April 8 with floor leaders of political parties whose combined strength in Lok Sabha and Rajya Sabha number up to five MPs. The Mamata Banerjee-led Trinamool Congress had, however, declared that it would not be attending the meeting. Sunday's calls are being seen as an attempt to make up for any feelings of neglect the Opposition parties may have to such an out-

Congress seeks wider testing

Party also demands larger package

SPECIAL CORRESPONDENT

Lighting a diya alone cannot succeed in containing the spread of the COVID-19, the Congress said on Sunday asking the Narendra Modi government to alter the testing protocol to make its scope wider and increase the number of tests.

It also pressed the go vernment to come up with a larger economic package for businesses and individuals.

"The PM made a request to people of India to light a diya at 9 p.m. for nine minutes today. There is no harm in it. But just as lockdown alone cannot succeed in containing the virus, it has to be backed by mass testing and a robust economic package, a diya alone won't help people of India,"

spokesperson Sushmita Dev

"Sitting at home alone under a lockdown won't help till there are enough tests done. Out of 135 crore people we have only tested a little over 75,000 persons. South Korea, which has managed to halt the virus, tests 10,000 persons every day," Ms. Dev said.

The Congress also rejected the government's latest announcement making the COVID-19 testing free, under the Ayushman Bharat Yojana saying the policy has a limited reach.

Pointing to the lack of personal protective equipment (PPE) kits for health workers, she said: "There are about 3.3 lakh PPE kits while the actual requirement is more than 62 lakh."

Reopening of schools, colleges to be decided after lockdown

HRD Minister says safety of students is most important

PRESS TRUST OF INDIA

The government will take a decision on reopening of schools and colleges on April 14 after reviewing the COVID-19 situation in the country, Union Human Resource Development Minister Ramesh Pokhriyal 'Nishank' said on Sunday.

In an interview, Mr. Pokhriyal said the safety of students and teachers was of utmost importance.

He said the Ministry was prepared to ensure there was no academic loss to stu-

dents if schools and colleges

needed to remain shut beyond April 14.

The classes are already being conducted online using various government platforms like Swayam. We are prepared to ensure there is no academic loss to students if the need arises to keep schools, colleges closed after April 14," he said.

"It is difficult to take a de-

cision at the moment. We will review the situation on April 14 and depending upon the circumstances, a decision will be taken on whether schools and colleges can be reopened now or

have to be closed for more time," Mr. Pokhriyal said when asked about his Ministry's post-lockdown plan.

34 crore students

"There are 34 crore students in the country, more than America's population. They are our biggest treasure. Safety of students and teachers is of utmost importance to the government," he added.

"I am regularly reviewing the plan of action being followed by schools and colleges during the lockdown. A plan is also ready for conducting pending exams."

Some schools monitor lamp lighting by students

HRD Ministry has asked them for an action taken report

PRISCILLA JEBARAJ

Parents cried foul on Sunday, as several schools monitored whether their students lit diyas at 9 p.m. as urged by Prime Minister Narendra Modi, pressured by a letter from the Ministry of Human Resource Development (MHRD) asking for an action taken report.

The Ministry later clarified that no coercion was intended and that the participation in the event was voluntary.

"I got a call from the parent representative at our

with the government's directions. I was livid, and told her it was more important that the government distribute personal protective equipment (PPE) to hospital workers than monitoring children lighting diyas," said one angry parent, with children in Class 5 and 7 at a south Delhi school, who did not wish to be named. "The representative said there was a lot of pressure on the school."

school, asking me to comply

The school sent a message to parents asking them to report back by 9 p.m. on the

tion "requires an update on compliance". It included a letter from MHRD Joint Secretary Maneesh Garg, giving directions for how the app could be downloaded, as well as some "general measures to enhance the body's defence system prepared by the Mi-

nistry of AYUSH" and details

for the 9 p.m. candle

child's participation in the

lighting of diyas, and by 10

p.m. on the downloading of

the Ministry of AYUSH's Aar-

ogya Setu app, adding that

the Department of Educa-

Tests, treatment free under Ayushman Bharat

More than 50 crore beneficiaries can get free services in designated private hospitals across India

BINDU SHAJAN PERAPPADAN

The Central government has decided to provide free testing and treatment of CO-VID-19 under the Ayushman Bharat Scheme.

This, it notes, will help more than 50 crore Ayushman beneficiaries to get free testing and treatment in designated private hospitals across India.

COVID-19

Confirming this, Indu Bhushan, CEO of Ayushman Bharat, said this would allow beneficiaries to get timely and standard treatment.

announcement comes after India registered



Expanding coverage: States are in the process of enlisting private hospitals to be converted. • AADESH CHOUDHARI

an increase of 302 cases in cording to the Health

the 12 hours to Sunday morning. The total number of positive cases has risen to 3,374 in India (including 3,030 active cases, 267 cured/discharged/migrated people and 77 deaths), acMinistry.

Giving details, Dr. Bhushan said: "The empanelled hospitals can use their own authorised testing facilities or tie up with an authorised testing facility for the scheme. These tests would be carried out as per the protocol set by Indian Council for Medical Research (ICMR) and by private labs approved/registered by the ICMR. Similarly, treatment of COVID-19 by private hospitals will be covered under AB-PMJAY.'

The objective of the decision was to increase the supply of testing and treatment facilities and increase access by roping in the private sector through AB-PMJAY scheme as per the ICMR guidelines, he said.

Private sector

Union Health Minister Harsh Vardhan said that "in this unprecedented crisis we have to very actively involve

partner and stakeholder in the fight against COVID-19. Making testing and treatment available under Ayushman Bharat PM-JAY will sig nificantly expand our capacities by including private sector hospitals and labs and mitigate the adverse impact of this catastrophic illness on the poor."

the private sector as a key

He added that States were in the process of enlisting private sector hospitals that could be converted into CO-VID-19 only hospitals.

Information on symptoms, testing and treatment for the disease can be accessed from the website of the Health Ministry and by calling the national CO-VID-19 helpline 1075.

Himachal CM asks Tablighis to get tested

PRESS TRUST OF INDIA

Himachal Pradesh Chief Minister Jai Ram Thakur on Sunday asked all members of the Tablighi lamaat who had attended the group's congregation in Delhi's Nizamuddin, a COVID-19 hotspot, to come forward for testing by 5 p.m., failing which action would be ta-

ken against them. Three of the seven persons who tested positive for COVID-19 in the State on Saturday were members of the Islamic organisation, he said.

Earlier in the day, the State's Director General of Police had issued a similar warning to the district heads of the Jamaat.

Probe against ex-Tripura Cong. chief

SYED SAJJAD ALI

The Tripura police have launched a probe into forgery and criminal conspiracy charges against former State Congress president Gopal Chandra Roy after an FIR was lodged in a city police station on Sunday.

A lawyer, Arabinda Deb, submitted a complaint in the New Capital Complex (NCC) police station alleging that Mr. Roy, former MLA, has been spreading canards against Chief Minister Biplab Kumar Deb through statements written in his letterhead that contains the emblem of 'Ashok Stambh'.

complainant claimed that the opposition leader was not authorised to use the national emblem and by doing so he committed an offence of forgery. The advocate also claimed that the allegations against the Chief Minister were tantamount to criminal conspiracy.

Look into issue of parole for PSA cases: J&K HC

HPC told to urgently implement rules

PEERZADA ASHIQ

The J&K High Court has asked the High Powered Committee (HPC), convened to de-congest jails by releasing prisoners on parole in the wake of the CO-VID-19 outbreak, to examine the allegations that no detainee booked under the Public Safety Act (PSA) was being considered for any

Chief Justice Gita Mittal and Justice Rajnesh Oswal passed these orders on Saturday while hearing a Public Interest Litigation on the COVID-19 outbreak and the response given by the J&K administration.

"Let the rules be urgently implemented and steps for grant of special parole to prisoners as is envisaged therein be taken on priority," observed the division Bench.

The Bench directed advocate Salih Pirzada to place his submissions by e-mail

before the HPC, comprising Justice Rajesh Bindal, chairman and executive chairperson of the JKSLSA; Shaleen Kabra, Secretary, Home; B.K. Singh, DGP (Prisons) and M.K. Sharma, Member Secretary of the JKSLSA.

The direction came after advocate Pirzada informed the court that the HPC has overlooked the aspect of detenus who have been detained under the PSA. "The order of the Supreme Court makes a reference only to prisoners without specifying the provision of law under which they may have been imprisoned."

In his letter, Mr. Pirzada said, "There were indications that there was vulnerability [of catching the virus] in jails in the context of health, hygiene and sanitation. There is a sizeable number of detainees detained under the PSA and are equally exposed to the hazards of the viral disease in J&K and outside jails."

Parrikar's biography details tense eve of surgical strikes

Former Defence Minister was desperate to ease nerves

NISTULA HEBBAR NEW DELHI

A new book on former Defence Minister and Goa Chief Minister Manohar Parrikar reveals just what went on, on the eve of the surgical strikes against Pakistan (announced on September 29, 2016) after the Uri attack that killed 18 Indian soldiers and left more than 30 injured.

The biography of Parrikar, An Extraordinary Life (Penguin Random House) by Sadguru Patil and Mayabhushan Nagvenkar, describes in great detail the events of the evening the surgical strikes were supposed to take place.

Quoting Milind Karmarkar, a Sangh swayamsewak, considered close to the then Defence Minister, the authors say Parrikar was "desperate to speak to someone" that evening, in order to calm his nerves.



"Manohar told me that he was desperately in need of a friend he could speak to that night. He wanted to ease the tension, which was developing as his team closely monitored the progress of the strike," the book quotes Mr.

Journalist calls

He also goes on to reveal that during the course of the evening, Parrikar received at least three calls from a journalist friend, and says: "Had the mediaperson called even one more time he would have invited him over." Once he was informed

about the successful com-

pletion of the mission and the return of the Indian commandoes, Parrikar "desperately" tried reaching his son Utpal, who was on a business visit to Japan.

'Pakistan knocked off' "He could not get through

despite several calls, but when he did, his first two words to his son were: Pakistanak udaylo (Pakistan has been knocked off)," says the

a well-researched look at the storied career of Mr. Parrikar who rose from the ranks of being an RSS volunteer to being the Defence Minister of India. The COVID-19 pandemic has pushed back the book's release, scheduled for the end of March.

This is just one incident in



On guard: Army jawans patrolling the snow-covered border area of Kupwara district. INISSAR AHMAD

Five militants, 3 soldiers dead in Kupwara strike

SPECIAL CORRESPONDENT SRINAGAR

Five militants have been killed in an ongoing operation along the Line of Control (LoC) in north Kashmir's Kupwara.

Three soldiers were killed during the operation, according to an Army spokesman.

"In another ongoing antiinfiltration operation in Keran sector of North Kashmir, alert troops braving inclement weather and hostile terrain have so far eliminated five terrorists attempting

taking advantage of the bad weather," said a Srinagarbased Army spokesman. "Operation is still in pro-

to infiltrate across the LoC

gress," said the spokesman. Sources said the militants sneaked into this side of the

LoC five days ago through the Jumgand area in Kupwa-They were later spotted in the Teen Bahak area, which

is surrounded by a mountain range. "The militants managed to run around because of snow and rain in the area," said an official.



Police, forensic teams visit Nizamuddin

Members in full protective gear map the Tablighi Jamaat centre, seize documents

STAFF REPORTER

NEW DELHI

A team each of the Delhi police Crime Branch and the Forensic Science Laboratory (FSL) went inside the Tablighi Jamaat centre at Nizamuddin on Sunday.

A joint team in full protective gear remained inside the centre for around six hours during which they mapped the entire building. They videographed the entire premises, including two basements of the centre, where the attendees used to stay during their visit to the building. The building was disinfected for two days and got clearance from the Health Department before the joint team entered in it.

Full survey

"We have obtained a few documents from an office inside the building and surveyed the entire building. If required, we will revisit the building. We have asked the building manager to provide



Keep up the fight: Firefighters spraying disinfectants at a locality near the Nizamuddin mosque in New Delhi . •PTI

the CCTVs [footage] of March. We also talked to the Maulanas who are part of the management committee of the centre, and all documents were seized in their presence," said the police officer

After and before the 10 members of the team en-

tered and left the building, they were thoroughly checked by a team of the Health Department at the main gate of the centre.

The officer said the Crime Branch was working in various dimensions in the case and they were following procedures and legal opinion

try, physics and photo divisions visited the spot and collected exhibits.

The forensic team was in

before initiating any step be-

cause it was a sensitive case.

ma, Director of FSL, Rohini,

members from the Cyber Fo-

rensics Unit biology, chemis-

According to Deepa Ver-

be sent for home quarantine, sources said.

The officer said the build-

Hazmat suit and is likely to

The officer said the building had five floors and two basements and several shoe racks were found inside the building.

Dump data analysis

Meanwhile, the police said they were identifying visitors to the centre with the help of dump data analysis. They are identifying who all visited and stayed in the centre for more than eight hours in the past one month. A Defence service man who was sent to quarantine was identified with the help of dump data analysis.

"We are identifying people after scrutinising more than one lakh cellphones. We are sending report to the States concerned after identifying the people who were the part of the religious gathering at the centre and later went back to their native places," said the officer.

18 Malaysian nationals stopped from flying back

10 detained at the Chennai airport, eight in Delhi

SPECIAL CORRESPONDENT
NEW DELHI/CHENNAI

Eight Malaysian nationals have been sent to quarantine after they were stopped from boarding a special flight to Malaysia at the Delhi airport, an Immigration official said on Sunday.

It was found that they figured in a list of foreign nationals who attended the religious congregation at the Tablighi Jamaat centre in Nizamuddin. Their credentials are being verified with the Malaysian Embassy.

The official said the eight wanted to board a special flight to Malaysia when they were stopped by Immigration personnel.

A Delhi police official confirmed that the eight Malaysian nationals had been handed over to them by the Immigration Department. Later, they were sent for medical examination.

"All Malaysian nationals have been shifted to a quarantine centre after their samples were taken by the Health department", a senior police officer said.

With Crime Branch

In another development, Immigration authorities at the Chennai International Airport on Sunday detained 10 Malaysian nationals who had arrived in the country on a tourist visa and attended the Tablighi Jamaat meeting in New Delhi. They were handed over to the Central Crime Branch (CCB) and later placed under quarantine

in Poonamallee.
Police sources said the foreign nationals were involved in the Jamaat's activities in Tenkasi district from March 14 to 26 after returning from Delhi. They were intercepted by the immigration officers when they tried

to fly out of the country on a special flight that had been arranged for stranded Malaysians.

According to the police, the 10 Malaysian nationals had stayed at Nizamuddin in Delhi till March 11, after attending the conference. They arrived in Chennai on March 12 by train and went to Tenkasi the following day.

"Between March 14 and

26, they visited different mosques in Tenkasi, Courtallam and Vallam in connection with the Jamaat's activities, along with two locals – Moulana Hamid and Moulana Moideen," a police officer said. On Sunday, they reached the Chennai airport along with 127 other Malaysian nationals from different parts of the State.

They were supposed to fly back on a Malindo Air flight, arranged by the Malaysian government.

COVID-19 work stress gets to officer

SPECIAL CORRESPONDENT

An officer of the Papum Pare District Disaster Management Department in Arunachal Pradesh was found dead at her residence in Itanagar on Friday night. The COVID-19 pandemic-related work stress is believed to have been the cause of the death of 38-year-old Tsering Youngzam.

The police said a case of unnatural death was lodged after her body was recovered from the bathroom of her residence. The Superintendent of Police of Capital Complex said Ms. Youngzam had asked her driver to come late on Saturday as she had been too exhausted because of COVID-19 duties.

Migrants in Arunachal caught unaware

Local authorities are ensuring relief is provided in camps after arduous trek over steep hills

RAHUL KARMAKAR

It took nine hours for Dipu Sonowal and 24 other construction workers to trek 23 km from a remote rural road project site to a checkpoint between Boleng, the headquarters of Siang district in Arunachal Pradesh and Pangin town, on Saturday afternoon.

They would have walked another 80 km to their villages around Jonai in Assam's Dhemaji district had a police team not caught them. The police took them uphill to a relief camp in Boleng where they found 66 other migrant workers, some of whom walked from their project sites 56 km away.

"We got to know about the



Migrant workers at a relief camp in Boleng, Arunachal Pradesh. • SPECIAL ARRANGEMENT.

lockdown belatedly because of network issues at Ibuk village where we were engaged in a PMGSY (Prime Minister's Gram Sadak Yojana) project. But we thought we could finish off a culvert and retaining walls until the contractor ran

out of material and we ran out of food," said Mr. Sonowal, from Sonowal Kathoni village in Assam.

Prabin Boro, from Bahirjilai village in Assam, had to spend a night in the jungle with six others from their PMGSY project further uphill. "People here are generally helpful, but villages along the way were not letting strangers enter because of fear of getting some disease," he said.

Siang Deputy Commissioner Rajeev Takuk said most of the projects, including the 3 mW Subbung hydro-electric project, are at an average altitude of 500 m, although the district has places at 2,000 m. He agreed that walking 30-50 km across steep hills was similar to making 150 km on foot in the plains.

"Unless people use jungle tracks, they have to take the only road from the district to Assam. They were thus brought to the relief camp where they are being provided food items despite the

hardships we are facing," Mr. Takuk told *The Hindu*, adding the migrant workers would be sent back home at an appropriate time.

District Disaster Management Officer Karik Mize said they expected more migrant labourers to come from other project sites. "Boleng only has a rural bank with low cash and most of the labourers do not have accounts. We have had to tweak the procedures to provide cash to those who did not opt for food items," he said.

Rajesh Mibang, a local labour union leader, said they were coordinating with contractors for ensuring the migrant workers, including 118 staying outside the relief camp, have adequate food.

India bans export of hydroxychloroquine

It's now a complete prohibition

SPECIAL CORRESPONDENT

India has changed its official policy and prohibited export of hydroxychloroquine, a drug that has uses in the treatment of CO-VID-19, hours before U.S. President Donald Trump urged Prime Minister Narendra Modi to release the quantity of the drug that the U.S. had ordered.

The Directorate-General of Foreign Trade (DGFT) had prohibited the export of the drug on March 25. But it left the option of export open to fulfil "export obligation" and on "humanitarian grounds".

On April 4, the DGFT is

ending the exception mentioned in the previous order. As a result, India will not export hydroxychloroquine even "against full advance payment". "The export of hydroxychloroquine and formulations made from hydroxychloroquine, therefore, shall remain prohibited, without any exception," said the notification issued by the DGFT on Saturday.

The Ministry of External Affairs did not respond to questions on the sudden change in the policy. Following Saturday's phone conversation, the Ministry said Mr. Modi conveyed India's "deep condolences" to Mr. Trump for the loss of lives in the US

Lead kindly light







How Ahmedabad is fighting the pandemic

City has enforced home quarantine and ensured doorstep delivery of essentials

Spirits alive: PM Narendra Modi and President Ram Nath Kovind and his wife Savita in the glow of lamps as people across India lit lamps at 9 p.m. on Sunday on the Prime Minister's call to express solidarity in the wake of the COVID-19 pandemic; and children at a Delhi house join in during the nine minutes when electric lights were switched off and oil lamps and candles took OVER. •ANI&R.V. MOORTHY

Stay positive, urge COVID-19 survivors

A father-daughter duo are the first patients declared free of the virus in Bhopal

SIDHARTH YADAV

Thirteen days have flown past for Gunjan Saxena, Bhopal's first COVID-19 patient and also the first to recover from it in Madhya Pradesh.

Along with her father in the isolation ward of AIIMS, Bhopal, Ms. Saxena barely had the time to ponder over the cough, cold and breathlessness that felt like the symptoms of any other viral infection, as more than 50 friends called and kept in touch every day.

A typical day for Ms. Saxena, who is doing a Master's in international business law in London, began when she was woken up at 8.30 a.m. to her get vitals checked. Then she read the Rigveda and spent an hour or so in prayer. Then came the calls to friends. Some reading followed till friends in the U.K called her up in the afternoon. Later, she chatted with her mother and broth-



Family first: Gunjan Saxena and K.K. Saxena. The father and the daughter lent each other support. • SPECIAL ARRANGEMENT

er. Then came course lectures through videoconferencing till she went to bed at round midnight.

After testing positive on March 22, she was sure of being cured. "Given my age, I was sure of being cured. But I was anxious about my parents being worried for me," says Ms. Saxena, 26.

However, shifting to a different location and the isolation was more daunting for Ms. Saxena, who had barely spent more than 14 hours in

a room before, than the infection itself. "The disease is not as fatal as the hysteria surrounding it," she says.

But when her father, 62, tested positive on March 25, she was crestfallen. "That was the lowest hour for me in the ward. I was ridden with guilt. For 24 hours I shut myself from everyone, from my friends. I had nothing to say to them," she says. "I was cool about my testing positive, but not Papa."

A veteran journalist for 25

vears, K.K. Saxena had at tended the March 20 press conference where then Congress Chief Minister Kamal Nath announced his resignation. Mr. Saxena's routine visits to the Raj Bhavan and Vidhan Sabha over the next few weeks, before his CO-VID-19 status was confirmed, resulted in journalists, officials and Congress MLAs going into home quarantine. The father and the daughter, the only occupants in the ward having four beds set in corners, lent each other support.

It was at 8.30 p.m. on April 3 when the doctors finally declared the two coronavirus-free

coronavirus-free.

Ms. Saxena credits her recovery to positive attitude, peace of mind, enough sleep and "giving the body a chance to recover." For her father, it was confidence, and his habit of reading for an hour before going to bed, a ritual the virus failed to dis-

Ganjam to penalise those without masks

STAFF REPORTER
BERHAMPUR

The Ganjam district administration in Odisha has said it will impose a penalty on those who are not covering their faces with masks while coming out when the lockdown is re-

laxed from 7 a.m. to noon. Collector Vijay Amruta Kulange said violators in urban areas would be fined ₹1,000 and those in rural areas ₹500.

Those roaming the streets without any reason would be taken into custody and put under 14-day quarantine.

MAHESH LANGA

Ahmedabad, which has reported over 50 COVID-19 cases and five deaths, has been identified as one of the hotspots of the pandemic. It is fighting the virus through innovative means: use of technology, home quarantine and delivery of essential services at the doorstep in certain clusters.

The Ahmedabad Municipal Corporation (AMC) has taken several initiatives even before the lockdown started on March 24. On March 5, it announced a plan that mandated home quarantine for all those who returned from

abroad. "From March 6 to 22, 6,000 people came to Ahmedabad from abroad. All were compulsorily quarantined for 14 days. When we realised that it was important to quarantine their families too, we ensured that they were quarantined and all essential services were delivered by the civic body," AMC Commissioner Vijay Nehra said. He said the home quarantine of international passengers had a major effect; only a couple of cases were reported from among them.

As the cases started coming in, the AMC, in a first in the country, declared the

fected persons citing public interest. "The names of the persons found positive may be declared in public interest so that others who could have come in contact with them can voluntarily inform the authorities and isolate themselves," the civic body said. During the lockdown, the civic body started delivering vegetables and fruits in different localities and asked Reliance Fresh, DMart and Big Bazaar to deliver provisions and food items at the doorstep.

names and addresses of in-

When the exodus of migrant workers started, the AMC asked all builders and developers to make sure that the workers from their sites did not flee. The AMC has created 500

The AMC has created 500 teams of health workers and others for a door-to-door survey. Those with even mild symptoms will be taken to hospitals for testing.

The civic body wants mass testing of people from certain areas from where cases have been reported in order to weed out the potential asymptomatic patients. "In consultation with the Health Department, the next step is to go for mass testing to ascertain the extent of pandemic in the city," he

No proof of community transmission, says Odisha

Complete shutdown lifted in 3 cities

STAFF REPORTER

The Odisha government on Sunday lifted the 48-hour complete shutdown from three cities after asserting that no community transmission of COVID-19 had occurred.

The three cities where shutdown was to end at 8 p.m. on Sunday were Bhubaneswar, Cuttack and Bhadrak. "We became puzzled following detection of CO-VID-19 positive cases from the Surya Nagar and Bomikhal areas of Bhubaneswar. Now, we have found that

outside States. The apprehension about community transmission has now disappeared to a large extent," said Asit Tripathy, State Chief Secretary, here.

There was no evidence

these infections had roots

based on which it could be concluded that community transmission had already taken place, he said. "District administrations have been asked to enforce containment strategy at the hotspots where patients have no travel history and are asymptomatic, during the lockdown period," he said.

Farmers can buy fertilizers during curfew relaxation

PRESS TRUST OF INDIA
DHARAMSHALA
The Kangra district admi-

nistration on Sunday informed that shops selling seeds, fertilizers and pesticides will remain open during curfew relaxation hours. Kangra Deputy Commissioner Rakesh Prajapati said farmers would now be allowed to reap the harvest in the district. The shops selling seeds, fertilizers and pesticides would remain open in the district from 8 a.m. to 11 a.m. along with other shops notified earlier.

Coronavirus chatbot sees 2 crore users

PRESS TRUST OF INDIA NEW DELHI

government's dedicated WhatsApp chatbot MyGov Corona aimed at Helpdesk, providing timely updates and helping clear their citizens questions on COVID-19, has been used by more than 2 crore users.

Artificial Intelligence chatbot company Haptik Infotech Pvt. Ltd., which is 87% owned by Reliance Jio, developed the MyGov Helpdesk. Corona According to Haptik, more than 55 million messages have been sent by over 20 million users since the chatbot was launched by the government on March

"Misinformation & rumours are primary outlets panic. The @reliancejio & @haptik powered official @mygovindia coronavirus chatbot has helped eliminate these outlets for millions. Whatsapp +919013151515 for your

queries,

tweeted. In two weeks since its launch, the helpdesk chatbot has been used by more than 2 crore people in India. "The Corona Helpdesk has already processed over 28 million conversations on WhatsApp from the users across country, while more than 20 million users have taken their queries to the chatbot within the 13 days since its launch," Haptik CEO Aakrit Vaish told PTI.

Railways mulls post-lockdown protocols

Officials say the focus will be on routes catering to migrant workers and avoiding hotspots

NEW DELHI

From making passengers wear masks to using the Arogya Setu app to check their health status before allowing them to travel and encouraging physical distancing on board are a few proposals that the Railways is mulling over as it prepares to gear for the end of the 21-day lockdown on April 14.

While no decision has yet been taken on when the passenger services will be resumed, officials said it is likely to be done in a phased man-

A decision, officials said, is likely to be taken in the coming week on how to restore services. The Railways, officials said, had discussed



Amber signal: If it is a selective lifting of lockdown, trains will run only in virus-free areas. • SHIV KUMAR PUSHPAKAR

the option of resuming services only on specific approval of each train from the Railway Board. Suggestions for phase-wise resumption of services have to be provided by the zone to the board.

"These are sensitive times

and we are not looking in terms of revenue generation for now. The focus is on passenger safety and to ensure that the disease does not spread. Trains will run in due course, once the government gives us the green signal. However, as of now, we have not taken any decision yet," said a senior officer.

In the zones, officials are also identifying trains and routes which can be resumed with the approval of the board. The focus, say officials, is to see if routes catering to migrant workers can be resumed initially and also those that are not travelling through or had halts at COVID-19 hotspots.

COVID-19

Officials added the Railways also have to factor in how the lockdown is eventually opened. If it is selective, then trains will only run in areas where the lockdown

has been lifted, officials said Railways is also unlikely to rescind a March 19 order suspending all concessions for passengers except those offered to patients, students and people with disabilities.

Masks, keeping distance The Railways is mulling options like thermal screening to screen passengers boarding trains.

"We are thinking of requesting passengers to wear masks as per the Health Ministry advisory. We are also thinking of using the Arogya app to check wellness of patients and allow only healthy passengers, an official said. The Railways has also asked zones to ensure the security of coaches parked in depots.

Applies to policies due this month SPECIAL CORRESPONDENT HYDERABAD The Insurance Regulatory and Development Authority of India (IRDAI) has allowed an additional 30-day grace period for policyholders to

life insurance premium

30 more days to pay

IRDAI may offer settlement options for maturity payout

An additional grace peof unit-linked policies. riod is over and above the 30-day grace period, from may offer settlement opthe due date, that usually is tions for maturity payout of available to pay the premium without any interest charges and thus ensuring continuity of the policy ceeds in instalments. without any break.

pay premium on life insu-

rance policies whose rene-

It had earlier provided a

similar grace period for

those policies whose premi-

um was due for payment in

wal due date falls in April.

The grace period varies depending on the frequency of premium payment - it is less, usually 15 days, if the mode of payment is monthly and invariably 30 days for quarterly, half-yearly or yearly modes.

A circular issued by IRDAI Member (Life) K. Ganesh said the additional grace period for life insurance policies, whose premiums is due in March and April, would be 30 days. The communication, however, did not specify whether it will be applicable to all life insurance policies, irrespective of their frequency payment.

Settlement options The decision follows representations from life insurers and the Life Insurance Council, in which they had cited "various operational constraints and difficulties being faced by policyhol-

in view of the pandemic. In another instruction to life insurers, IRDAI said they

ders due to the lockdown,"

unit-linked policies. Settlement option is a facility extended to ULIP holders to receive the maturity pro-

Regulatory returns

"Where unit-linked policies mature and fund value is to be paid in lump sum, life insurers may offer settlement options. This one-time option is regardless of whether such option exists or not in the specific product," the circular said.

In doing so, life insurers have to "exercise all due care and diligence to explain clearly the possible downside risk of continued fluctuation of fund value based on daily NAV and clear consent has to be obtained from the policyholder. This is allowed for unitlinked policies maturing up to May 31," the circular said.

IRDAI has given more time for insurers to file regulatory returns - 15 days for monthly returns; and 30 days for quarterly, half-yearly and yearly returns as well for Cybersecurity Audit. The additional time for filing regulatory returns is as on March 31, another circular

EPFO to accept Aadhaar date of birth as proof

Facility for members to change date

SPECIAL CORRESPONDENT

The Employees' Provident Fund Organisation (EPFO) will accept the date of birth recorded in Aadhaar as a valid proof for those applying for changing the date, as long as the difference is less than three years, on EPFO records, a statement from the Union Labour and Employment Ministry said on

"In a move to extend the availability and reach of online services in the wake of the COVID-19 pandemic, EP-FO has issued revised instructions to its field offices to facilitate PF members to rectify their date of birth in EPFO records, thus ensuring that their UAN [universal account number] is KYC compliant," the note read.

The Ministry said PF subscribers who want to rectify their DOB in the EPFO records could do so online.

"This will enable EPFO to validate the date of birth of members online with UIDAI instantaneously, thus authenticating and reducing the processing time of change requests," the Ministry said. Following Finance Minis-

ter Nirmala Sitharaman's announcement on March 26 that EPF members could now withdraw non-refundable advance amounts, the Ministry had notified the amended scheme on March

On Sunday, the Ministry reiterated that EPFO had "instructed field offices to expedite disposal of online requests for availing non re-

Empowered group joins forces with private sector, UN & NGOs

Panel opens dialogue on production of health gear and PPEs

SPECIAL CORRESPONDENT NEW DELHI

The government on Sunday said it had set up an empowered group, chaired by NI-TI Aayog CEO Amitabh Kant, to undertake discussions with the private sector and international organisations on actions planned and challenges faced in dealing with COVID-19.

The empowered group, constituted on March 29, has already had several rounds of meetings with U.N. agencies, the World Bank, the Asian Development Bank, the civil society organisations and development partners, and industry associations, such as the CII, FIC-CI, Assocham and Nasscom, on "their contribution to the



Amitabh Kant

response, their plans for the coming weeks and the issues they are facing, and their expectations from the govern-

Since March 30, the panel has conducted six meetings.

Mr. Kant has also reached out to over 92,000 NGOs/civil society organisations, appealing to them to assist the

government in identifying hotspots, deputing volunteers and care givers to deliver services to the elderly, persons with disabilities. children, transgender persons and other vulnerable groups and create awareness about prevention and combating stigma. He has also requested them to provide shelter to homeless, daily wage workers and urban poor families and set up community kitchens for migrants.

"The committee has opened up cross-sectoral dialogue within the private sector and start-ups to engender collaboration among them to produce health equipment and PPEs," the release said.

IN BRIEF



officers test negative

Central Reserve Police Force (CRPF) Director General A.P Maheshwari and 14 senior officers, who had gone into self-quarantine, have tested negative for COVID-19. They had gone into self-quarantine after it was found that they had come into indirect contact with the Chief Medical Officer of the CRPF. who had tested positive for virus symptoms on April 2.

Himachal man blamed for spreading virus, ends life CHANDIGARE

A 34-year-old man, who tested negative for COVID-19, allegedly ended his life in a village of Himachal Pradesh's Una district on Sunday after a few villagers allegedly blamed him for spreading the disease. He had reportedly met two attendees of the Tablighi Jamaat congregation held recently in Delhi. The police said an investigation team had reached Una to probe the matter.

Pune reports three more deaths, 21 new cases

Three deaths were reported from Pune district and one from Aurangabad as Maharashtra saw a further spike of 55 fresh cases with positive cases soaring to 747 and the toll at 45 on Sunday. Pune district witnessed a sharp surge with 21 new cases, taking total to 103. At least four new cases are from Pimpri-Chinchwad.

Punjab reports one more death, toll reaches six CHANDIGARH

Puniab on Sunday reported one more COVID-19 related death, taking the toll to six, according to an official statement. A 69-year-old woman, who was suffering from diabetes and high blood pressure, died in Ludhiana while three fresh cases were reported on Sunday, taking the tally of confirmed cases to 68.

U.K. to evacuate 20,000 citizens starting this week

The elderly and the most vulnerable will be the first to leave

SPECIAL CORRESPONDENT

The United Kingdom will operate seven charter flights during this week to evacuate stranded British nationals from Goa, Mumbai and Delhi, its High Commission said on Sunday. Around 20,000 citizens will leave in a weekslong operation that the U.K. envoy to India described as 'huge'.

Around 35,000 U.K. citizens are stranded after India suspended commercial international air travel on March 22 to deal with the COVID-19 pandemic. The

release, said 20,000 of them had expressed willingness to

"We know how worrying the past few weeks have been for British nationals in India. I hope this announcement will bring relief, especially to those in greatest need. Due to the large numbers of travellers involved, the scale of this operation is huge. The U.K. government continues to work hard with our Indian counterparts in New Delhi and London to arrange a safe journey back for as many people as possible,"

High Commission, in a press said Jan Thompson, acting High Commissioner.

The first flight will take off from Goa on April 8 and then on April 10 and 12. The flights from Mumbai and Delhi will leave on Apirl 9 and 11. The first few flights are expected to carry the elderly and the most vulnera-

The U.K. evacuated 113 of the most vulnerable citizens from Goa on an Irish aircraft on April 4. The effort will be focused on those citizens who are residents in the U.K. and their family members, the High Commission said.

IAF places Sergeant who visited Nizamuddin under quarantine

12 outsiders who attended congregation held in Lucknow

SPECIAL CORRESPONDENT

The Indian Air Force (IAF) has placed a Sergeant under quarantine as a precaution after the Delhi police found that he had visited the Nizamuddin area during the time of the Tablighi Jamaat congregation last month.

"He came in contact with two other personnel and they all are asymptomatic. But as per procedure all three have been quarantined," IAF spokesperson Wg. Cdr. Indranil Nandi said. Investigation is on to determine if the Sargent had actually attended the congregation. The families of the personnel have also been quarantined.

Phone records

The Sergeant was identified by the Delhi police after they traced people present in the Nizamuddin area using phone records as part of efforts to identify those pre-



Disinfectant being sprayed at a locality near Nizamuddin mosque in Delhi. • РТІ

sent during congregation.

Once the information was known, the contact list of the Sergeant was ascertained and it was identified that he contacted two more personnel, Wg. Cdr. Nandi added. Currently, the IAF is working on skeletal staff with a majority working from home due to COVID-19, so the contact list is very

limited. Meanwhile, in Lucknow, a total lockdown was enforced in Sadar Bazar in the Cantonment area after 12 outsiders who attended the congregation in Delhi were identified by Military Intelligence (MI) to be staying

"Actionable information regarding presence of a group of strangers who returned from Nizamuddin after attending the Tablighi Jamaat congregation was provided to the police by the MI unit of Lucknow," a defence source said.

Acting on the input, the police and the district administration detained 12 people in the Pathhar Mosque of Sadar Bazar, which is about 600 m from the Command headquarters of Army's Central Command, the source stated. All 12 have tested positive to COVID-19, following which a lockdown in the area was enforced.

The police are now trying to identify those who gave them shelter without informing the authorities.



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In the time of the pandemic, classes go online and on air

Teachers and students enter a new world of virtual lectures and worksheets as the lockdown brought about by the coronavirus shuts down schools and colleges

SPECIAL CORRESPONDENT

The long lockdown for the COVID-19 pandemic has closed schools, colleges and other educational institutions and ushered in the citywide classroom: tens of thousands of students in cities and towns are glued to computers and smartphone screens as teachers take to online apps for lectures, tutorials and assessments.

e-learning poses a challenge to both teachers and students over technology and access, but it is keeping everyone busy with worksheets, video lectures and assignments.

Some institutions are uploading lectures to You-Tube, while the Kendriya Vidyalaya Sangathan is deploying its Swayam Prabha portal, which has lectures on DTH and online, to help students. Andhra Pradesh is trving to tap Doordarshan to remove access barriers. Some institutions have adopted the Zoom app, others Google Classroom. Yet, the instructors are unable to say how effective they are, and not every student is tuning in. Here is how the system has rolled

Chennai

At DAV Public School, Principal Minoo Aggarwal is keen that student interest in online classes offered as live teaching can be sustained only with a mix of activities, worksheets and interactive sessions. "It is unfair to expect the same level of concentration and involvement as in the classroom. Teachers should have a structured plan which does not suffocate or burden them," she

Not all students might



Making a trade-off: Online learning may not have the same level of involvement as in the classroom. • SUDHAKARA JAIN

have laptops or tablet computers. "Since the whole family is at home, the only laptop or computer in the house might be used by the parents who are working from home

While smartphones are the next best option, teachers are apprehensive about students using them earnestly because of distracting

Teachers too might have technical constraints, said K.R. Maalathi, an education consultant. In a higher secondary school, teachers had requested for laptops to plan their curriculum.

"These teachers equipped to take classes but the same might not be the case for other institutions. Going forward, all institutions will have to chalk out an infrastructure plan," she

In the face of such constraints, several schools have engaged coaching academies that have subject experts and a structured online curriculum for students taking board exams in the next academic year.

Mumbai

Parents in Mumbai are relieved that children are academically engaged online. "My daughter Tia is in 10th class, at Podar International School, and it is important that online classes are started. About the quality of education, it is too early to say," said Ajay Raorane a marketing executive.

Most teachers find it difficult to cope with online teaching. Lack of familiarity with technology forces them to seek help from their children to set up apps and deal with technical glitches.

Sudha Sharan, Headmistress, Gopal Sharma Memorial Sclool, Powai, said the Maharashtra State Board schedule is from June, but 10 days of revision and examination have already been lost. "To compensate, we are trying to use e-learning. The problems is that we do not

have much technical help due to the lockdown. State Board schools are using trial and error methods to send worksheets and videos. But unlike the classroom we do not have 100% attendance," she said.

Parents are finding it difficult to adjust to the online system of the children. Due to the lockdown, domestic help is not available adding to household work. Some parents say schools are going online only to justify charging the fees in April. Without text books for the new session, schools are sending study materials as terse WhatsApp messages.

Language teacher Meena Raut (name changed) was exasperated as "many parents could be heard talking in the background while the class is on. This is very distracting." She said an entire domestic quarrel could be heard from a child's home. "Some parents don't use the mute but-

Managements have put off

the last date for fee payment to May 31 and children of all

classes have been promoted.

Podar International School

uses Google Hangouts.

New Delhi

Teachers in the national capital have been pushed out of their comfort zones.

"Teachers all over are struggling to make online learning work. It is important to just embrace this new reality and work within its limitations and use the opportunities," said Naomi George, who teaches social studies and English to elementary and high school students at the Metro Delhi International School.

Teachers at the school alternate between prepared video and PowerPoint lessons and hosting live teaching via Google Classroom. Most teachers and students are digitally literate and savvy, but full-time distance education is still a new experience.

"How children feel or what they are going through during this lockdown needs to be worked through, and teachers need to be considerate," Ms. George said.

For educational institutions that are not so used to the digital world, the new reality can be more difficult. "We were caught off guard and did not foresee such a long lockdown, so we could not prepare our students for this," said Anita Keskar, Deputy Director of the Women's Training Institute, which provides vocational education to girls.

"Most of our subjects are very practical and hands on - beauty culture, fashion design and tailoring, office management, travel and tourism, web design - so it's difficult to teach from a distance. How do you show a student how to cut and tailor a piece of cloth unless they are in front of you," she asks. Only theory classes are being taught via Zoom for now.

The apex body of Kendriva Vidvalas, KVS, said the schedule of live and recorded lessons of the National Institute of Open Schooling for secondary and senior secondary levels, effective April 7, had been shared with schools for coordination between students, teachers and parents. Select teachers would clarify doubts via Skype and live web chat. NIOS also offers free DTH television channels, a YouTube channel and massive open online courses.

Hyderabad

Vivek Akki of Hyderabad Public School at Begumpet concentrates just like he does in his classroom when his favourite teacher appears onscreen. "The transformation is exciting as I can see all my classmates," he says.

HPS, Begumpet, a prominent school, has gone online. Vivek's mother Parvati Akki said the Zoom app is used to livecast classes. "As parents this is a new experience for us," she says. HPS, Ramanthapur Principal, Narsimha Reddy said the focus is on 10th and 12th classes. "We haven't started online classes but are keeping students busy with assignments through

At the Narayana group of schools, Sparshita Guda from Tarnaka, who is in 10th class said four daily classes are held via Zoom.

video links from educational

providers."

At some schools using Google Classroom, there is no live teaching, but students and teachers interact through video lessons. Sanjit Kaila, a 10th class student of DRS International School, Kompally said, "I get video lessons and assignments."

Veda, a 7th class student of Abhaya Waldroff School, Kompally said Google Classroom is also used to assess students' performance. Students can also leave their comments for clarifications by teachers.

Vijayawada

The Andhra Pradesh State Council of Educational Research and Training (SCERT) thinks online classes for all students would not be possible. The focus is therefore on 10th class. "We are trying to rope in Doordarshan to impart classes to our SSC students," said B. Pratap Reddy, Director, APSCERT.

In the private sector, KCP Siddhartha Adarsh Public School and St. John's Public School send students videos of classroom lessons through WhatsApp. "We tried the online mode but gave up after realising that not all children have access to laptops," said V. Sasikala, convenor of a group school in Vijayawada.

Thiruvananthapuram

In Kerala's capital, Bindu Santhosh, who teaches Maths to class 12 students at Christ Nagar Higher Secondary School, Kowdiar, said the lockdown came in the way of training for teachers on using the Zoom app. Ms. Santhosh and class 12 Chemistry teacher Rekha P. reached out to students using Google Classroom.

The limitation is that students would have to type, write and scan doubts and then send them as a PDF file through the app. Gayathri Rani M., the high

school section head at Trivandrum International School, Edackode, and a history teacher, said Google Classroom was being used for grades 6 to 9 using the school connection. She also uses Edpuzzle to create interactive videos and embed questions.

Bengaluru

Lecturers in Bengaluru find attendance rates for online classes higher. "Attendance for online classes is even 90%, while for regular classes it is about 80%," said K.R.Venugopal, Vice-Chancellor, Bangalore University.

Some lecturers said they were struggling with technology as students played music or ran audio clips of cookery classes during lectures. (With inputs from

Priscilla Jebaraj, S. Poorvaja, R. Krishnamoorthy, R. Ravikanth Reddy, P. Sujatha Varma, Tanu Kulkarni, Roshni R.K., Lalatendu Mishra, Gauri Vij)

Study abroad dreams shattered or delayed

Some students believe it is time to look for a plan B and apply for colleges in India

PRESS TRUST OF INDIA NEW DELHI

With an acceptance letter from Australia's Deakin University, 21-year-old Triptha Luthra was on cloud nine a month back but is now glued to TV following news updates from across the globe about the coronavirus pandemic as uncertainty surrounds her study abroad

For Anoushka Ray, who had plans to go to New York for the session beginning in September, the development is demotivating but not a factor to change her entire life plan.

However, Tara Osan, who had acceptance letters from multiple colleges in Canada and Italy, believes it is time to look for a Plan B and apply

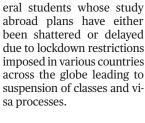
for colleges in India. The three are among sev-

abroad plans have either been shattered or delayed due to lockdown restrictions imposed in various countries across the globe leading to suspension of classes and visa processes

No clarity on jobs

Equally hard-pressed are those students who are already enrolled in courses abroad and are in final year with no clarity on jobs and their visa deadlines racing against lockdown timelines besides education loans ad-

"I had plans to study Mas-



ding financial strain.

ters in Architecture at Deakin University in Australia. I was supposed to go there soon and was waiting for my exams for undergraduate degree to be over. But now it feels like time has frozen,"



Ms. Luthra said. "I had not applied for further studies in any college in India and the option of taking up a job or internship also looks a distant dream here with the economic slowdown on the doorstep once the lockdown is lifted," she added.

Ms. Tara Osan, a Shri Ram School student, who wanted to study Advertising either in Italy or in Canada, believes that for students who opted for the IB curriculum, studying abroad had been a plan in mind since long.

"Two months back, I was elated to be counting the number of options I had but now it is a very demotivating phase. Our Class 12 exams are also suspended and will be evaluated on basis of internal assessments. So it is a feeling that lot needs to be done to get future plans in order but everything is on hold.

"Studying abroad does not look like a possible thing this year so I will now look for a plan B and start applying for colleges here," she

However, for Ms. Anoushka Ray, who wanted to study Liberal Arts in New York, the plan is only deferred but not

"Planning to study abroad is a long process, I have in-

vested way too much both financially as well as mentally in the process so altering an entire life plan because of the situation at the moment, does not seem to be wise decision. I will go for next session but I will go. I am reaching out to my university in New York to see if my admission can be considered for next fall," she said.

"There are many students who have already got admission but are now reconsidering because the classes have moved online and there is no clarity by when situation will improve," Anupam Singha, who runs a Study Abroad consultancy firm in Delhi,

Interviews and announcements for several fellowship opportunities are also on hold in view of the

Anganwadi workers get online sessions on COVID-19 steps

Aim is to ensure safety of pregnant women, new mothers

PRESS TRUST OF INDIA

The Women and Child Deve-

lopment Ministry is regularly holding online interactive sessions with anganwadi workers to ensure the safety of pregnant women and lactating mothers after the 21day lockdown ends, sources said.

The Ministry has reached out to more than two lakh anganwadi workers through these interactive sessions. the sources said.

"The Women and Child Development Ministry has initiated a series of interactive awareness sessions with them using digital platforms to ensure front line anganwadi workers have firsthand information regarding

measures to safeguard themselves from COVID-19 [even after the lockdown ends]," a source said. The government is also in touch with health experts on the matter, they said. "Special focus is also being given to ensure that the nutritional requirements of pregnant women and lactating mothers are met even after April 15," another source added.

On Sunday, digital interactive sessions, including an introduction on the virus, the preventive measures to be taken and the psychosocial impact of COVID-19 on women and children, were conducted by the Ministry, sources said. "Several measures and suggestions were discussed for maintaining

the physical and mental well-being of women and children amid the pandemic," an official said.

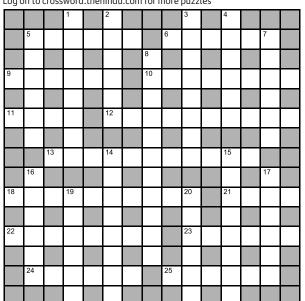
In a bid to help domestic violence victims, the National Commission for Women (NCW) has decided to form a task force of over 15 NGOs to help women in need, sources in the Commission said.

The move comes a few days after the NCW said that it has received 69 complaints of domestic violence since the imposition of the countrywide lockdown.

Since March 24, 257 complaints related to offences against women were received, of which 69 were of domestic violence, NCW Chairperson Rekha Sharma

THE HINDU CROSSWORD 12902

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To play an interactive

version of this crossword

online, scan the QR code

ACROSS 5 Recluse to ignore a thing's trading limits (4-2)

6 Coming out pithily expressed 9 Charged policemen for being

odious (6) 10 Neighbourhood in old city all

decked out (8)

11 Fellow gobbled up bread spread (4)

12 She might tie you up in knots! (10)

13 Swiping for thrills and spills like a man smuggling illegal pot (11)

18 Sick maiden at LA ranch treated by self-proclaimed physicians (10)

21 Promise grain for horses with

22 Overwrought interface wants a

23 Bore old woman's bed-mate!

25 Spiritual calling! (6)

DOWN

24 Bureau's power to act (6)

1 Turning up at fight (boxing championship inaugural) from bar-hopping (3-5)

2 Glossed over, flagrantly lied in grand case (6)

(set by Skulldugger)

3 Creature in a Canon ad broadcast (8)

4 Fetish you tolerate after morning (6)

5 Drivel from someone known for manhandling! (6)

7 Tom loves this anti-PC establishment (6)

8 Showiness in peregrine falcon,

14 Dry-run for performance (8) 15 Seaweed around beluga,

promotes respiration (4,4)

ginger essences that

16 Mountaineer assesses her pack's contents (6)

17 Mark's achievement (6) 19 Forest official in peril runs for

20 Food for drinker! (6)

aid finally (6)

SUDOKU



Solution to puzzle 12901 Solution to yesterday's Sudoku

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FAITH

Change is in our hands

The first step of inner purification (antar tap) in Jainism is

repentance (prayaschitta). Repentance, as explained by the Mahavira, is a unique concept very different from conventional notions. The Sanskrit word 'prayaschitta' contains the suffix 'chitta', the self, the most significant part of the word. Repentance is 'not crying over spilt milk.' Repentance is the process of a radical transformation; a mutation of the level of being of the individual. Mostly one repents for their actions believing that certain actions are condemnable and some praiseworthy. But when it is thought about, can any 'action' ever be right or wrong? It is simply dependent on the situation and one's perception of right and wrong. But it is very convenient to blame actions, because it reinforces the belief that "I am good, the situation made me do it" or "that person made me do it". This approach to life can't lead one further; rather it is the process of staying at the same place. So, the Mahavira did not stress much on changing actions, but rather that the individual must undergo a metamorphosis. Jain philosophy gives utmost importance to the self. Actions are pointed to other people, making the latter more important, when one decides to change actions. To simplify this concept, if a person decides to not get angry at any cost, they will have to wait for several situations to test their resistance. The most likely outcome is that that person will just learn to put on a façade, maybe even hiding the anger from themselves. Yet if a person simply changes the self, making the self incapable of anger, they are free.

On the pious occasion of Mahavir Jayanti let all of us look within and continue to evolve in the journey of life – just like the Mahavira, the Buddha, and several others did.

(Rushil Khajanchi & Avni Khajanchi Kolkata)

U.S. braces itself for 'toughest virus week'

President Trump warns of increase in deaths but says that the shutdown cannot continue forever

AGENCE FRANCE-PRESSE

President Trump warned Americans to brace for a "very horrendous" number of COVID-19 deaths in the coming days, ahead of a rare speech by Queen Elizabeth II on Sunday aimed at rallying hardhit Britain.

Global deaths from the COVID-19 pandemic have soared past 60,000, with Europe continuing to bear the brunt of the virus which has left roughly half the planet confined at home. There are now more than 1.2 million confirmed cases across the globe, and around 65,000 people have died since the virus first emerged in China late last year, according to a Johns Hopkins University tally. Mr. Trump said the U.S. was entering "a time that's going to be very horrendous. This will probably be the toughest week," he said. "There will be a lot of death."

At the same time, the President stressed the U.S. -

COVID-19

where infections have surpassed 3,00,000 - cannot remain shut down forever. "Mitigation does work but again, we're not going to destroy our country," he said. "I've said it from the beginning - the cure cannot be worse than the problem."

Over 45,000 global deaths have been in Europe, with Britain reporting a new daily high in fatalities, taking the overall toll to 4,300 out of nearly 42,000 cases.

The Queen speaks

Queen Elizabeth II is to make a rare, "deeply personal" speech on Sunday to urge people to rise to the challenge posed by the virus, and



Keeping the patient stable: A medical worker holding an oxygen mask over the mouth and nose of a patient suspected to be suffering from COVID-19 in Paris last week. • AFP

thank healthcare workers. "I hope in the years to come everyone will be able to take pride in how they responded to this challenge," she will say, according to extracts released on Saturday.

Some relief in Europe

There was, however, some encouraging news from Europe over the weekend. Worst-hit Italy cheered af-

ter seeing its number of intensive care virus cases drop for the first time - from 4,068 on Friday to 3,994 on Saturday. "This is a very important data point," said civil protection service chief Angelo Borrelli, adding that it 'allows our hospitals to breathe." Spain, which is under a near-total lockdown, saw a second successive daily fall in coronavirus-related deaths with 809 fatalities.

New York State saw a record 630 deaths in a single day and Governor Andrew Cuomo warned the worst was yet to come. New York City appealed for licensed medical personnel to volun-

Mainland China sees an increase in infections

Mainland China reported 30 new COVID-19 cases on Saturday, up from 19 a day earlier as the number of cases involving travellers from abroad as well as local transmissions increased, highlighting the difficulty in stamping out the outbreak.

The National Health Commission said in a statement on Sunday that 25 of the latest cases involved people who had entered from abroad. compared with 18 such cases a day earlier. Five new locally transmitted infections were also reported on Saturday, all in the southern coastal province of Guangdong, up

from a day earlier. The mainland has now reported a total of 81,669 cases, while the death toll has risen by three to 3,329.

Though daily infections have fallen dramatically from the height of the epidemic in February, Beijing remains unable to completely halt new infections despite imposing some of the most drastic measures to curb the virus's spread. The so-called imported cases and asymptomatic patients, who have the virus and can give it to others but show no symptoms, have become among China's chief

The country has closed off its borders to almost all foreigners as the virus spread globally, though most of the imported cases involve Chinese nationals returning from overseas. The Central government also has pushed local authorities to identify and isolate the asymptomatic

concerns in recent weeks.

Highest daily rise in Tokyo

REUTERS

Some 143 more cases of the SARS-CoV-2 virus have been reported in Tokyo, the city's Governor said on Sunday, with the highest daily jump bringing the number of cases in the Japanese capital to more than 1,000.

The number of cases with untraceable transmission routes had increased in recent days, Governor Yuriko Koike said in a livecast YouTube video on Sunday, adding it was worrying that there were a number of people who were infected at hospitals.

Singapore sees 120 new cases

REUTERS

Singapore reported 120 new SARS-CoV-2 cases on Sunday, by far its highest daily rise, and quarantined nearly 20,000 migrant workers in their dormitories.

Of Sunday's new cases, 116 were locally transmitted and many were linked to two dormitories that house migrant workers, who will now have to stay in their rooms for 14 days

The number of new cases is a 60% increase over the 75 reported on Saturday, which was the previous biggest daily rise. Singapore has reported a total of 1,309 infections and six deaths from the

'May we reach out to those suffering and those in need'

Pope Francis opens Holy Week,

says now is the time to serve

Pope Francis observing Palm Sunday Mass at the Vatican on Sunday. • AP

Internet to many millions. Cutting a solitary figure, Pope Francis listened as three priests read the gospel account of Jesus's entry into Jerusalem and being hailed as the messiah.

Tragedy of pandemic

In his sermon, Pope Francis urged his listeners to turn to God "in the tragedy of a pandemic, in the face of the many false securities that have now crumbled, in the face of so many hopes betrayed, in the sense of abandonment

that weighs upon our hearts". The pandemic could help transform fear into service, he said. The Vatican has been in its own lockdown, mostly mirroring that in Italy. The Pope and his closest aides have tested negative.

"The tragedy we are experiencing summons us to take seriously the things that are serious, and not to be caught up in those that matter less; to rediscover that life is of no use if not used to serve others. For life is measured by love," Pope Francis said. "May we reach out to those who are suffering and those most in need. May we not be concerned about what we lack, but what good we can do for others," he said.

All of the Pope's Holy Week services, which normally draw tens of thousands of pilgrims and tourists to Rome, will take place in the empty basilica in a

Over 300 Tablighi Jamaat members test positive in Pakistan's Punjab

PRESS TRUST OF INDIA

VATICAN CITY

Pope Francis marked a sur-

real Palm Sunday in an emp-

ty St. Peter's Basilica, urging

people living through the

COVID-19 pandemic not to

be so concerned with what

they lack but how they can

ease the suffering of others.

Holy Week events leading to

Easter, usually attracts tens

of thousands of people to a

St. Peter's Square bedecked

This time, it was held

from a secondary altar be-

hind the main one Pope

Francis normally uses and

attended by only about two

dozen people, including a few aides, nuns and a scaled-

down choir, all practising so-

cial distancing. The symbol-

ic procession was only sever-

al metres long and a few

potted olive trees were

The mass was broadcast

on television and over the

brought in.

with olive and palm trees.

The service, kicking off

Over 300 Tablighi Jamaat members have been tested positive for the SARS-CoV-2 virus till Sunday in Pakistan's Punjab province, amid efforts by authorities to track down and quarantine thousands of people who attended a massive congregation of the group last month. Authorities have placed the entire city of Raiwind that houses headquarters of the Pakistani faction of the Ja-

According to the data released by the primary and secondary heallockdownth care corona monitoring room on Sunday, over 300 preachers of the Tablighi Jamaat in different parts of Punjab province have so far been tested positive. Most of them belong to Lahore's Tablighi Jamaat Markaz that has been turned into quarantine centre.

A large number of preachers who had attended a major congregation in early March in its headquarters in

Lahore were later tracked down across the country and placed in quarantine centres.

According to the government, in March the Tablighi Jamaat went ahead with its annual congregation in Raiwind, Lahore against its 'advice' that the gathering might spread the virus.

Pakistani authorities had urged the cancellation of the five-day Tablighi congregation, which was attended by thousands of people from several countries.

ELSEWHERE

+ Planned U.S. aid cut will hit Afghan security forces: experts

The reduction came amidst the Ghani-Abdullah feud

A planned \$1 billion cut in aid to Afghanistan would come from funds for Afghan security forces, according to three U.S. sources, a step experts said would undercut both Kabul's ability to fight the Taliban and its leverage to negotiate a peace deal with them.

Secretary of State Mike Pompeo announced the reduction on March 23 and threatened to slash the same amount next year to try to force Afghan President Ashraf Ghani and his political rival Abdullah Abdullah to end a feud that has stalled U.S.-led peace-making efforts in Afghanistan.

Two U.S. congressional aides said State Department officials told Congress the \$1 billion would come from a



A wall-painting in Kabul symbolising the Afghan peace process. • AFP

\$4.2 billion Pentagon fund that underwrites about three quarters of the Afghan security forces' annual budget. "The idea they would cut security forces funding goes against U.S. national security interests," said one aide, arguing the money is needed to maintain the U.S.backed government's ability to fight the Taliban while

preserving its bargaining power in peace talks.

Congress appropriated at least \$86.4 billion for Afghan security assistance between fiscal years 2002 and 2019, according to a March 11 Congressional Research Service report. "That's the only fund large enough to support a \$1 billion cut," said the third source, a former U.S. mili-

tary official. The former U.S. military official said the proposed cut reflects U.S. President Donald Trump's determination to bring U.S. forces home from the longest conflict in American history. Asked what \$1 billion U.S. aid cuts this year and next would do to Afghan security forces' ability to fight the Taliban, he replied: "They will

3.86 billion masks exported since March: China

Statement comes amidst quality concerns expressed by many countries

AGENCE FRANCE-PRESSE

China has sold nearly four billion masks to foreign countries since March, officials said on Sunday, as they tried to stem widespread fears over the quality of medical exports. Despite Chinese cases dwindling, Beijing has encouraged factories to increase production of medical supplies as parts of the world face a protective equipment shortage.

China has exported 3.86 billion masks, 37.5 million pieces of protective clothing, 16,000 ventilators and 2.84 million COVID-19 testing kits since March 1, customs official Jin Hai said, with orders to more than 50 countries. She added the country's medical supply exports were valued at 10.2 billion yuan (\$1.4 billion). However numerous nations – including the Netherlands, the Philippines, Croatia, Turkey



A masked affair: A Palestinian newly-wed couple in Hebron, West Bank. ■AFP

and Spain - have complained about substandard or faulty medical products shipped from China.

Recall of orders

Last week, the Dutch government recalled 6,00,000 masks out of a Chinese shipment of 1.3 million that did not meet quality standards. China said the manufacturer "stated clearly that (the

masks) are non-surgical." Spain also rejected thousands of rapid test kits sent by an unauthorised Chinese company after it found that they were unreliable last week. Chinese officials hit back on Sunday at media reports over defective medical supplies, saying that they "did not reflect the full facts". "In reality there are various factors, such as China having different standards and different usage habits to other countries. Even improper use can lead to doubts over quality," said Jiang Fan, an official with the Ministry of Commerce.

The comments echoed remarks from Foreign Ministry spokeswoman Hua Chunying, who over the past week has repeatedly urged Western media not to "politicise" or "hype up" the issue.

Tighter regulations

Earlier this week, Beijing tightened regulations for exported virus medical equipment, requiring products to fulfil both domestic licensing standards and that of their

destination countries. China has also increased its production capacity of COVID-19 testing kits to over 4 million a day, said Zhang Qi, an official with the National Medical Products Administration.



Pakistan cleric booked

government employees will

work out of the office from

Saturday." REUTERS

for violating ban ISLAMABAD A case has been registered against former Lal Masjid cleric former Lal Masjid cleric Maulana Abdul Aziz and six others in Pakistan for gathering around 400 people for Friday prayers at a prominent mosque here, despite a ban on such

religious congregations. PTI

The mystery of low German COVID-19 fatality rates

Early, aggressive testing, well-equipped ICUs, and faith in the government resulted in a remarkably low death count

KATRIN BENNHOLD

They call them corona taxis: Medics outfitted in protective gear, driving around the empty streets of Heidelberg, Germany, to check on patients who are at home, five or six days into being sick with the SARS-CoV-2 virus. They take a blood test, looking for signs that a patient is about to go into a steep decline. They might suggest hospitalisation even to a patient who has only mild symptoms; the chances of surviving that decline are vastly improved by being in a hospital when it begins.

"There is this tipping point at the end of the first week," said professor Hans-Georg Kräusslich, head of virology at University Hospital in Heidelberg, one of the country's leading research hospitals. "If you are a person whose lungs might fail,



No magic formula: A medical employee conducting a testing demonstration in Munich, Germany, in March. • AP

that's when you will start deteriorating."

High engagement

Dr. Heidelberg's corona taxis illustrate a level of engagement and a commitment of public resources that help explain one of the most intriguing puzzles of the pandemic: Why is Germany's death rate so low? The virus and the resulting disease,

COVID-19, have hit Germany with force: According to Johns Hopkins University, the country had more than 92,000 infections as of midday Saturday, more than any other country except the U.S., Italy and Spain. But with 1,295 deaths, Germany's fatality rate stood at 1.4% compared with 12% in Italy; around 10% in Spain, France and Britain; 4% in China; and 2.5% in the United States. "There has been talk of a German anomaly," said Hendrik Streeck, director of the Institute of Virology at the University Hospital Bonn. Dr. Streeck has been getting calls from colleagues in the United States and elsewhere. "'What are you doing differently?' they ask me," he said. "'Why is your death rate so low?' There are several answers

to this question, experts say a mix of statistical distortions and very real differences in how the country has taken on the epidemic. The average age of those infected is lower in Germany than in many other countries. Many of the early patients caught the virus in Austrian and Italian ski resorts and were relatively young and healthy, Dr. Kräusslich said. The average age of contracting the disease remains relatively low,

at 49. In France, it is 62.5, and in Italy 62, according to their latest national reports.

Another explanation is that Germany has been testing far more people than most nations. That means it catches more people with few or no symptoms, increasing the number of known cases but not the number of fatalities.

More ICU units

But there are also significant medical factors, epidemiologists and virologists say, chief among them early and widespread testing and treatment, plenty of intensive care beds and a trusted government whose social distancing guidelines are widely observed. In mid-January, long before most Germans had given the virus much thought, Charité hospital in Berlin had already developed a test and posted the formula online. By the time Germany recorded its first case of COVID-19 in February, laboratories had built up a stock of test kits.

By now, Germany is conducting around 3,50,000 coronavirus tests a week, far more than any other European country. Early and widespread testing has allowed authorities to slow the spread of the pandemic by isolating known cases while they are infectious.

Further, all across Germany, hospitals have expanded their intensive care capacities. And they started from a high level. In January, Germany had some 28,000 intensive care beds equipped with ventilators, or 34 per 1,00,000 people. By comparison, that rate is 12 in Italy and 7 in the Netherlands. By now, there are 40,000 intensive care beds available in Germany. NY TIMES

Fired intelligence official was a disgrace: Trump

President links move to impeachment

ASSOCIATED PRESS

U.S. President Donald Trump suggested that he fired the Inspector General for the intelligence community in retaliation for impeachment, saying the official was wrong to provide an anonymous whistleblower complaint to Congress as the law requires.

Mr. Trump called Michael Atkinson a "disgrace" after informing Congress late on Friday night that he intended to fire him. In letters to the House and Senate intelligence committees, Mr. Trump wrote that he had lost confidence in Mr. Atkinson but gave little detail.

A day later, Mr. Trump was more blunt, telling reporters at the White House: "I thought he did a terrible job, absolutely terrible."

The whistleblower report was a detailed complaint written by an anonymous intelligence official who described Mr. Trump's pressure on Ukraine to investigate Democrat Joe Biden and his son. Mr. Atkinson determined the complaint was urgent and credible and therefore was required by law to disclose it to Congress, but he was overruled for weeks by the acting Director of National Intelligence, Joseph Maguire. On Saturday, Mr. Trump

questioned why Mr. Atkinson didn't speak to him about the complaint, though Mr. Atkinson's role is to provide independent oversight. "Never came in to see me, never requested to see me," Mr. Trump said. He added: "That man is a disgrace to IGs."



ASK US



N. SREEKANTH

Q. If a person is sailing for six months and has no income generated from any source in India, is he still liable to pay tax here? If that is the case, what would be his tax liability?

NAIREEN AHMED

A. A person leaving India during an assessment year as a member of an Indian ship will be considered a resident if he is in India for more than 182 days. If the number of days crosses 182 in India, then any income earned by him from anywhere in the world will be taxable in India. He will be treated as a resident and all provisions applicable to a resident will be applicable to the said sailor.

Q. My son is presently working in an MNC, drawing an annual salary of ₹14 lakh and other perks, in addition. He is also entitled to the company's shares. What I would like to know is: are the shares eligible for tax payment when sold or while holding them; does he have to pay tax the next year also for the same shares?

MATHEW JACOB

A. As per the tax provision for AY 2020-21, taxability of Employee Stock Option Plan (ESOP) - the taxability of ESOP is two-fold: first, at the time of vesting the options viz. at the time of accepting the eligible shares as a perquisite. The difference between the fair market value (FMV) and the exercise price is the perquisite and the same will be taxed in the hands of the employee. Usually, TDS will be deducted for the perquisite, taking care of the tax liability.

Second, on sale of the shares received by way of exercising ESOPs, the same is to be treated as a capital asset and tax is to be computed in the following manner — sale proceeds minus transfer expenses minus FMV on the date of exercise. If the shares are held for more than one year (in the case of listed securities) it will be termed as long-term capital gain/loss, and short-term otherwise. In case the shares are not listed, then the holding period criteria will be three years.

Determination of FMV: unlisted – price determined by the merchant banker; if listed – if traded, the average of opening price and the closing price on the exercise date, in case traded on both the exchanges, then, the exchange which records the most volume is to be considered.

Q. I had filed my income tax return on June 19, 2019 for assessment year 2019-20. The status shows 'successfully e-verified.' It's been six months now, I have not received my refund yet. All my previous returns were done within the normal time and refunds issued. This year, I had done the everification from outside the country. Please let me know if refunds should take this long and whom to approach for getting this sorted out.

VISHWANATH

A. This is something that we don't have an answer for; refunds are processed based on various parameters set by the Central Board of Direct Taxes. You may want to raise a ticket through the help desk in the web portal e-Nivaran.

Further, the processing is held up especially in a case where the transactions are to be matched with AIR (Annual Information Return) information and other data reconciliations which the CBDT undertakes for that particular assessment year.

Q. Kindly clarify whether TDS is applicable on dividends from equity shares as per the Budget for financial year 2020-2021

P.K. DAMODARAN

A. Under section 194 w.e.f 01-04-2020, TDS is to be deducted by companies on the dividend issued to its shareholders if such sum paid to a shareholder exceeds ₹5,000 in 2 year

(The author is partner, GSS Associates, Chartered Accountants, Chennai)

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.

Sanitise your INVESTING HABITS

In these troubled times, when a pandemic is sweeping the world, investors need to be careful about their money

VIDYA BALA

In troubled times such as the present one, the urge to do 'something' to make your money work better is high. Here are some of the questions I received frequently, reflecting the above sentiment, and my corresponding suggestions.

"I have some surplus to invest now, where should I invest for high returns?" Having some surplus does not automatically qualify it for risky, long-term investments in these hard times.

The COVID-19 pandemic may take time to resolve; some of us may have pay cuts and worse, some may lose jobs. If that be the case, be happy that you have some surplus and earmark the same as a contingency fund.

At least six to nine months of your expenses are best set aside in these extraordinary times. Stash much of this money in savings accounts and shortterm bank deposits (of large scheduled banks) that you can break. Overnight or liquid funds should only be your next choices. Please stop bothering about the interest it earns, until such time we get over this current crisis. In other words, near-term survival and sustenance matter first.

EMI payment "Should I stop paying

my EMI and use the money to invest?" No, this is not a good idea. First, there is no free moratorium. Your interest will get added over the three-month period. If you have enough money for your daily needs, avoid skipping the EMI. Second, in such a dicey market, the last thing to do would be to ride the market on borrowed money hoping the market will generate quick returns.

"[The] RBI is cutting the interest rate. Should I lock into higher-earning depo-

sit options?" Higher earning options do not come without risk in normal times. They come with heightened risk in these risky times. Stay clear of any kind of credit risk if you are dependent on your investment for regular income. Good old small savings schemes will offer slightly better interest rates than bank FDs, especially for senior citizens, even after the recent rate cut. There are select, quality low-risk options in debt mutual funds that you can explore if you have other

sources of income.

"Markets have fallen sharply. Can I buy some stocks now?" If you are a seasoned stock investor, then you might find opportunities in quality stocks that you are already invested in and accumulate those.

If you are new to stock markets, then trying to buy when markets fall can be like catching a falling knife. Instead, add more to your mutual funds or simply use index funds or ETFs and keep accumulating in 6-8 small instalments and slowly deploy every week. Make sure this is money you don't need for 3-5 years at least and you have enough debt allocation in place. Avoid wasting your time asking friends or even experts whether this is the correct time to buy. Nobody really knows.

"Small-caps have been hit badly. So, they may bounce back fast. Should I shift to smaller companies?" This is not the kind of correction where stocks that fall the most bounce back the highest. The present crisis will lead to a question of survival of the fittest as stressed working capital and poor sales would threaten companies with weak finances.

Also, previous market falls have taught us that some stocks and sectors go out of fancy when a new rally starts after such major corrections. This may mean that stocks that you eyed in the earlier rally may completely lose out and fade into oblivion, at times. Unless you track smaller companies and their financial strength closely, stay with quality companies that are cash rich, are known to emerge from downturns and are currently at a double-digit discount to the prices they were in a bull market.

Equity investment

"All my equity investments are below my cost after 5 years of investing now. What is the point in investing in equities?"

Social media comments on 5-year SIPs turning negative, 5-year FD returns or liquid funds being better than equity at present... are all true. But just 2.5 months ago, there would have been no case to make.
Also, nobody
speaks of the bounce-back
that happens not far after
the hit. My point is, get to
know how you could have
mitigated it. The answer is
asset allocation. Some
equity, some debt, some
gold and so on. If you had
done this, then please a
look at your portfolio in its
entirety and not just your

ter off.

When you have asset allocation in place, an annual check will tell you whether the allocation needs to be rebalanced – that is, bringing your asset proportion back to your original allocation if an asset class swells. For exam-

equity. You will still be bet-

ple, if your 60:40 equity: debt portfolio has grown to 70:30, you need not know anything about the markets. You simply need to know your equity allocation is inflated and bring it back to 60:40. Such rebalancing will indirectly help you book profit in the inflated asset and redeploy in the deflated asset class

(debt, in our example).

This way, in steep falls, your portfolio is better protected, and you would already have reaped some profit and shifted it out, without knowing whether markets may rise or fall.

Stay safe, invest right! (The author is co-founder, Primeinvestor.in)

THINK INVESTOR

The 'long-term' investment trap

A fall in equities nearer to the end of your goal term can land you in trouble

<u>VENK</u>ATESH BANGARUSWAMY

The recent stock market crash has presumably affected your financial health. Yet, you take comfort from the typical advice that equity generates positive returns in the 'long term.' It is important that you make optimal decisions while managing your personal investments.

To make such decisions, you should first ask the right questions. One such question is: can I achieve my goal if equity generates positive returns in the 'long term'?

Life's asymmetryIf you run 10 km every day,

you could, perhaps, maintain your body weight or, at best, reduce your weight by, say, 5 kg. But stop running for two months and you would gain 10 kg. Notice the adverse relationship. You do not lose much weight when you run, but you gain more weight when you stop running. In other words, you have to apply more effort to achieve a positive outcome, but a negative outcome comes easily.

A similar relationship exists in the market. Suppose your equity investments declined from 100 to 75 during the recent market crash. Note that a 25% unrealised loss requires a 33% gain to recover the losses (25 upon 75). In addition, your investment has to generate positive returns to justify your



you could, perhaps, maintain your body weight or, at Churn in time: One should keep reducing equity allocation as one nears his or her investment goal. • GETTY IMAGES/ISTOCK

decision to buy equity instead of investing in bank deposits.

You may argue that the market can gain 33% just as easily as it lost 25%. That is not necessarily true. Fear is at least twice as powerful as greed. This means that it takes less time for the market to decline than it takes for it to go up. Remember, the market rose between April 2003 and January 2008, but lost 65% in the subsequent 10 months.

Thereafter, it took another two years to recover the losses and an additional five years to generate significant positive returns. So, the question is: Can you wait enough for your loss-making

equity investments to gener-

Goal-based investments

ate positive returns?

Suppose you created a portfolio in 2010 to fund your child's college education in 2024. What if your equity investments are down 25% in 2020? Your portfolio has to recover 33% in the next 4 years and, in addition, earn the annual expected return. Why?

Suppose you invested a fixed amount every month from 2010.

You had determined that 8.5% compounded annual post-tax returns over 14 years will help you accumulate the money required to fund your child's education.

Based on a post-tax expected return of 10.8% (12% less 10% capital gains tax) on equity and 4.5% on bonds, you invested 65% in equity and 35% in bonds.

Then, the market crashes four years before your child is scheduled to go to college. What should you do? You cannot wait for the 'long term' because you need the money four years hence. Besides, you need to earn 10.8% returns every year on your equity investments to achieve your goal.

The point is this: Equity investments could recover over a long term. But you have a different time horizon. So, the question you should be asking is: are your investments likely to recover losses and generate gains in time to fund your life goal?

Thinking of equity as a long-term investment can help you reduce the emotional pain of investment losses. But that is unlikely to help you achieve your goal. What should you do?

For one, you should continually reduce your portfolio's equity allocation as you come closer to the time you need the money for your life goal. For another, you should have a plan to bridge any shortfall in your portfolio to meet your life goal.

(The author offers training programmes for individuals to manage personal investments)

TECH TRAIL: PRECIOUS METALS

Get set for volatility

Gold, silver prices move in a weak band

B. KRISHNAKUMAR

After an initial spike in the first week of March, precious metals fell sharply along with other asset classes in the second week. Comex gold gained 1.91% in March to settle at \$1,596.6 an ounce while Comex silver fell by a whopping 13.6% to close at \$14.15 an ounce.

In the domestic market, gold fu-

tures on the MCX gained 3.3% in March to settle at ₹42,956 per 10 gm. MCX silver futures slipped 10.1% in to close at ₹39,523 per kg.

As observed in the previous post,

As observed in the previous post, Comex gold turned weak and fell way below the target zone of \$1,510-1,520. The short-term outlook for Comex gold remains weak and a slide to \$1,450-1,490 appears likely.

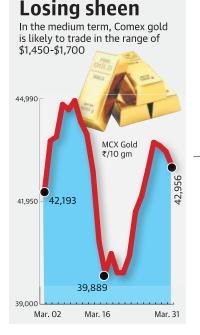
From a medium-term perspective, gold price is likely to trade in the range of \$1,450-1,700. Until there is a breakout from this range, a range-bound action is likely to persist.

Comex silver, too, ruled weak and hit the earlier mentioned target zone of \$15.5-15.7 an ounce. The short-term outlook remains weak and a drop to \$13-13.5 appears likely. The trend would remain weak until the price moves past the resistance at \$16.6-17 zone.

Outlook positive for MCX gold
The short-term outlook for MCX
gold futures is positive and a breakout past ₹43,800 would push the
MCX gold price to the short-term
target of ₹44,800-45,000. The trend
would turn weak if the price falls be-

The short-term outlook for MCX silver is positive and the price could move up to ₹42,800-43,500 range. A move past ₹41,750 would strengthen

low ₹41,500 per 10 gm.



the positive view. A drop below ₹33,000 would indicate a major trend reversal and the price could then slide to far lower levels.

To summarise, precious metals achieved their short-term downside targets and have rebounded thereafter. Though there is a case for a minor bounce, especially in the domestic market, the international price of gold and silver are likely to remain volatile and range-bound.

(The author is a Chennai-based analyst/trader. The views and opinion featured in this column are based upon the analysis of short-term price movements in gold and silver futures at COMEX and the Multi Commodity Exchange of India. This is not meant to be trading or investment advice)

A ND-NDE

LOOSE CHANGE

RAVIKANTH



"Don't panic, I say! Yes, I have milk. No, I don't sell cows."

Life insurance term plan premium Male: 30 Years, Sum insured- Rs. 1 crore, Cover upto- 70 Years

	Plan name	Maximum cover Up to (Years)	Annual premium (Rs.) (Male)
Aditya Birla Capital	Ultima Term	85	10,270
Aegon Life	iTerm Insurance Plan	100	9,114
Aviva Life Insurance	iTerm Smart	80	9,007
Bajaj Allianz	Smart Protect Goal	99	8010
Bharti AXA	Flexi Term Plan	85	9,440
Canara HSBC OBC Life	iSelect+ Term Plan	99	9,284
Pramerica Life	Flexi e-Term	75	9,403
Edelweiss Tokio Life	Zindagi+ Term Insurance Plar	n 80	9,309
Exide Life	Smart Term Plan	75	12411*
Future Generali	Flexi Online Term Plan	75	9,427
HDFC Life	Click2Protect 3D Plus	100	12,478
ICICI Prudential	iProtect Smart	99	12,502
India First Life	e-Term Plan	80	8,260
Kotak Life	Kotak e-Term Plan	75	9,558
Max Life	Online Term Plan Plus	85	10,148
PNB Met Life	Mera Term Plan	99	10,148
Reliance Nippon Life	Digi Term	80	11,012
SBI Life	eShield	80	15,070
TATA AIA Life	Sampoorna Raksha	100	9,912

Health insurance premium Insurer name Premium(Rs.) **Key features** Premium (Rs.) Day Care Treatments NCB Super Premium 8.675 Day Care Treatments Lifeline supreme 7,936 Family Floater option 7,887 Hospitalization at Home Care with unlimited recharge Health Checkups 8,478 Hospital Room Eligibility Pre and Post Hospitalisation Alternate Medicine NCB Super Premium with UAF 9,267 ProHealth - Protect 8,979 Coverage Hospitalization at Home Health Companion with Health ProHealth - Plus 10,119 Recharge Max Bupa Health 8.764 Manipal Cigna Health Alternate Medicine Hospitalization at Home Health Companion 9,862 Family Floater Option 11,747 Option 1 - Maxima Restore Supe 8,861 Alternate Medicine Go Active Hospital Room Eligibility 7,985 Family Floater option Medi Classi 9,661 Day Care Treatments Option 2 - Early Cove 11,476 Share Claim Payments Option 3 - Super care Wellness Benefits Day Care Treatments 10,777 11.024 Optima Restore Hospitalization at Home 9.579 Basic Easy Health Individual Standard 9,613 Hospital Room Eligibility Supreme 11,337 Individual Health Guard Pre and Post Hospitalisation Hospital Room Eligibility 11,569 Easy Health Individual Exclusive 12,067 Wellness Benefits Health Ensure 7,642 Coverage HDFC Ergo Health Day Care Treatments Easy Health Individual Premium Family Floater Option Complete Healthcare 20,036 Hospitalization at Home **Energy Gold** Hospital Room Eligibility **Energy Silver** 14,136 Insurance Priviledge 12,241 Energy Gold with Co pay 17,216 Hospital Room Eligibility 11,316 Energy Silver with Co pay Alternate Medicine Health wallet Health QuBE Basic 4,711 22,908 Hospitalization at Home Hospitalization at Home My:health Suraksha Gold Smart 13,886 HDFC Ergo General Hospital Room Eligibility Hospital Room Eligibility Health QuBE Comprehensiv Alternate Medicine Edelweiss Health Insurance Day Care Treatments 10,398 Gold (Health 241 Add-on) Edelweiss Health Insurance Gold Activ assure Diamond 7,938 Hospitalization at Home 8,318 Day Care Treatments Activ Health Enhance Hospital Room Eligibility 9,801 Activ Health Enhanc e (Diabetes) 38,148 Alternate Medicine Activ Health Enhance (Asthma) Aditya Birla Health Family Floater Option 16,818 Pre and Post Hospitalisation Activ Health Enhance (Hypertension) 32,616 Coverage Individual Mediclaim Policy 12,080 Activ assure Diamond with Super NCB 8,732 Day Care Treatments Activ assure Diamond with Unlimited Reload 8,494 Hospitalization at Home Activ assure Diamond with Supe NCB and Unlimited Reload For a 30-year-old male, non-smoker, for sum insured of Rs 10 lakh living in a metro city



Yuvraj pledges ₹50 lakh for PM-CARES Fund

NEW DELHI Former India cricketer Yuvraj Singh on Sunday pledged to donate ₹50 lakh to the PM-CARES Fund to help fight the COVID-19 pandemic. The all-rounder also appealed to the people to stay united in the fight against the

Contributions raised by IOA crosses ₹1 crore

NEW DELHI The Indian Olympic Association said in a statement that ₹1,02,56,003 has been raised by the NSFs, State Olympic associations, non-members (who have applied for recognition) and others for combating the pandemic. The IOA will transfer the donations to PM-CARES Fund. PTI



Harbhajan to feed 5000 families

Harbhajan Singh has pledged to feed 5000 families in Jalandhar affected by the lockdown. The 39-year-old said he would continue to feed those who are homeless and jobless until normalcy returns. PTI

Badminton Worlds to be rescheduled

The Badminton World Championships next year is set to be rescheduled because it clashes with the new dates for the 2020 Tokyo Olympics. The Badminton World Federation (BWF) said it was working with the organisers in Spain's Huelva to find a new time slot. IANS

Stephen O'Keefe quits First Class cricket

Former Australia Test spinner Stephen O'Keefe retired from First Class cricket after being omitted from New South Wales' list of contracted players for the next domestic season. The 35-year-old left-armer took 35 wickets in nine Tests, including 12 in a match against India at Pune in



Cancel F1 this season, says Ecclestone

Former Formula One boss Bernie Ecclestone feels that the 2020/21 Championship should be cancelled. "I can't see it's going to be possible to get the right amount of races in that count for a championship," he said. IANS

Olympic Games ban for Thailand, Malaysia lifters

BUDAPEST Thailand and Malaysia have been banned from sending weightlifters to the Tokyo Olympics. The International Weightlifting Federation said in a statement on Saturday that the Thai Amateur Weightlifting Association (TAWA) has been suspended for three years, while the Malaysian Weightlifting Federation (MWF) has been given a one-year ban. IANS

East Bengal signs Iranian Omid

East Bengal on Sunday signed Indian-origin Iranian midfielder Omid Singh on a two-year deal. "Omid has signed with us for two years. He will join us once the next season starts," East Bengal top official Debabrata Sarkai said here.

The 29-year-old left-winger, who originally hails from Punjab and holds an Indian passport, plies his trade for Naft Masjed Soleyman FC in the Persian Gulf Pro League. The I-League has been suspended with four rounds left. East Bengal is second in the table. PTI

Chirag-Satwik looking for coach

The ace doubles team planning to maximise the Olympics postponement

BADMINTON

PRESS TRUST OF INDIA NEW DELHI

The crack men's doubles pair of Chirag Shetty and Satwiksairaj Rankireddy is now hoping to avail the services of a new foreign coach to help in their Olympic preparation after the sudden exit of Indonesian Flandy Limpele.

Limpele, appointed till Tokyo Olympics, stepped down as doubles coach last month, becoming the fourth foreign coach to resign without completing his tenure.

Chirag said the postponement will now give them more time to deal with the departure of Limpele, who was specifically hired to prepare them for Tokyo.

More time to prepare

"We will definitely get more time to prepare now. Since it is more than a year to go, I believe we will get a new foreign coach. If the Olympics had happened this year, we wouldn't have got a coach



Dynamic duo: Chiraq Shetty and Satwiksairaj Rankireddy believe that an experienced coach will make a big difference to their chances at the Olympics next year. ■ FILE PHOTO: AFP

for 3-4 months. But now, BAI might get one to help us," said Chirag.

"Now we have a year... hopefully, we will get a new coach and adjust to the new regime. So in a way, we got lucky with this postponement. If an experienced coach comes on board, it will make a big difference."

"We are almost there, it is a matter of 2-3 points. We are 90% there and a good coach like Rexy Mainaky (head coach of Thailand) would

give us that extra 10%. A high-calibre coach can help us get into world's top

Satwik said: "We also have coaches like Dwi Kristiawan and Namrih Suroto who can make a programme for us."

Bergamasco has not lost hope

Women's coach wants to visit family after travel ban ends

BOXING

Y.B. SARANGI

Despite being caught between a rock and a hard place, Raffaele Bergamasco has not lost hope.

Even as Bergamasco, the foreign coach for Indian women boxers, is leading a solitary life on the campus of the Indira Gandhi Stadium in New Delhi, his heart is with his ailing wife and daughters in Italy.

No other choice

With the coronavirus outbreak hitting Italy hard and spreading dangerously in India, Bergamasco has no choice but to wait for the situation to improve.

back home and spend some time with my family as and when the situation improves. However, my commitment is towards Indian boxing and the boxers and till the time there is no clarity on the status of travel I would like to stay put here.

vernment guidelines, if I re-



Raffaele Bergamasco. SPECIAL ARRANGEMENT

turn to Rome my visa will stand cancelled. With Olympics postponed, there is time for preparation and I hope I can visit my family once travel bans are relaxed," Bergamasco told The Hindu.

"I would like to travel

"As per the current go-

Glad that family is safe

The Italian is happy that his family is safe. "My family is fine as they live far away from the areas of major outbreak in Italy. Fortunately, today we have social media and video-call facility. I talk to them often and we also have family video chats."

Bergamasco is worried

for his wife, though. "Unfortunately, she is unwell and has been on therapy for the ast two years. I am con-

cerned about her well-being. "I try to talk to her often over phone and my daughters are there with her and

keep me updated. "I had promised to my wife that I will be there with her every month, even for a day or two, during the therapy. But she understands. She is a brave lady."

Bergamasco, who had a tough time during self-quarantine when he returned with the Indian side from the Asia/Oceania Olympic qualifier in Jordan, wants to continue with his current job and has been guiding the women boxers despite being in isolation.

"I am connected to all the boxers and my team through video conference on a daily basis. I provide them with what they are supposed to train at home.

"The aim is to keep them fit so that once we resume we can take things further for our Olympic preparation," said Bergamasco.

Premier League players reject pay cut

ASSOCIATED PRESS

The English Premier League players rejected a move on Saturday by clubs to cut their wages by 30% during the coronavirus pandemic, escalating a bitter row as their union claimed the government would lose out on more than £200 million in tax.

"This would be detrimental to our NHS (National Health Service) and other governmentfunded services," the Professional Footballers' Association said in a statement.

Taking on the Premier League as a whole, the PFA said the £20 million pounds being given to the NHS by the world's richest

soccer competition was 'welcome, but we believe it could be far bigger."

The union's strident stance came after further talks on Saturday involving clubs and the league.

No-win situation

Former England captain Wayne Rooney said the move would have placed footballers in a "no-win situation".

"If the government approached me to help support nurses financially or buy ventilators I'd be proud to do so - as long as I knew where the money was going," said Rooney. "I'm in a place where I could give something up. Not every footballer is in the same position."

Young Rohit reminded me of Inzamam, says Yuvraj

CRICKET

PRESS TRUST OF INDIA

Former India cricketer Yuvraj Singh said that Rohit Sharma reminded him of Pakistan batting legend Inzamam-ul-Haq in his early days.

The flamboyant India vice-captain made his ODI debut in June 2007 while his maiden T20 game came during the World Cup later that year against England, where unfortunately Rohit didn't get a chance to bat.

Asked about his first impression of Rohit, the lefthander said the swashbuckling batsman looked like somebody who had a lot of time to play his strokes.

"I think when he came into the Indian team, he



Admiration: Yuvraj Singh, right, says Rohit Sharma is someone who has a lot of time to play his strokes. FILE PHOTO: VIVEK BENDRE

looked like somebody who had a lot of time," Yuvraj said during a YouTube chat

"He reminded me of Inzamam, because, when he batted, Inzi had a lot of time (to play the bowlers)," Inzamam, a veteran of 120 Tests and over 300 ODIs, is

known to remain calm under pressure situations. He captained Pakistan from

bid to host AFC Asian Cup

PRESS TRUST OF INDIA

India has submitted its bid documents for hosting the AFC Asian Cup in 2027, a top official of the national federation confirmed on

If India wins the bid, it will be the first time the country will host the continental showpiece. "We have already submitted our expression of interest to the AFC (Asian Football Confederation). That is what's required as of now," said AIFF general-secretary Kushal Das.

The AFC is expected to announce the host early next year. Saudi Arabia, which has never hosted the tournament, had already announced its bid. South Korea is likely to join the race. China will host the 2023 tournament.

better, admits Strauss

Could have handled KP

They fell out over ECB's IPL policy

PRESS TRUST OF INDIA

Former England captain Andrew Strauss admits he may not have handled Kevin Pietersen well during his time at the helm. The flamboyant batsman should have been given some space despite not exactly adhering to the team ethos, Strauss said on a Sky Sports podcast.

However, Strauss maintained that while he understood why the cash-rich Indian Premier League (IPL) is necessary for players, he still does not agree that it should get precedence over Test cricket.

Strauss and Pietersen had a major fallout due to their difference of opinion on ECB's IPL policy. "I always had sympathy with KP over the IPL. I understood what a big event it was with all the best players playing there and huge amounts of money on the table as well," he said.

It must be mentioned that when Strauss became ECB's Director of Cricket he created a window for England players to play in the IPL, something Pietersen had always advocated. "But I thought it was incredibly dangerous to allow players to miss Test cricket to play

in the IPL. The message you'd be sending and the precedent you'd be setting was the IPL is more important than Test cricket," he said.

Strauss said he repeatedly tried to make Pietersen aware why Test cricket is more important.

After being dropped for good in 2014-15, Pietersen had hit out at some of his teammates like Matt Prior and Stuart Broad in his autobiography, which also included criticism of Strauss

for not supporting him. In hindsight, Strauss feels he should have cut Pietersen a little slack. "I think instead I just let KP be KP. In retrospect that was a mistake and might have sowed the seeds for what was to come down the track." Strauss admitted.

Strauss said Pietersen had not exactly been a team-man but the England dressing room should have been more accepting.

"I've always felt a good team environment embraces difference and finds a space for everyone.

"I think we did that for large periods of time but possibly through neglect, KP became increasingly isolated," Strauss said.



Avoidable friction: Andrew Strauss feels, in hindsight, he should have cut the maverick Kevin Pietersen some slack

Lockdown triggers novel online competition India submits

About 60 participants involved in the exercise initiated by Ved Prakash

SHOOTING

KAMESH SRINIVASAN

NEW DELH Amidst the global health crisis, Indian shooting is stay-An online competition for

rifle and pistol shooters across the country, conducted over the weekend, has opened a new avenue for efficient training. Ved Prakash Sharma, A

qualified coach and an ISSFapproved official, who got the idea from the Chinese, conducted the competitions from his base in New Delhi. About 60 shooters connected via the internet for the competition. The shooters shot at elec-

tronic targets in their homes

and computers, connected

through two applications,

provided live video and

scores to the central module.

The SIUS-Ascor scoring sys-



■ SPECIAL ARRANGEMENT

tem gave complete details, while the live video checked on the shooters, making the whole exercise transparent

and lively. "I got this idea after reading about the criticism about the training camp for the National team at the Dr. Karni Singh Range. I decided that we should also try it. There was a good response to our



online contest. ■ SPECIAL ARRANGEMENT

effort, and we didn't charge any entry fee," said Ved Prakash, who invited Asian Games gold medallist Jitu Rai to inaugurate the competition from his army base in

vested in electronic targets. I am also trying to develop a software so that we have a good system," said Ved Prakash. "Shooters have known me

for many years. I announced "We will do it bigger in the the competition through sofuture. State competitions cial media. Jitu has said that can be done this way, so that he will join the competition shooters don't have to travel. in future," observed Ved Pra-Most of the shooters have in-

No squash till July

SPECIAL CORRESPONDENT

The Professional Squash Association (PSA) announced in a release recently that the suspension of the PSA Tour due to COVID-19 has been extended and all World Tour, Challenger Tour and WSF & PSA Satellite Tour events, scheduled for May and June, have been postponed.

On March 13, the PSA initially suspended both the PSA World Tour and PSA Challenger Tour until the end of April, but following regular communication with players and organisers, the suspension will conti-

on Sunday, Cyrus Poncha, secretary of Squash Rackets Federation of India (SRFI), said "the Thiruvananthapuram and Pune legs will be held at a later date. Fortunately, no big events were planned by SRFI at this time."

nue till July.

Two PSA Challenger Tour events in July - Victoria Open and the Noida Leg of the HCL SRFI Indian Tour are expected to go ahead as planned (the Thiruvananthapuram and Pune legs have been affected), while the PSA World Tour is expected to resume in August. Speaking to The Hindu

Says lack of running time is an issue for them



Word of caution: Ashish Nehra, seen with Umesh Yadav, wants fast bowlers to refrain from shuttle runs on hard surfaces. ■ FILE PHOTO: K. MURALI KUMAR

PRESS TRUST OF INDIA

Fast bowlers have biggest challenge to remain fit: Nehra

A batsman can make do with yoga and weight training. But for merchants of speed, former India pacer Ashish Nehra felt the absence of

running for more than three

months at a stretch could af-

According to him, the fast bowlers will have to start running sooner or later.

fect fitness levels.

With sporting activities coming to a standstill, elite athletes are confined to their homes, trying to remain fit. "Let's consider a few sit-

uations. Even if the lock-

down ends on April 15, it will take a lot of time for life to become normal.

Long break

am not expecting any cricketing activity before July. So this is a long break but once action starts, fast bowlers have the biggest challenge to remain fit," Nehra

"Lack of running time for fast bowlers is an issue. So whoever has a garden with say 15 metres or 20 metres space, they should do shuttle run thrice a week," said Nehra.

He had a word of advice for those who had sprawling terraces with soil and grass "It's fine if you are doing

'Surya Namaskar' on the ter-

race, but if you start doing shuttle run, you will end up damaging your knees and ankles because of the hard surface." Nehra also had a word of

caution for the fast bowlers. "Zaheer Khan and Nehra can afford to come back from the lockdown with a paunch, not active players. So a break from sport doesn't mean you will have biryani."

A ND-NDE

EDUCATION PLUE

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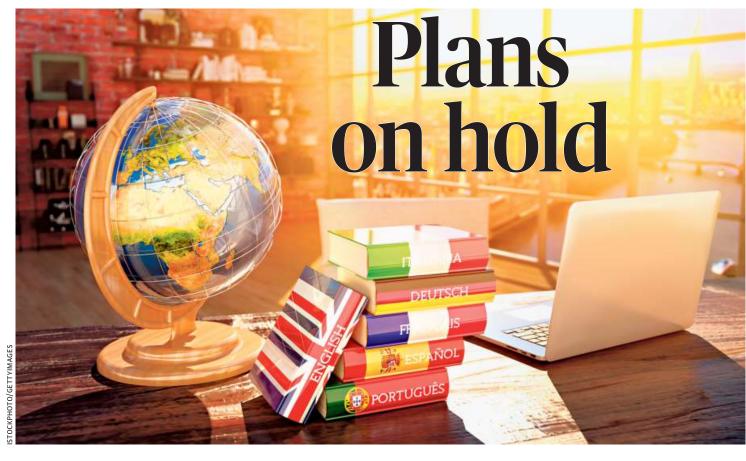
For students heading abroad for higher studies this coming academic season, the current global situation is just a delay and not a dissolution of their plans

DEEKSHA TERI

The pandemic, COVID- 19, has brought the world to a standstill. However, the education sector is trying its best to make sure that school and university students do not miss out on their studies. But the plans of those who have been preparing to head abroad for higher studies have been thrown off gear.

Shedding light on this challenging scenario, Ajay Sharma, President, Abhinav Immigration Services says, "If you are about to start a new session in the upcoming months, in any of the foreign universities, there will be a present suspension of any admission. But, that does not mean it has shut down. There will be a delay until the situation improves because the health of students is of the utmost priority in the current scenario."

While many universities are taking similar steps right now, some are sending out customised announcements for students of different departments. In such a case, the best option would be to contact the concerned admissions authority of the respective universities. "I have been given time until July 31 to submit certain documents. In addition to this, I have been receiving emails about video conferences being scheduled in place of the previously scheduled open days for offer holders. Apart from colleges, the career guidance cell of Shiv Nadar School, Gurugram, has been sending every update they have been receiving from universities and test



conducting agencies," says Ipsa Yaday, who is planning to head to London School of Economics and Political Science for Law.

Adarsh Khandelwal, Co-founder and Director, Collegify, said he talked to almost 200 families and each one of them have reported good feedback and no delay in terms of test, classes and learning. "The colleges are in readiness to conduct classes online for the September 2020 batch till students can join. If certain students are unable to join this year, they can accept the offer and defer their admission and join next year."

Bonus time

While the admission process for new students has been put on hold for the interim, there is no need for aspirants to panic. The admissions have only been put on hold, and not suspended. So, now is a good time for aspirants to utilise this time in a constructive way.

Research: Find out more about your preferred university/college and course(s). Reach out to the faculty, alumni and read up on testimonials. Utilise this time to research on what different semesters curtail so that you get a better idea of which course or university is a good choice for you. Also, extend your research to the geography and culture of the city the university of your choice is located in.

Prepare: If you are yet to appear for your IELTS, GMAT or GRE, use this time to prepare for them on your own or through an online platform, to improve your admission prospects to your preferred

Write: You can also start drafting and finalising your Statement of

Purpose (SoP) that you will have to submit with your admission applications.

Aspirants can also use this time to research about the various scholarships available, bursaries and education loans that they will be needing, once the session commences. Dig deeper into the websites of various banks, governments and institutes for more information. You can also contact a university's alumni through social media platforms such as LinkedIn and Face-

"I am using this time to read more about the university, its environment, and the course I am going to pursue. I am also reading a lot about the current global scenario. This is the time I can improve some of my skills like communication," explains Anurag Tiwari, a class XII student at VidyaGyan Leadership Academy, who has secured admission at Cornell University, New York, the U.S.

Visa issues

Usually, a student starts applying for the study visa as soon as he or she gets the acceptance letter from the university. However, under these special circumstances, when there are unforeseen delays, it helps to contact the university you have applied to and confirm the commencement date for your programme and then apply for your visa. "You should keep a tab on the immigration website of the country you are applying to. They will update you with the recent developments and when are they accepting the study visa applications. Once they start the process, apply for your visa and start preparations,"

Slow down

Rather than rushing to complete the syllabus, teachers should focus on helping students grasp, digest, and apply a topic



Summer had begun and so had the exam fever for the undergraduates. The psychology professor had not yet completed the syllabus. We were dependent on his lectures because there was no prescribed text book. The professor announced four extra classes before the preparatory holidays. Everybody came with two divisions packed in a room meant for one, some sat while most stood. The college fans whirred slowly and the heat of 200 bodies packed like a box of boiled rice, made it nearly impossible to concentrate. Yet we sat listening to him because there was no option no Internet, no videos.

Many college teachers are guilty of going slowly at the beginning of the academic year and then speeding when the semester is about to end. In principle, they have completed the syllabus. But, what about the students? Did they internalise the subject? No. The topics covered at the end are often the most difficult and important ones for which students need time to grasp, digest and apply. But where is the time for that? Teachers have their own problems. They get less than 180 days a year to complete the courses. Can we do something to overcome these challenges?

Possibilities

i. Define the objective of the target course and stick to it. The object will vary with the level of the students. For first-year students, the course could be an introductory one. Whether it is Logic or Chemistry, we need to tell them how these subjects will benefit them. In the second year, the course will be taught at a more advanced level; one can skip the introduction.

ii. Depending on their complexity, list the most important topics in a course and decide in advance whether we need one lecture or three out of a total 42 lectures per semester to cover them satisfactorily.

iii. List important concepts within a topic and teach only those. The rest can be 'taught' through discussions/problemsolving/applications/case studies. Today, most students own a smartphone. Videos can be accessed in class to give a graphic understanding of the topic. Raising thought-provoking questions and involving students in a meaningful discussion will further clarify concepts and ensure deeper student learning.

iv. Select and narrate anecdotes around the concepts. Students like to hear stories woven into the explanation as it increases their engagement with the subject and helps them learn better.

v. Often, teachers speak fast while teaching. Students may listen to them without grasping the concept. Speaking at an even pace – neither too slow nor too fast – and focusing on the most important concepts is the key to syllabus completion, the purpose of which is understanding. When students comprehend a topic, they begin to like it and will read beyond the lecture.

To sum up, plan for a realistic syllabuscoverage within the given timeframe. Focus on the most important, interesting and thought-provoking concepts. Teach them at an even pace to get optimum results.

The writer was former professor of English at IIT Bombay. vineykirpal@gmail.com

Switching careers

Do you feel uncertain about a career? Do you lack the freedom to choose a subject that you really want to pursue? Do you always feel low on self-confidence? Are you constantly doubting yourself? A Q&A column to assuage your doubts



I am a first-year B.Com student, and am interested in the stock market. Is there a way I could become a stockbroker while

Dear Khushboo,

studying? - Khusboo Patel

Sure, you can, though it is not as easy as it seems. You will need an on-the-job training programme and an internship that can help you understand and gain practical experience. Try and look at a National Institute of Securities Markets (NISM) certification as well as a NSE Academy's Certification in Financial Markets (NCFM) course, as these are specific to the securities markets. These will also help towards earning the needed professional licenses. Please talk to a few people in the field and seek their advice on the pros and cons. As long as the proper licenses are obtained, a stockbroker could have only a high school diploma in our country. However, most stockbrokers earn a degree and specialise in order to compete in a very competitive market. Do understand the nuances of the trade thoroughly, before you jump into it.

I am 23 years old and I have completed my graduation in history. I am currently pursuing a master's in sociology. What are the opportunities I have in both fields, apart from government exams? Also, I really enjoy writing on social issues. - Poonam Negi

Dear Poonam.

Have you considered being a college instructor? You could get into research, join a public health and welfare organisation, a law firm, a human services agency, or work as a drug and alcohol counsellor, a school or a geriatric social worker, and continue writing on social issues.

I am studying in Class XI (Humanities) and plan to pursue BA Economics. What are the career opportunities I will have in India as well as abroad? - Sreya Santhosh

Dear Sreya,

You have a wide range of career opportunities post your BA in Economics. There is a lot that is possible; options such as actuarial sciences, law, finance, Indian Economic Services (IES), management, consulting, rural development, public policy and so on are available.

Your course completion also provides an excellent foundation for graduate studies in social sciences, economics, journalism, business, and law. Enough evidence proves that economics majors perform very well compared to other majors on graduate and professional exams such as LSAT and GMAT.

I have done my bachelor's in Philosophy (Hons) from Delhi University and I am really interested in pursuing a master's in psychology with a specialisation in clinical psychology. I am, however, unsure as to what jobs I would get and if I would be able to earn enough money in this field. Could you guide me? – Shivani

Dear Shivani,

MA Clinical Psychology is a two-year long graduate degree programme focusing on the aspects of adolescent therapy and psychiatric rehabilitation. You need a minimum of 55% marks or above in aggregate from a recognised college/university in India. There is an entrance exam to secure the admission. The course prepares candidates to assess and evaluate patients and clients who have emotional problems and behavioural disorders, and help create treatment plans for them.

Such postgraduates are hired as career counselors, social workers, career employment specialists, developmental psychologists, counseling psychologists, educational psychologists, clinical psychologists, and so on.

Disclaimer: This column is not a substitute for long-term therapy. It is merely a guiding voice. Some issues may need medical intervention.

The writer is a practising counsellor and a trainer. She will answer questions sent to eduplus.thehindu@gmail.com. The subject line should be: 'Off the edge'

EXAM PREP

Get down to the basics

March on to the gateway to the elite defence services, armed with a strategic study plan and a focus on your fitness levels

ROHIT MANGLIK

The National Defence Academy (NDA) exam is a gateway to the Defence Service. NDA, which is a training ground for defence personnel, follows a stringent procedure to induct the country's future soldiers. To sail through the NDA exam, you need to possess not only factual knowledge but an intriguing personality and sound health. Here are some tips and advice to help you crack the rigorous exam:

Brush up your fundamentals: First, you should be well-aware of the syllabus and pattern of the exam. Stay updated about the changes implemented, if any, and prepare accordingly. Revise and re-revise the basics.

Sharpen your quantitative skills: Math is one of the core subjects of the written test. Hence, fast calculations and a stronghold on the basics are prerequisites for getting through the exam. Go back to basics, try to solve as many questions as you can, and develop clarity on the various concepts.

Read an English newspaper every day: This will serve two purposes. First, it will expand your vocabulary. Second, it will build your knowledge of national and international current affairs. This will determine your performance in the General Ability Test (GAT). GAT assesses the English proficiency and general knowledge of candidates. And, an English newspaper is the best tool to polish these skills. Turn the pages of your grammar book, scroll through economic magazines, and catch up on policy updates.

Make your own notes: Just reading will not get you through the doors of NDA; you need to write as well. Whatever you read and learn, jot it down in a notebook. Make vour own notes. draft your own study book. Make charts, tables,

No matter how good your preparation and performance is in the written tests, it all comes down to your health and fitness levels. So, don't just immerse yourself in books. Pay attention to your fitness too.

listicles, or work on visual cues and cards. Doing this will help you during revision. During the final days of the exam, you will not get the time to scroll through the entire study material. That is when your notes will come to your rescue.

Practise quality sample papers: It would be a no-brainer to say that practice is what differentiates qualifiers from non-qualifiers. However, what you practise is as important as how much to practise. Don't pick any practice paper at random and go about solving it. Every book is not worth your time, nor is it advisable to practise every sample paper. Analyse the ones available in the market, compare them and choose the ones that offer the best. Previous years' papers would be more reliable.

Focus on your health and fitness: Physical and mental fitness is the most crucial parameter to mark one's entry into NDA. No matter how good your preparation and performance is in the written tests, it all comes down to your health and fitness levels. So, don't just immerse yourself in books. Pay attention to your fitness too. Many candidates are rejected every year on medical grounds. Do not let that be the reason for you. Get yourself medically examined, get your health in order, and polish your personality.

Finally, be dedicated to your goal and determined towards your preparation. Build a study plan, develop a strategy, and focus on your health, attitude, and personality. Analyse your weak areas and work on them. Focus on your communication skills too.

The writer is Founder and CEO, EduGorilla.



How we think vs how to think

Remaining curious and open is the key to developing a mindset that can help us act more effectively



The late 19th century approach to thinking called pragmatism suggested that the purpose of philosophy and thought is not to provide us with a true picture of the world, rather than to help us act more effectively within it. In the pragmatist perspective, the question to ask is NOT 'Why is this view the way it is?', rather 'What are the practical implications of adopting this perspec-

Pragmatism advocated learning by experience, and philosophical thoughts were believed to be squarely in the realm of daily living.

John Dewey, the eminent pragmatist, philosopher and education reformer, explains, "We only think (effectively) when we are confronted with problems". Dewey authored How We Think, a masterwork that is especially relevant in today's milieu of over-thinking and over-information. If you consider, our thoughts often fall in the realm of philosophising - am I good enough? Is it essential? How will it impact my life? These idle questions lead to more questioning, rather than resolving the inherent confusion in them. Dewey offered clues to mastering the art of thinking to halt this endless loop.

Reflective thoughts

Idle thinking locates in our everyday hopes and aspirations and arises from the challenges we face in the course of life. The pragmatist approach encourages us to get beyond idle thinking and inaction into finding practical stimuli to our hopes and



Reflective thought is a practical response. Reflection is an active, persistent process and includes careful consideration of underlying beliefs and supposed knowledge. And when reflection leads to a conclusive decision, it births rational, reasoned ideas. Reflective thought uses evidence, proof and witnessing as the ground for belief.

Dewey suggests that the best setting for reflection is a blank, ambiguous state. "The spark of thinking is a kind of psychological restlessness rooted in ambiguity", and our intuitive demand for resolution is a cue to reflect.

Like the scientist who is intimately familiar with uncertainty and failure, the pragmatist cultivates a capacity for uncertainty. This helps in trumping the autopilot mind that is quick to jump to conclusions and offer Like the scientist who is intimately familiar with uncertainty and failure, the pragmatist cultivates a capacity for uncertainty.

inputs.

The irony of Intelligence impeding Curiosity

Intelligent humans tend to rationalise the most unproven concepts or irrational action, aided by experience, insight and underlying belief. This is conditioning. The only way through is in cultivating a curious mind - like the alert, exploratory and eager mind of a child. Dewey calls child-like curiosity the most natural and uncontaminated state of mind for robust thoughts, "From this springs the next developmental stage, the what/why phase that often exasperates parents and

teachers but provides the foundation for critical thinking"; "the open-minded and flexible wonder of childhood'.

A thought that gets stuck in a loop of stupor is situated in our past and maybe dangerously devoid of the present. The challenge of navigating a volatile, uncertain, ambiguous world will be easier when we interact with the present in an open and curious state of mind; we will closely participate in choice and problem solving and will be in better control of our hopes and fulfilment. That, to me, is pragmatic living.

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don't realise the irony behind their assertion. To boast about one's humility is obviously oxymoronic. On the other hand, some people equate humility with selfeffacement. However, psychologist, Robert Enright, points out hat humility doesn't entail belitling ourselves. Rather, "It is a realstic assessment of who we are as persons." And, at its core, personnood involves realising that "we are all the same." No matter how rich or poor we are, what talents or faults we may have, or how much we have achieved or failed o attain, when we look at people through the lens of personhood, no one is "worse or better as a person than anyone else.'

Management consultant, Karl Albrecht, adds that being humble nvolves being free of our "competitive reflex," which he defines as a "preconscious, visceral impulse to oppose or outdo others." Thus, when a friend shares pictures and describes her trekking exploits, do you feel compelled to state that you have been on more arduous climbs? Or, when your host serves a freshly-baked cake, nstead of simply appreciating the treat, do you comment on how the

A truly humble person makes others feel "affirmed, appreciated, encouraged, validated, and psychically nourished." Listing the characteristics of humble people, psychologist Mark Leary says they have an accurate perception of themselves, including their flaws, are open to dissenting views, are not self-absorbed, and value all people. However, the core feature that distinguishes humility, according to Leary, is the belief that one is not entitled to special privileges or attention, "as a person."

Leary highlights the phrase "as a person" because, in some contexts, a person may merit certain benefits. For example, elite sportspersons should have access to the best training facilities and leading scientists should be given grant money for their research. But outside the domain of their expertise, they should not expect to be treated in a privileged manner, no matter what accolades they have received.

Psychologist, June Price Tangney, emphasises that humble people have a "relatively low self-focus" which is akin to a "forgetting of the self." And, that is one reason why humility, as a construct, is hard for psy chologists, who rely on self-report questionnaires, to measure. Though humility remains a challenge for psychologists to pin down and quantify, Tangney suggests that the trait may be beneficial for our physical and mental health. Most psychological disorders are characterised by a disproportionate self-focus.

Likewise, heart disease has also

been linked with an undue preoc-

cupation with the self.

Writer Benedict Carey describes the work of psychologist, Daryl Van Tongeren, who enumerates further benefits of humility. These include forgiving oneself and others, being patient, and not holding on to grievances. Likewise, psychologist, Elizabeth Krumrei Mancuso, finds that people who score high on a measure of "intellectual humility" are more curious and open-minded. Interestingly, the trait does not correlate with IQ scores. If we cultivate and prize humility, we can reap its benefits at both the individual and interpersonal levels.

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To kill or cut?



S. UPENDRAN

What is the correct pronunciation of 'vase'? (J Deepthi, Mysuru)

There are two different ways of pronouncing the word. The Americans tend to rhyme it with 'face', 'pace' and 'case'. The British, on the other hand, pronounce the 'a' like the 'a' in 'path' and 'bath', and the final 'se' like the 'z' in 'zip' and 'zoo'. They pronounce the word 'VAAZ'. It comes from the Old French 'vas' meaning 'container' or 'receptacle'. Nowadays, the word is mostly used to refer to a vessel in which cut flowers are placed.

Don't you dare drop that vase! It's really expensive. The killer used the flower vase to smash the victim's

What is the difference between 'butcher' and 'slaughter'? (SV Anand, Vellore)

When you slaughter an animal, you are killing it for food. It comes from the old Norse word, 'slatr' meaning 'killing animals for meat'. This explains why places where animals are killed are called 'slaughter houses'. Butchering is the process of cutting up the slaughtered animal into smaller pieces. The butcher cuts up the meat of the slaughtered animal and makes it available for his customers. The two verbs can be used with people as well. When you 'butcher' a person, what you are doing is killing him in a very cruel manner – you are making the person suffer by torturing him. Perhaps, you are cutting him into small pieces. You can butcher one person or several. The word 'slaughter', on the other hand, suggests you are indiscriminately killing many people – their death is usually violent. The killing of a single individual cannot be considered a slaughter.

The serial killer had butchered 20 teenagers before being caught.

The rebel troops slaughtered everyone in the village. Is there a difference between, 'She was a good dancer, she was' and 'She was a good dancer, was she?' (R

Shanthi, Chennai) Yes, there is a big difference in the meaning between the two. 'She was a good dancer, was she?' is a question; you are seeking information in this case. You are attempting to find out from the person whether the individual was a good dancer or not. 'She was a good dancer, she was' is a statement – an emphatic one, to be precise. You are stating that the person in question was a good dancer. The addition of 'she was' at the end of the sentence reinforces the point you are making - that the person was indeed a very good dan-

Here are a few more examples:

Mythreye was a wonderful teacher, she was. The movie was terrible, it was.

No flower is happy in a vase, because a vase is nothing but an ornate coffin for the flower. Mehmet Murat

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IN FOCUS

The climate in class

Are we to leave our successors a scorched planet of advancing deserts, impoverished landscapes and ailing environment? Or, should we factor in climate change as a core subject?

ALKA KAPUR

Rapidly melting ice sheets

at the poles, disappearance of many animal and plant species, increase in the frequency of extreme weather events, and unprecedented pollution of air, water and land -(em dash) all these undesirable events are linked together by a common cause -(em dash) global warming. It would not be wrong to say that the earth's vital signs reveal a patient in declining health. The need of the hour is to acknowledge that global warming is real and thus address the challenge before humankind faces extinction.

Since today's students are the stakeholders of tomorrow, it has become more important now than ever before, to include climate change as a subject in school curriculum so that youngsters can familiarise themselves with the problem at hand and innovate solutions. Besides turning students into responsible adults who care about the wellness of the environment, the subject of climate change has another crucial role to play. It is to reduce the panic and crippling fear that has gripped the youth regarding global warming

because of what they have



seen in the mainstream media. Another important objective is to systematically teach students about the phenomenon and measures that can be taken to curb it. Teaching youngsters about climate change will sensitise them towards the cause, and consequently, these students will grow up to become responsible citizens. Even if they don't turn into conservationists and opt for alternative careers as industrialists, they will be responsible industrialists and promote sustainable development.

Although the majority of teachers and parents worldwide believe that climate change should be taught as a mainstream subject in schools, there exists a lobby of change deniers that is resisting this idea. They hold the belief that climate change occurs on its own and no amount of human intervention could have any effect on it.

Hopefully, though, with the expansion in our knowledge about geology and weather patterns, we will have undisputable, definite proof of climate change and the numbers of these naysayers will

problem.

Climate change cannot be approached only in a theoretical direction. More emphasis should be laid on inculcating practical activities in the curriculum. The idea is to make the teaching process interactive so that more students actively engage in this fight against climate change. This can be achieved in a number of ways.

Lab experiments Performing lab experiments that concisely depict the global warming process on a small scale will give students the idea about the enormity of the

Movie screenings Organising movie screenings is another great idea. Kids love watching movies and it is, perhaps, one of the easiest and most effective ways to acknowledge them about the climate change issue. Movies like Before the Flood, starring Leonardo di Caprio and An Inconvenient Truth are a few among many enlightening movies which

can be shown to students. **Industrial visits** Schools can also organise excursions to

sites such as wastewater

treatment plants or invite environmental activists and experts to give the students reports from ground zero. Engaging in dialogue with people who are actively involved in the conservation process will give students a better idea of the gravity of the situation and might even inspire them to become conservationists themselves.

Service projects

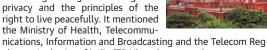
Another brilliant idea is to give small service projects to students, such as cleaning up their neighbourhood or setting up a waste recycling mechanism in their houses. Besides being a learning exercise for students, it would also have a positive impact on the environment.

Climate change is real, and we are fast approaching the point in time after which the damage done will be irreversible. Hence, we need to realise our ethical obligations to be the good stewards of the planet and responsible trustees of the legacy to future generations.

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KNOWL EDGE

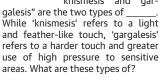
In March, this year, a 45-year-old advocate filed a PIL (Public Interest Litigation) at the Madras High Court claiming that something was against the right to privacy and the principles of the right to live peacefully. It mentioned the Ministry of Health, Telecommu-

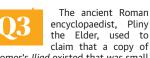


ulatory Authority of India (TRAI) as the respondents. What is the 'cause of huge inconvenience and nuisance' be-

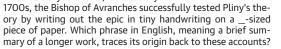
ing discussed here?

Coined in 1897 by psychologists G. Stanley Hall and Arthur Allin, "knismesis" and "gar-





claim that a copy of Homer's *Iliad* existed that was small enough to fit inside a _ shell. Almost 2000 years later, in the early



A3. Nut; in a nutshell A1. Coronavirus caller tune

EAR SHOT

ASHOK RAJAGOPALAN



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