Eight dead, 37 missing as boat capsizes in flooded Godavari

As many as 27 rescued from the vessel that had no permission to operate

BSY proposes film city at Roerich estate

Opposes move; 100 acres of 460-acre estate maintained by Forest Dept.

Saudis to tap oil reserves after attacks on plants

NRC will be compiled in Haryana too: Khattar

Chief Minister Manohar Lal Khattar on Sunday said that the National Register of Citizens (NRC) will be compiled in Haryana as well. He was speaking to the media after meeting union minister H.S. Buddh, (MoS) as part of the BJP’s ‘Bharat Sankar Abhiyan’ – an outreach programme to get feedback on the work of the government in the last five years. It concluded on Sunday. He said the government was working at a fast pace on the family identity card, and its data would be used in the NRC exercise.

Special Correspondent

Chief Minister B.S. Yediyurappa on Sunday proposed that a film city be built at the Roerich and Devika Rani Roerich Estate in Tumagond, a long space spread over 10 acres of acres off Kamakupa in Baddi. He described it as an “innovative idea” in his speech during the Foundation Day celebration organized by the Federation of Karnataka Chambers of Commerce and Industry (FKCCI).

The Chief Minister’s plan, however, is still in its early stage of inception, with several government officials saying that they have no knowledge of it. “We are unaware of the film city proposal.”

The Roerich estate is spread over 400 acres of land, of which, a hundred acres is maintained by the Forest Department,” said an official.

The proposal to build a film city in the estate, which is a part of elephant corridor between Ramamath and Srinivasa, has not gone down well with environment activists as it will disturb the生物多样性.

CONTINUED ON PAGE 2

Neighbours said “one nation-one language” would forever be a reality. “We may have one nation-one tax, but under no circumstances can we have one nation-one culture, one nation-one language.”

In Thiruvananthapuram, Kerala Chief Minister Thiruvananthapuram Shri Vijayan described the proposal as a planned attempt to trigger a controversy and direct attention from real to fake issues. Speaking at an event in Bengaluru, Congress leader Roja Sabharwal member Jairam Ramesh said “one nation-one language” would forever be a reality. “We may have one nation-one tax, but under no circumstances can we have one nation-one culture, one nation-one language.”

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**Bengaluru**

**TODAY**

**RELIGION**

Sri Krishnarjuna Mandira, V.V. Puram, 9 a.m. to 10.30 a.m.

Vichaara Sangha Trust, Adhyaatma Vichara, 9 a.m. to 10.30 a.m.

Mandira, V.V. Puram, 10.30 a.m. to 12 noon

24th solo exhibition by Riyas Komu, 24/18, Laxman Nagara, 3 p.m.

**CULTURE**

Josephine Fernandes, a motivational speaker and writer, at Moolavidya Nirasa, Moolakallu, 8 a.m. to 11 a.m.

Vinod Prakash, a motivational speaker, at Sri Kasturba Auditorium, 2 p.m.

**GENERAL**

Startups in this region are required to take reasonable steps to ensure that their data processing activities are compliant with the regulations under the PIB. This includes obtaining consent from the individuals whose data is being processed, ensuring the security of the data, and providing individuals with the right to access, rectify, and delete their data. The companies should also ensure that they do not process sensitive personal data without the explicit consent of the individuals.

The PIB also requires that companies provide clear and accessible information about their data processing activities, including the purpose of the processing, the categories of data being processed, the recipients of the data, and the period for which the data will be retained.

These requirements are designed to protect the privacy and rights of individuals and ensure that companies handle personal data in a responsible and transparent manner.

It is important to note that compliance with the PIB is a continuous process, and companies should regularly review and update their data processing activities to ensure that they are compliant with the regulations. This includes training employees on data protection, reviewing and revising data protection policies and procedures, and conducting data protection impact assessments where appropriate.

BSY proposes film city at Roerich estate

The Kagadikatte police on Saturday arrested two men including a scrap dealer, for allegedly vandalising and vandalising a 50-year-old madam's house and also having a below ground water tank near it. The arrested men were booked under sections 426, 323, and 324 of the Indian Penal Code (IPC).

**FOREIGN BUREAUX**

**Today’s Print**

**TODAY**

**RELIGION**

**CULTURE**

**GENERAL**

*Honeytrap case: Two arrested, six gang members detained*

The Kaggalikatte police on Saturday arrested two men including a scrap dealer, for allegedly vandalising and vandalising a 50-year-old madam's house and also having a below ground water tank near it. The arrested men were booked under sections 426, 323, and 324 of the Indian Penal Code (IPC).

**From Page 1**

Many have already expressed their intention to condemn the tax without delay, and the resignation of the BBMP commissioner, who, after visiting a few stations expressed his concern about the extension of the metro to the Metro Link. This development suggests that the State government may be altering its decision to drop the proposal for the metro link. The government may be considering other options to cater to the demands of the citizens, such as extending the metro to the Satellite Node, or building a depot and ensuring the extension of the metro to the Satellite Node.

**Original content:**

Marshals collect Rs. 474.5L in fines for littering, unsegregated waste

BBMP officials said the marshals, who began working on Sept. 1, are assigned to monitor a ward from 6 a.m. to 2.30 p.m. and construction defects make up the bulk of penalities levied.

**Original content:**

A Marshal speaking to pamphlet violence in the early hours of the day.

**Original content:**

The lake at Roerich and Devika Roerich Estate at Tataguni on Kanakapura Road in Bengaluru.

**Original content:**

Mysuru city film city plan dropped?

The previous government had proposed building a film city in Mysuru and establishing a film university in Karnataka. It appears that the BBMP government is not currently planning to build the city in Mysuru. However, it seems that the BBMP government may be considering other options to cater to the demands of the citizens, such as extending the metro to the Satellite Node, or building a depot and ensuring the extension of the metro to the Satellite Node.

**Original content:**

On Sunday, around 80 students from Blooming Flower School and Siddharama and 20 other children at the park compacted soil. Over 60 students from Government Middle Primary School, Ramaghatta, and other schools in the city participated on Sunday. The objective was conservation of the Southern Bengaluru. BBMP Village Officer Bhagathkumar and his team were present at the site. The release added that the winners released the butterflies in the dense area of the park.
Race for mayoral posts hots up

Bengaluru

BIP is keen on bagging the two top posts in BBMP council

In Brief

Medicinal seat racket: Nine arrested

The Central Crime Branch (CCB) arrested nine men for allegedly cheating students and their parents of lakhs of rupees. By floating a consultancy firm, they allegedly cheated students and their parents of lakhs of rupees. By floating a consultancy firm, they

One man held on charge of printing buses illegals

The Mahalakshmi Layout police on Saturday arrested a man who was allegedly printing student pass illegally for 1250.

Electoral college

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<td>Raga Saha members</td>
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Special Correspondent

The Mahalakshmi Layout police on January 15, 2019 arrested a man who was allegedly printing student bus passes illegally for 1250.

The fraud came to light when an officer with the BBMVT wing caught a suspect during a routine inspection and found that his bus pass had been renewed with a fake registration number.

He learned that the student had his bus pass renewed illegally from one Creative Printing Solutions, a printing press in Kanjipura, said the police, and added that the Vigilance team lodged a complaint after visiting the press. The police arrested the owner Jagadish (27), who had allegedly renewed around 10 student passes.

To know more about licensing of printing press or illegal reproduction of any document, contact the BBMVT Wing office.
Vishwanath, Mahesh continue to trade barbs

Sir MV always an inspiration, says Jaairam

IMA scam: Governor termed biased witness in letter to SI in July

A satyagraha to protect sacred economies

Bengaluru’s political situation after the collapse of the Yeddyurappa government. The core of the BJP-Maharashtrian conflict has been the crunch of the party’s political future in the state. Amidst this backdrop, the Bharatiya Janata Party (BJP) has made a move to secure its political future in the state. The move is seen as a strategic step to consolidate its hold on the state’s political landscape.
Threat of non-communicable diseases growing among children, adolescents

In Karnataka, 7% of those surveyed were found to be overweight and 3.5% had high blood pressure.

Survey findings:
- 7% of children and adolescents were found to have high blood pressure.
- 3.5% were found to be overweight.
- 28% of children and adolescents were found to have high cholesterol levels.

"It is common for adults to develop hypertension and related non-communicable diseases (NCDs), a recent study by the Comprehensive National Nutrition Survey (CNNS) has found a growing threat of NCDs among children and adolescents aged between five to nine and 10 to 19 years.

As many as 41% of children and adolescents (6-19) were observed to be overweight, while 57% were normal weight and 12% were underweight.

Similarly, 30% of the children and adolescents were found to have high blood pressure (HBP), while 28% had high cholesterol (HDL), and 29% had low HDL.

Hypertension has become a common problem for children, a recent study has found.

A study of 50 children aged five to nine years old found that 15% were overweight, while 20% were normal weight and 65% were underweight.

Hypertension and glucose intolerance were noted among the children.

Corroborating the findings, a study by the National Institute of Diabetes and Metabolic Diseases (NIDDM) found that 28% of children and adolescents were found to have high blood pressure and 7% were observed to be overweight.

The study found that 28% of children and adolescents (6-19) were found to have high blood pressure, while 20% were normal weight and 52% were underweight.

"Two students drown in pond"

Two students drownt in a pond in a village in the outskirts of Taliparamba in Kasaragod district.

According to preliminary measurements, water that the students fell into was up to 2 feet deep.

"We are trying to bring in the rescue operation in the next 24 hours,

Two students drown in pond

Remote hamlets in M.M. Hills get last-mile connectivity

Jungle road of 6.2 km in length created to help locals

Nearly 200 families spread across diverse hamlets here have been provided with last-mile connectivity in an effort to ensure they have access to better amenities and facilities.

They have been given a jungle road of 6.2 km, which will shorten the travel time and also introduce a drop service to ease the commuting woes.

Three hamlets within the M.Hills forest—Kabade, Yeldari and Deshikabundu—had no last-mile connectivity, given the rugged terrain and forest.

As a result, the locals had to travel on foot for long hours for their daily commutes.

"What is a matter of concern is the availability of public transport for the locals in the area," said a senior official.

He said the local transport could not reach the hamlets due to their challenging terrain.

"Many families are yet to have the connectivity and a vehicle is needed to transport them to the nearest town.

Food relief: farmer CM steps up action on BJP

He terms its leaders ‘cowards’

Siddaramaiah, the former chief minister of Karnataka, termed the BJP’s leaders as ‘cowards’ for not taking action against the farmers who have committed suicide in the state.

He said the BJP leaders should have courage or self-respect to take action against the farmers who have committed suicide in the state.

"They should have courage or self-respect to take action against the farmers," he said.

Siddaramaiah said the BJP leaders were only highlighting the issue of suicide to gain political mileage.

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Health emergency in Andhra Pradesh, says JSP

Jagan Mohan Reddy here on Monday also declared a health emergency in the State in the last couple of months due to the fevers.

According to sources, the death toll in the valley from their injury also increased to 400.

In what can be termed as a set back to the TDP, its former member Kona Tata Rao joined the YSRCP on Monday, which will see a new battlefront in the local government declared health emergency in Andhra Pradesh.
It has been the news that AICTE has approved open-book exams for selected subjects in engineering courses. Open-end exams (OBE) are less bound as when it comes to memorizing and thereby less stressful for students. This is the main objective behind this policy. The new approach is intended to overcome the last-minute rote-learning and memory tests unlike the traditional closed-book exams.

OBE should be introduced right from the first year. Each faculty should give assignments such as writing an assignment, inter-case, project, analysis or a critical appreciation, and so on. This will give a clear perspective about the differences between the assigned work and its application. Assigned teachers must not just go and discuss the different 'works' and discuss the interesting works in the class. They should make a logical conclusion based on the full work.

The idea of OBE is to utilise the textbook to refer, and OBE should be introduced right from the first year. AICTE has in the news that AICTE has approved open-book exams for selected subjects, unlike the traditional closed-book exams. This is the main objective of OBE. Once satisfied with language subjects, they have to move to assignments, analysis, and projects that they learn from text books. The faculty should clearly explain the framing the OBE questions. OBE should not be different from the text book and written on the sheet, and the idea of OBE is to utilise the textbook in notes.

Assessment in Indian engineering education system is not a change for the standard of education can be improved. Students need a different way to study the textbook. They need to work on different parameters and variables. Application of the knowledge and logical conclusions. Faculty must help the students choose the best method of solving problems they come across. By encouraging OBE, the standard of education can be improved by understanding the concepts, complex formula or mathematical solutions between different parameters or variables, applicability of the theory and knowledge.

I believe the first step towards implementing OBE is by giving only numerical problem sets for tutorial, assignment and projects. If the students understand the theory well, then, he or she could understand the problem asked. They will be able to reach a logical conclusion or final result just by doing lab works or modeling by simulation software or to establish the relationship between the variables. These kinds of problem-solving and scientific principles must be present in OBE questions, from text-books or classroom lectures. We need to be careful while doing the open-book exams, framing such questions is quite tough and challenging for the faculty.

As mentioned earlier, the questions are more at conceptual and application level than traditional descriptive type questions. The academic excellence of the faculties should be different from or be the OBE, as it is critical for an OBE. In order to implement an OBE, the questions must be academically and technically advanced and should be based on the latest developments happening in their domain, or at least the concepts they offer.

Tests will be conducted focusing on the understanding of concepts and knowledge.

The OBE is required to utilise the textbook to refer to the logical problem sets for tutorial, assignment and projects.

How can you encourage to participate more in the social innovation sector?

I noticed last year at Aarohan’s first edition, more young heads had been computed. Some of them had jobs in the U.S. and they worked there and came back because they were passionate about the cause they were working on.

There is a difficulty to teach anybody. The passion to enroll or to find something, something which, male or female, rich or poor, is an exact enriching thing for our society and external agencies like ours should help them, it will make their life better.

How are you today different?

In my days, whatever the education, the purpose was to get a job. A job was a must. Today, the youth comes out with a different mindset because it was to think of the society, they have things in place for them, so the way they look at life is different.

How can our education system be improved upon?

We need to encourage children to experiment. Children learn from books, and over the years, it has led to many problems. It is like creativity. As a writer, I can sell or not; if people will like it or not, but I know what they will want to do. The same applies to everyone else, including me. We need to encourage more and more students to be experimental innovators.

How does this initiative support social innovation?

Alumni connect

In tune with the industry-institute co-operation, it is important to promote social innovations with the institute. Only a few institutions give importance to肚子 social innovations and take care of the former students. A faculty and junior students must join the well-placed alumni periodically, especially those alumni working in the latest emerging technology. These alumni, who can share their working knowledge and challenges they are facing.

Two decades later

Tata’s National Yoga-Ming University and National Chiao Tung University will decide whether to merge as National Yang Ming and Chiao Tung University (UTC) in September. After two decades of negotiations, both universities have now scheduled to hold a council meeting simultaneously on September 18.

The merger is likely to come as a surprise to many. It is a small step that will lead the two universities to a bigger stage, but it is a significant event for the social sector.

Alumni will get an important role in the new entity. They will be able to contribute to the new university’s future in various ways, such as by donating funds or providing professional expertise, which can help the institution grow and improve its offerings.

This development is significant not only for the universities themselves but also for the larger social sector. The merging of UTC and National Yang Ming can set a precedent that other universities might follow, leading to a more comprehensive and collaborative approach to education.

The new entity will be able to leverage the strengths of both institutions, providing a more diverse range of courses and programs. It will also be better equipped to address the challenges facing the social sector, such as providing quality education to a wider range of students.

A unique feature of the new university will be its focus on both academic and social innovation. It will be able to offer students a more holistic education, combining theoretical knowledge with practical experience.

In conclusion, the merger of UTC and National Yang Ming is a significant step forward for both universities and the social sector. It will open up new opportunities for collaboration and innovation, leading to a brighter future for the students and faculty involved.
Are best teachers truly exceptional?

Is focusing just on better grades the eligibility criteria for the Best Teacher Award?

Are many teachers in India remain "institutional teachers" and their contribution is limited to the institutions where they are employed. Such teachers are mostly employed in the community beyond the classroom? Many teachers in India remain their greatest destiny enabler and are their contribution is limited to the community beyond the classroom?

Are many of them have made a difference in the lives of the students? How many of them are called "Best Teacher" awards have extraordinary qualities? Do many of them have made a difference in the lives of the students? How many of them are called "Best Teacher" awards have extraordinary qualities? Do many of them have made a difference in the lives of the students? How many of them are called "Best Teacher" awards have extraordinary qualities? Do many of them have made a difference in the lives of the students? How many of them are called "Best Teacher" awards have extraordinary qualities? Do many of them have made a difference in the lives of the students? How many of them are called "Best Teacher" awards have extraordinary qualities? Do many of them have made a difference in the lives of the students? How many of them are called "Best Teacher" awards have extraordinary qualities? Do many of them have made a difference in the lives of the students? How many of them are called "Best Teacher" awards have extraordinary qualities? Do many of them have made a difference in the lives of the students? How many of them are called "Best Teacher" awards have extraordinary qualities? Do many of them have made a difference in the lives of the students? How many of them are called "Best Teacher" awards have extraordinary qualities? Do many of them have made a difference in the lives of the students? How many of them are called "Best Teacher" awards have extraordinary qualities. 

Are best teachers truly exceptional?
Vulture culture: How the bird was saved from extinction

The number declined from 40 million in the 1980s to a few thousand by 2009 -

JAMIE SANDERSON

Starting out with just a few pairs in the wild, the Vulture Conservation Centre (VCC) in Pinjore, Haryana, has in 20 years brought back 575 breeding pairs of Himalayan griffon vultures.

The steller-dove species, which are one among the three bred in the VCC in Haryana, Long-billed and the Slender-billed vultures have also made a comeback.

"By the time we started these vulture conservation efforts in 2004, the vulture population in the state of Haryana was quite hefty," said Dr. Rahul Dhaka, the managing director of the Vulture Conservation and Breeding Centre (VCBC) in Pinjore. "But the vultures were not only found in the state of Haryana, they were also found in the north-western Madhya Pradesh, and the north-western Madhya Pradesh, and the northwest region of Uttar Pradesh, which is a biodiversity hotspot."

The three species of vultures in the VCBC were the Himalayan griffon vulture, the Long-billed vulture, and the Slender-billed vulture. As per the report by Dr. Rahul Dhaka, the number of these species was the highest in the state of Haryana.

Thirving population

Scientists have witnessed that the population of vultures has thrived, and the species count is increasing. "The presence of the vultures in the VCBC is more than 90%," Dr. Dhaka added. "Besides, the government has also passed the Wildlife Act, 2002, which ensures the conservation of vultures."

"Due to the presence of mesopredators and raptors, the vultures can live between 90-120 years," Dr. Dhaka said. "This has also helped in the recovery of vulture species."

In observation made at 4.00 a.m. during the previous month, 170 pairs of vultures were spotted in the same area. During a preliminary investigation in December, 2019, only 144 pairs of vultures were spotted.

Quick succession

Moreover, in the Mandi village of Kanyakumari district, the directorate of vulture conservation has started another project to save the vultures.

"We are creating a 250-acre reserve for the vultures," said Dr. Dhaka. "The reserve is being created with different species of plants and trees."

"The vultures are kept in the reserve for five years before they are released into the wild."

Threatened population

In the full-fledged project, the VCC will be breeding 16 pairs of Griffon vultures, 16 pairs of Long-billed vultures, and 18 pairs of the Slender-billed vultures. The project will be completed in 2021.

"We are preparing a map of the area and will be releasing the vultures in the same area," Dr. Dhaka said. "Apart from this, we are also planning to create a breeding centre in the south of Rajasthan."
Why Indias growth figures are of the mark

The over-reliance on the organised sector for official GDP data is causing a gross mismatch.

Even for the annual estimates, half of the data is from the organised sector, which is ‘at the best of times an anachronism of a bygone era’ (The Hindu, September 10). The reason for this is the implicit assumption that the statistics of the organised sector, which is a bit insulated from the impact of the unorganised and informal sector, will have a significant impact on the overall economy. The truth is, however, that the organised sector has been in a quicksand situation over the last few years and its performance is not reflective of the overall economy. As our response to the coronavirus has been largely offensive, the specific industries that it has affected are highly dependent on the organised sector. The organised sector has been further affected in recent times by the lockdowns and other restrictions that have been imposed. This has led to a significant decline in the performance of the organised sector, which has been reflected in the GDP data. However, the data from the unorganised sector, which is the largest contributor to the GDP, has not been reflected in the data due to the lack of proper data collection mechanisms. This has led to a significant mismatch between the official GDP data and the actual performance of the economy.

The official GDP data has been consistently overestimating the growth rate in recent years, which is a concern. The reason for this is the lack of proper data collection mechanisms and the over-reliance on the organised sector for official GDP data. The official GDP data is based on the data from the organised sector, which is not representative of the overall economy. The unorganised sector, which is the largest contributor to the GDP, has not been properly reflected in the data. This has led to a significant mismatch between the official GDP data and the actual performance of the economy.

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Mission successful, end product defunct

Completed in record time and launched with fanfare, the Train 18 project now finds itself off track.

The Vande Bharat Express (Train 18) at the New Delhi Railway Station in its ceremonial in-run as a high-speed train in February 2019, as Prime Minister Narendra Modi flew down to witness the landing of the locomotive at the satellite trackyard centre in Bengaluru. A few months later, the first Vande Bharat Express in its ceremonial in-run was launched in the presence of Prime Minister Narendra Modi. The train was given two years to bring about the transformative force in the railway sector and to achieve the set targets. The goal was to achieve speed, efficiency, and comfort, and to bring about a sea change in the Indian railway system.

However, the project has been beset with numerous challenges, including delays in the delivery of engines, technical issues with the locomotives, and delays in the construction of stations.

In recent months, the focus has shifted to the Vande Bharat Express trains, with questions being raised about their performance and efficiency. Despite the high-speed train being hailed as a technological achievement of a kind never before seen in India, its success has been marred by several incidents, including delays in service, technical glitches, and operational issues.

In conclusion, while the Vande Bharat Express project was lauded for its potential to transform India’s railway system, the challenges faced by the project highlight the need for a more rigorous and transparent approach to big infrastructure projects. The Government of India must take necessary steps to address the issues raised and ensure that the project delivers the expected benefits to the Indian public.

From the Reader’s Editor

Heeding the voice of conscience

At difficult times, journalism must retain its ability to scrutinise the state rather than becoming a cheerleader for the regime. This requires not just speaking out but holding the powerful accountable, questioning policies and practices that may erode the rule of law, and shining a light on human rights abuses.

In this context, the coverage of the Vande Bharat Express project raises several questions. The project was billed as a technological marvel, which succeeded in achieving the sequence of events, as a form for the success of the mission. Watch television screens all over the country, countries in the world to have successfully achieved a soft landing on Chandrayaan-2 brought India close to a technological achievement of a kind which the entire nation is proud.

Some made felt that his column on the communication blacks in January and Kashmir, “1% disturbing downward spiral”. September 5, 2018, did not delay the respite that is necessary in these summations. I agree with them that we live in a world where one can explain the current situation where courts get to decide who should meet whom and whether the deviations of such meetings can be shared with the world. September 13, 2018, in the Jammu and Kashmir High Court allowed two MLs of the Lok Sabha belonging to the National Conference (NC) party to meet Farooq Abdullah and Abdulhaseeb, the president and vice-president of the NC, respectively. The court ruled that the meeting of the petitioners with their parties should be entertained. The court directed the police to ensure the safety and security of the petitioners. The court further directed that the petitioners should not be impeded in their communication, and expressed its satisfaction that the matter was disposed of in this manner.

I agree with legal advisor Gursimran Buttar that the Supreme Court has come “The abhorrent constitutional notion that the court is not to solve the problems that we are dealing with, the court is not to make a judgment, but the court is only to say that a decision must be made and is that it is not the court’s role to say whether a particular decision is valid or invalid.”

We all have shared the world, the world of self-reflection and sharing our interpretations of the world. The best course of action is to make a decision, make the right decision, make a decision that is not harmful, that is not a disaster, that is not a failure. We must make a decision that is not harmful, that is not a disaster, that is not a failure. We must make a decision that is not harmful, that is not a disaster, that is not a failure.

In conclusion, journalism must retain its ability to scrutinise the state rather than becoming a cheerleader for the regime. This requires not just speaking out but holding the powerful accountable, questioning policies and practices that may erode the rule of law, and shining a light on human rights abuses.
# voices against Shah's pitch for Hindi

Shah’s pitch for Hindi will be engaged early and completely discarded, protest.

On the issue, Suhasini Haidar accused the Centre of economy out of its current tail-

Many languages but we expect all languages and cul-

Shah's pitch for Hindi will be engaged early and completely discarded, protest.

While some of the rescue teams have been withdrawn from the site, National Disas-

Two Naval helicopters have flown to the aid of the distressed workers on Monday, according to an offi-

A war may lead to nuclear conflict

A close look at the statement of the Prime Minister of Pakistan, PM Imran Khan, will reveal that India has not approached Pakistan to talk.

In this statement, Pakistan Prime Minister Imran Khan made it clear that there was no question of talking to India, as he had declared that the terror attack on 14th February was an act of Pakistan.

According to him, the ceasefire between Pakistan and India cannot be accepted.

The Prime Minister added that there must be a dialogue process to resolve the issues between the two countries.

The statement further stated that the Pakistan government is ready to engage in a peaceful dialogue with India, but only if the Indian government shows a willingness to engage in a genuine dialogue.

The statement also emphasized the need for a comprehensive approach to resolving the Kashmir issue, including the Indian side, and called for the lifting of all restrictions imposed by India.

The Prime Minister made it clear that Pakistan will not engage in any discussions unless India removes all restrictions, including the closure of the Line of Control (LoC).

However, in recent statements, Prime Minister Khan has shown a willingness to engage in a dialogue with India, especially with the new leadership in the Indian government.

The Prime Minister has also stated that Pakistan is willing to discuss all issues, including the Kashmir issue, if India shows a willingness to engage in a genuine dialogue.

The statement further stated that Pakistan is ready to engage in a dialogue with India, but only if the Indian government shows a willingness to engage in a genuine dialogue.

The statement called for the lifting of all restrictions imposed by India, including the closure of the Line of Control (LoC).
India, Australia to elevate strategic ties

Likely to conclude logistics support and maritime cooperation pacts during Rajnath’s visit

The information exchange agreement, with a broader mandate, is important for better maritime domain awareness.

The two countries have steadily expanded cooperation in maritime domain awareness. The information exchange agreement, with a broader mandate, is important for better maritime domain awareness.

India and Australia have been keen on annual logistics support agreement and submitted a draft after India signed the comprehensive economic partnership agreement with Australia. The situation has improved as the New Delhi said it would consider a logistics support agreement only after the first was opera
tional.

India has since signed similar agreements in the Indian Ocean Naval Symposium (IONS) and the maritime cooperation agreement entered into by the Indian Navy in 2008. Several navies are also cor- structing the IONS framework on information-sharing and interoperability, for which the inaugural meeting was hosted by Australia in June 2008; the New Delhi said it would consider a statement earlier.

After years of hydel push, Arunaloch drops plans

22 projects with 3,800-MW capacity have been terminated

Arunachal Pradesh, the state that bills itself as India’s ‘Roof of the East’, has terminated 22 of the 34 hydroelectric projects that were pending in the State after the clampdown in June. The closures were announced by Chief Minister Pema Khandu in a press conference in Itanagar on Monday.

Among the 32 projects, 12 have been scrapped even before they were approved by the Centre.
Iran rejects U.S.charge that it was behind attacks on Saudi oil plants

Tehran says U.S. bases, aircraft carriers in the region are within its missiles’ range

President Donald Trump has blamed Iran for attacks on Saudi oil plants, but Tehran said on Sunday that the United States and its allies and aircraft carriers in the region are within its missiles’ range.

Yemen’s Houthis group claimed responsibility on Sunday for the attacks that knocked out more than half of Saudi Arabia’s oil output or more than 5% of global supplies. The U.S. Secretary of State Mike Pompeo has accused Iran of being behind the attacks.

The Houthis said they would continue their attacks until their demands were met, including the withdrawal of all U.S. bases and aircraft carriers from the region.

Saudi Arabia has already announced that it would increase its production and calling on other OPEC members to do the same to compensate for the loss.

The Houthis have been fighting a long war with the Saudi-led coalition in Yemen, which has been supported by the United States. The Houthis have been backed by Iran.

While the Houthis claimed responsibility, the United States and its allies have accused Iran of being behind the attacks.

The Houthis have been fighting a long war with the Saudi-led coalition in Yemen, which has been supported by the United States. The Houthis have been backed by Iran.

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When I caught up with some friends, a pleasant discussion on money and savings came up. It asked them how they treat
their money, whether as a big pie and spend from that or bucket them into separate systems and spend, one friend said, "Cash in, cash out and it’s fine, no
savings." Another friend said, the money was usually for household expenses and diaries. The residue
money was for investment for daughter’s educa-
tion or as a cushion for those difficult moments in the family.

Instead of treating all money as purposes bliss that tran-
sfers to buckets or separate your pool of money into
buckets, instead refer to the source of the money or what you plan to use it for, you can be guiding the purpose of
money to the world of savings and investments.

**Spending limits**

Let us look at the benefits of mental accounting when it comes to spending. In the days when credit or debit cards were not available, you may have seen your father or grandmother
make a mental category of this.

Mental accounting imposes discipline on the manner of your spending.

Neatly do your sums, do not lie to yourself. You have a huge
pool of money to spend (remember, you have a hand
and a foot to spend it), so treat it the way you like it.

No need have an idea on what
you will use it for (it’s you)
or even the concept of an annuity,
if you know how much you need to
save to save for your child’s educa-
tion, you know when you need to
achieve and how much impor-
tant, you know what financial
products to choose, to save in 20
years. However, this is a prudent
move for a lifetime.

A question of (right) choice

Annuity policies come with an array of options.

<table>
<thead>
<tr>
<th>Bank name</th>
<th>Interest rate (%)</th>
<th>Date range</th>
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<tr>
<td>AU Small Finance Bank</td>
<td>8.10-8.25</td>
<td>8.10-8.75</td>
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<tr>
<td>Capital Small Finance Bank</td>
<td>7.65-8.00</td>
<td>7.65-8.00</td>
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<tr>
<td>Corporation Bank</td>
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<td>6.90-7.00</td>
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<tr>
<td>Dadar Small Finance Bank</td>
<td>8.30-8.45</td>
<td>8.30-8.50</td>
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<tr>
<td>DCB Bank</td>
<td>7.90-8.00</td>
<td>7.90-8.00</td>
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<tr>
<td>DBS Bank</td>
<td>7.00-7.50</td>
<td>7.00-7.50</td>
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<tr>
<td>Dhanlaxmi Finance Bank</td>
<td>8.10-8.20</td>
<td>8.10-8.20</td>
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<tr>
<td>Equitas Small Finance Bank</td>
<td>8.25-8.30</td>
<td>8.25-8.30</td>
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<td>8.60-9.00</td>
<td>8.60-9.00</td>
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<tr>
<td>IDFC First Bank</td>
<td>8.00-8.50</td>
<td>8.00-8.50</td>
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<tr>
<td>Indian Overseas Bank</td>
<td>6.80-7.00</td>
<td>6.80-7.00</td>
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<td>Indusind Bank</td>
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<td>Jagannath Small Finance Bank</td>
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<td>Kotak Mahindra Bank</td>
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<td>8.60-9.00</td>
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<td>KVB Bank</td>
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<td>LIC Vstra</td>
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<td>Punjab National Bank</td>
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<td>Postal Small Finance Bank</td>
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<td>SBI Small Finance Bank</td>
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<td>Suryoday Small Finance Bank</td>
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<td>United Bank of Kerala</td>
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<td>VBI Bank</td>
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<td>Vijaya Bank</td>
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<tr>
<td>Vijayaraj Small Finance Bank</td>
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<td>Wind Bank</td>
<td>8.00-8.50</td>
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<tr>
<td>Yes Bank</td>
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**Long-term savings:**

Purchase price paid towards an annuity includes a risk premium for longevity.

**A rider to your policy?**

Some annuity offers a selection of options: one of purchase price can be reduced by 10-15% to return, 50% of your capital, and options where the annuity rates at the specified rate per
yearly, on your monthly income of 10-15%.

One question that comes up in the mind when you cal-
culate the ‘rate of return’ on an annuity is, how much has
the capital amount to buy or invest in an annuity is
subject to market risk, something to ensure is to be avoided.

Neatly do your sums, do not lie to yourself. You have a huge
pool of money to spend (remember, you have a hand
and a foot to spend it), so treat it the way you like it.
Relentless rain forced the abandonment of the third One-Day International (ODI) between India and Afghanistan on Tuesday, with the third match in Ahmadabad also called off due to weather conditions.

England squares series at Oval; Australia keeps win
Matthew Wade delays the inevitable with a gutsy century, Broad and Leach scalp four each

England – 1st innings: 256/9 (77.2 overs)
England – 2nd innings: 243/7 (50.1 overs)

Australia – 1st innings: 164/7 (50 overs)
Australian players: Nathan Lyon swept Leach’s bails, Labuschagne bowled Maxwell, and Siddle trapped Bairstow.

Scoreboard

England declared 256/9 in its first innings before Australia won the toss and chose to field on Sunday. England was reduced to 164/7 in its second innings after losing four wickets in quick succession.

England's bowlers were led by Jack Leach, who took four wickets, while Australia's batsmen were solid, with David Warner scoring 50 and7. The match ended with Australia leading the series 1-0.
Raghuil keeps F1600 crown

Dhruv Shraga Mohite does the same in Indian Touring Car categories

TV PICKS

Muhammad Ali: The life and times of the boxing legend

SPORT

Raghuil keeps F1600 crown

Dhruv Shraga Mohite does the same in Indian Touring Car categories

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THE HINDU
10 YEARS

UTI SWATANTRA

Powered by THE HINDU

Hag. ek baktu zingadi ka

Did you know there are some similarities between travelers and investors?

THE PLANNER

Traveler
Investor

Right from the trip budget to food to accommodation to emergencies—everything is planned.

The budget is always on top of your mind. You plan every penny of your investment.

THE ADVENTURER

Traveler
Investor

You look for new, unexplored destinations, you do not fear taking risks.

You invest in high-risk, high-reward opportunities.

THE FOLLOWER

Traveler
Investor

You have a plan of action, but you also do what your friends do.

Your investment decisions are influenced by others.

THE CAUTIOUS SOUL

Traveler
Investor

You never plan your investments; you invest in a risky market whenever you see some money coming your way.

You diversify your investments and you invest in diversified portfolios.

Much like travelers, different investors have a different goal and risk appetite. And, their approach to investing is quite different. For example:

THE PLANNER

Investment
Reason

Follows the classic “10/15” investment formula. For example, if he is in his 20s, he invests 15% in Diversified Mutual Funds and the rest in liquid money like Debt or Liquid Funds.

Invests with a long-term approach to reach different goals in the right time frame of his life.

THE ADVENTURER

Investment
Reason

Invests in high-risk, high-reward opportunities.

Invests in high-growth sectors and companies.

THE CAUTIOUS SOUL

Investment
Reason

Avoids risk as much as possible and invests in diversified portfolios.

Invests in diversified mutual funds to reduce risk.

SIP can ensure a secure journey to your financial goals

It is never too late to take that first step; today.

TRIVIA

World Tourism Day is celebrated on 27th September to highlight the cultural and economic aspects of tourism. The United Nations World Tourism Day was observed for the first time on this year’s calendar with a theme, “Tourism and Jobs: A better future for all.”

ExpertSpeak

A reader asked us: Where should I invest to finance a family holiday in the next 10 months?

HERES WHAT THE EXPERT SAID

Anand Malviya

Financial Advisor, Motilal Oswal Financial Services

Since your holiday is only 10 months away, it can be treated as a short-term goal. For this, you can invest in Liquid Funds. Liquid Funds provide high liquidity with low risk. Returns will also be better than savings account interest. Investments in Liquid Funds can plan and add money to Liquid Funds as and when you have surplus. There is no entry or exit load on Liquid Funds. AMC charges are very low when compared with other types of Funds. It is very easy and convenient to invest and investment in Liquid Funds. After accomplishing your investment, you can withdraw partial or full amount as per the requirement to go on a holiday. You can continue investing for future once you complete your holiday.

GURUSPEAK

Karan Singh

Chief Investment Officer

Why...is portfolio diversification necessary?

Investment risk in the probability that an asset’s market value will fluctuate over time. Diversification is a defensive strategy which seeks to lower market risk. In a saying, “Don’t put all your eggs in one basket.” When you invest, do not put all your money in just one single asset in Mutual Funds. There are various products to achieve different goals. Mutual Funds have spread the risk among diversified products. A single sector does not perform the other Funds that perform well for those who are risk-averse. You can go for aggressive hybrid Funds. You can also go for bond funds that deliver returns with returns over the long term by keeping it diversified in a bond or a long-term bond.

In the next edition: Important investing lessons, expert insights and the relationship between investing and your finances.

SIP

Share your answer on SSW. Type Post speaks/YES or Post speaks/NO in #SWETIPS. In the next edition, you can find out how many people agree with you.

READERS’ POLL

Men are better at investing than women. Do you agree?

YES

Share the code on your SW. Type Post speaks/YES or Post speaks/NO in #SWETIPS. In the next edition, you can find out how many people agree with you.

RESULT

In the last edition, we asked you: Who is the best investor in a fund? Who is the best investor in a fund? John is usually beaten by his paternal. Do you agree?

Here’s how you voted

YES

NO

MUTUALFUND

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BENGALURU
THE HINDU
MONDAY, SEPTEMBER 16, 2019

18

An investor education initiative

Sawantra Kumar Explains: It’s time to say “I have a happy and a safe journey to your investments

Travel insurance

Fleet air box

Extra cash

Tickets and

Identity card

You go for the extra mile to make sure your safety on a vacation. So do not worry about the same thing when you invest? Here’s how Debt Mutual Funds can help.

What are Debt Mutual Funds?

Debt Mutual Funds invest in money market instruments such as Treasury Bills, Corporate Bonds and Money Market Instruments. How do Debt Mutual Funds become a safety net?

Debt Funds are not impacted by the volatility in Stock Markets. This makes them less risky than Equity Funds. So, investing a portion of your money in Debt Funds helps you protect your capital and add stability to your investment portfolios.

Benefits of Debt Mutual Funds

You will always have a pot of money in hand that you can liquidate anytime. This way you get to see the best from both worlds.

Wander

Take a trip to your dream destination by investing smartly with a monthly SIP of just ₹7,500*, in a hybrid Fund** for a tenure of 3 years.

*This is an estimated SIP amount for budgeted expenditure of ₹3,000 a month at an assumed rate of return of 7%.
**Debit All you know based on an assumed rate of return and would need to be readjusted as per the market volatility.

MUTUALFUND INVESTMENTS ARE SUBJECT TO MARKET RISK. READ ALL SCHEME RELATED DOCUMENTS CAREFULLY

Live well. Live better. Live longer.

Your life is not only about the numbers, it’s also about the experience. And that’s where you can count on UTI. UTI Mutual Fund. Your money, your way.

From time to time, Travelling and investments have revolved in common. Travelers and investors should have one

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Your money can travel through Asset Allocation

Asset Allocation is the careful and cautious distribution of money across different asset classes like Equity or Debt. By allocating your money to different asset classes, you diversify your risk and thus, reduce the chances of losing money

Your money can travel through Systematic Transfer Plan

STP is a process of transferring money from one mutual fund to another. You can instruct your Mutual Fund to transfer a fixed amount periodically between Funds on a regular basis. This is beneficial in two ways:

(a) If you have a lump sum but you don’t want to put the entire amount in an Equity Fund, invest in a Liquid Fund first. You then transfer a fixed amount through STP to the Equity Fund regularly. This reduces your risk exposure.

(b) If you have invested a large amount in an Equity Fund, you can systematically transfer small amounts to smaller equities like Debt Funds. This is a good investment strategy to reduce risk as you near retirement.

If you invest for 5 years, you can earn a healthy 10% on your money.