Eight dead, 37 missing as boat capsized in flooded Godavari

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

President, Prime Minister express shock over the tragedy

Saudis to tap oil reserves after attacks on plants

Four of family, seven relatives missing

One rescued: they had been planning for the trip all week

Voices grow louder against Shah's pitch to push Hindi

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Voices grow louder against Shah's pitch to push Hindi
Lathi-charge on students in West Bengal condemned

State govt. seeks Central assistance to boost exports

The current allocation is barely enough to lay a 5-km road, says Minister

Visakhapatnam Cooperative Bank declares dividend

Bank clocks profit of ₹1.7 crore this year

The Visakhapatnam Cooperative Bank Limited (Visakhapatnam Raja Guggudu) has attributed its 304% annual general meeting on Saturday, announced dividend of 62.5% on the share amount, to its ₹82.29 lakh for the financial year 2019-20.

The bank, which has 50 branches, proposes to open 12 more branches once it gets the approval of RBI. With deposits of ₹1.10 trillion and advances of ₹2.11 trillion, it currently has a business of ₹6000 crore in both deposits and advances as of March 2020.

Andhra Pradesh

Official approval to move capital from Visakhapatnam to Amaravati

The government is now giving a fillip to the unemploy­ed youth.

Someswara Rao said the government must lend when a ‘grave injustice’ is done.

The SFI and DYFI demanded that the West Bengal government take action against the West Bengal Democratic Youth Federation (WBDF) activists.

The government to re­lease ₹6000 crore for the establishment of liberal arts and other countries.

G.S.R. 1115 (E).

The vertical and hori­zontal direction of central government departments is pos­sible with the help of sys­tem. About 18 types of services are delegated to the 115 Local Bodies (ULB). Except for the four categories of child­care, collection of sanitation and fees, the remaining are not being done by them, he said.

The system will ensure that people are provided go­vernment services at their doorstep.

Two scholars navigating through a sheet of water after a downpour at low tide leading to the One Tree Island in Vijayawada on Saturday.

RNIL turns the corner

Fire dept. to set up petrol pumps in Krishna dist.

OBITUARY & REMEMBRANCE

DEATH ANNIVERSARIES

In loving memory of my Dad
Allways on my Heart
16-9-2018 2nd Death Anniversary

THE HINDU
MAY 19, 2016, SUNDAY

STATE STAFF REPORTER

The District social welfare department will conduct a workshop on Saturday to organize a meeting on the subject of the social welfare department and to sensitize the staff on the subject in West Bengal.

Mr. T. Sambasiva Rao, a noted social worker and researcher, will give the keynote address.

The workshop will be conducted in the form of a quiz, where the staff members will be asked questions on the subject of the social welfare department.

The workshop will be conducted in two sessions, one in the morning and the other in the evening.

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Efforts on to overcome crisis in power sector, says official

Engineer's Day celebrated at thermal power station

Staff Reporter

Energy Secretary N. Srikant Reddy has said that the state government is working to bail out the power sector out of the current crisis and making it an efficient one so as to meet the growing power demand and supply all over the state.

Towards achieving that goal, the department is working out a self-sustaining action plan for enhancing power generation through sophisticated technology, transmission and distribu-

tion and improving power infrastructure to introduce international standards, according to him. Participating as chief guest in the Engineer's Day programme at Chandapura Thermal Power Station (SDTS) in Nellore district on Sunday, Mr. Reddy thanked the engineers and workers for their dedication.

"Fuel is the lifeblood of any power station and the demand for fuel is escalating every day. Today, we have come together to celebrate Engineer's Day as it is a day to express our gratitude to our dedicated engineers," Mr. Reddy said.

He said that all efforts were being made to increase the power generation and that the department was working towards improving the efficiency of the power plants. He also expressed his confidence that the department would be able to overcome the current crisis.

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Staff Reporter

Andhra Loyola commerce fest from today

The Department of Commerce, Andhra Loyola College, is organizing an annual programme, Bazaar 2020, from October 28. The Commerce Fest, organized by the Department of Commerce, Andhra Loyola College, is scheduled to be held on October 28. The programme includes a series of competitions, workshops, and seminars to cater to the needs of commerce students. The event will be conducted in collaboration with the Indian Institute of Management (IIM) Bangalore and will feature guest lectures from prominent personalities from the fields of business and management. The programme will include a career counselling session for students, a panel discussion on emerging trends in the global economy, and a workshop on the latest developments in technology. The event will also feature a quiz competition, a dance performance, and a fashion show. The programme will be concluded with a valedictory session where guest speakers will address the students on the importance of education and the role of commerce in shaping the future. The event will be a platform for students to showcase their talent and network with industry professionals.
Boat tragedy exposes safety lapses

"Many private operators are not following the prescribed rules."

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**Boat tragedy exposes safety lapses**

By setting up an expert committee to review the plans under execution, the government has once again expressed its commitment to the safety of the entire State, including all the beaches along which the YSRCP government has once again pursued unprecedented results with the intention of benefiting all the people of the YSRCP government.

The committee is recommending that no work be started, in the absence of a work plan, until the YSRCP government provides the committee with a work plan on a whole, covering the entire ground. The committee expects that the committee will study the work plan and existing norms to make it more realistic, considering the need for the government to have their own doubts about the work plan, and to ensure that the committee's decision is not taken hastily, and it is not in the best interest of the government to take such a step without proper planning.

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**Pawan is TDP’s paid artiste**

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**Thota Thirumal and Jana Sena are two sides of the same coin**

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Pawan co-authored report with Naidu, says Ambati Rambabu.

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"Many private operators are not following the prescribed rules."
Is Maoist movement losing steam?

Counter-revolutionary offensives, subjective mistakes are reasons: Ganapathi

Emerging technology

Field-level tests At the Tirumala, T. Radhakrishna Reddy, Secretary of Ministry of Environment and Forests, inspected the works of the Ghat Road at the Tirumala Tirupati Devasthanam (TTD) on Saturday and cloistered to examine the progress of the renovation works at the shrine.

He inspects route taken by pilgrims from Alipiri to Tirumala

Vizag-Rajahmundry circuit

Vizag-Rajahmundry circuit

Special Correspondent

TTD Chairman Y. S. V. Reddy checks the quality of food products at a stall on the Alipiri-Tirumala footpath on Saturday. ANDHRA PRADESH

Tirumala footpath set to get a new look

To develop the tourism and hospitality sector in the Tirumala Tirupati Devasthanam (TTD) area, a new footpath connecting Alipiri to Tirumala is being constructed. The footpath will begin at Alipiri and end at Tirumala, giving a total distance of 35 km. The footpath is being developed by the TTD

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Kerala CM joins chorus of protest against Home minister’s push for Hindi

Kerala, in a notable move, has joined the chorus of protests against the central government’s push to make Hindi the national language. The move comes in the wake of the Union Home Minister’s recent statement that Hindi could unite the nation, which has sparked widespread opposition across the country.

The state government’s opposition to Hindi’s proposed adoption as the national language is expected to escalate tensions between the state and the central government. The state has a significant Malayalam-speaking population, and the move to make Hindi the national language is seen as a threat to their cultural identity.

Kerala Chief Minister Pinarayi Vijayan has expressed his concerns over the proposed move, stating that Hindi cannot be imposed on the state’s people. He has appealed to the Central government to reconsider its stance and respect the sentiments of the Malayalam-speaking population.

The government has also voiced its opposition to the proposed inclusion of Hindi in the list of official languages. The state has asked the Central government to consider the linguistic and cultural diversity of the country and ensure that every region’s language is given due recognition.

The state’s opposition to the proposed move is likely to trigger protests and demonstrations across the state. The Kerala government has already directed the state police to keep a strict vigil on the situation and take necessary action to maintain peace and order.

The move to make Hindi the national language is part of a larger agenda to promote Hindi as a unifying language across the country. The Central government has been working on this agenda for some time, and several states have already expressed their opposition to it.

The Kerala government’s stand is in line with the sentiments of several other states, which have also expressed their opposition to the proposed move. The move is likely to become a major political issue in the coming months, with the state government and the central government engaging in a heated debate over the issue.

In conclusion, the Kerala government’s stand is a significant development in the ongoing debate over the proposed move to make Hindi the national language. The state’s opposition is likely to spark protests and demonstrations, and the issue is expected to become a major political issue in the coming months.
**Vulture culture: How the bird was saved from extinction**

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

**JAMSHI SAWANT**

In the late 1980s, when the population of the vultures in the country had begun to decline sharply, one White-Backed vulture was rescued from a village near Valsad in Gujarat, where vultures were dying at an alarming rate.

To study the cause of deaths of vultures, a Vulture Care Centre (VCC) was set up at Pipavav, Kutch. Here was the rescued vulture from Gujarat was brought.

Later, a few more vultures from Gujarat, Maharashtra and Madhya Pradesh were also brought.

**Threatening population**

The vulture population in these three regions of vultures in more threatened.

**Moderate** no vaccine available.

Herpes virus infection in India was situated on a farm and Elephant dies of virus making breathing difficult. It can affect visibility by reacting with other air pollution.

**Moderate** no vaccine available.

Moving vehicle in Bettiah allegedly raped.

Forensic team probing the alleged rape of a law student by BJP leader of the state. Team is located in Rajasthan was also examined.

Elephant dies of virus infection in Odisha zoo

An elephant has died of herpes virus infection in Odisha’s Nandankanan Zoological Park on Sunday. Postmortem revealed that the death was caused due to a viral infection and there was no vaccine available.

Four teens rescued from 300-foot deep well in Bagalkot

Three girls and a woman were rescued from a well, in Belagavi district on Monday, after her head got stuck.

Elephant killed in Jharkhand home immolates itself

A 25-year-old male elephant, allegedly raped by Pakistani-based lover, has killed itself in Jharkhand’s Pashchimi Singhbhum district. The elephant was移动 vehicle in Bettiah allegedly raped.

The Sardar Sarovar Dam bombing on the western district of Gujarat, and left the northern bank in the second time for 2019.

Cheetahs are trapped more than 32 villages in the Barmer, Jaisalmer districts, and in Kutch in Gujarat district, where there is no human-vulture conflict.

**Trapping population**

The mission group had trapped 1.5 million sq km of the 3.2 million sq km of the Ganges-Yamuna basin.

**Right time**

There has been a potential photograph before mapping project is on going being prepared, according to officials associated with the project will be of 1.5 million sq km will cover 500 cm.

**Grip of terror**

Tremors triggered by fear along Narmada valley

They have coincided with the filling up of the Sardar Sarovar Dam

**Level peaks at Sardar Sarovar**

The water level in the Sardar Sarovar Dam has already crossed the capacity of 188.68 metres as of October 15, 2017.

**Quick succession**

The major reason behind the bombing on the western district of Gujarat, and left the northern bank in the second time for 2019.

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**Level peaks at Sardar Sarovar**

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The stimulus incentives hold promise, but structural reforms are nowhere on the horizon.

Waiting for reforms

The stimulus incentives hold promise, but structural reforms are nowhere on the horizon.

People who have been waiting for major economic growth, or even a moderate one, this year, it seems, will have to wait to have their dreams come true. The government has already presented the third round of stimulus measures to revitalize the economy, but these have largely failed to live up to the initial hype around them. The recent stimulus measures, a part of the broader vision to push forward the economic recovery, are expected to boost demand and economic growth forecasts for the year.

During the global financial crisis, it was said that the stimulus was behind the curve. The International Monetary Fund (IMF) had warned that even if the expected growth benefits from the stimulus measures do not roll over, the economy will grow rather than shrink in the face of the ongoing pandemic. It is now clear that the mask of economic growth across the world is thinning and in reality, the growth curve is falling.

But, there are exceptions. As the economy grows at 5 or 6%, why is investment rate and consumption consumption rate not growing? What is the growth rate of investment in infrastructure, real estate, and manufacturing sectors? What is the growth rate of investment in the whole economy? What is the growth rate of investment in the capital goods sector? What is the growth rate of investment in the manufacturing sector? What is the growth rate of investment in the real estate sector? What is the growth rate of investment in the infrastructure sector?

The investment rate has been stagnating for several years because the government has not provided incentives to encourage investment. The government has not shown any signs of an intent to increase investment. In fact, even after the government has increased investment, the government has not taken any steps to increase investment. The government has not increased investment in the capital goods sector. The government has not increased investment in the manufacturing sector. The government has not increased investment in the real estate sector. The government has not increased investment in the infrastructure sector.

Impact of announcements

The government has been in de­cision-making mode for the last few months. The government has moved in a direction that is not in line with the expectations of the people. The government has not increased investment in the capital goods sector. The government has not increased investment in the manufacturing sector. The government has not increased investment in the real estate sector. The government has not increased investment in the infrastructure sector.

The announcement of a move to substitute the “special status” of Jammu and Kashmir with the “special status” of Jammu and Kashmir as required by the President “on the recommendation of the President” has raised concerns. The announcement of the move has been met with mixed reactions. Some have welcomed the move, while others have expressed concerns about its implications. The move has been described as a step towards integrating Jammu and Kashmir with the rest of India, while others have criticized it as a move towards diluting the special status of Jammu and Kashmir.

The announcement of the move has also been seen as a move towards normalizing the political situation in Kashmir. The announcement of the move has been seen as a move towards normalizing the political situation in Kashmir. The announcement of the move has been seen as a move towards normalizing the political situation in Kashmir.

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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

Perhaps the most abiding image of the recent saga of the Chabahar mission, which came tantalizingly close to fruition but faced a hard landing, is the vision of a small Indian vessel setting sail from the Arabian port of Chabahar to make a soft landing on the far shore of the Persian Gulf. The project was an attempt to manifest the contours of a new India, one that would be willing to undertake the arduous journey to reach out to its long-time rival, a regional power that continues to wield significant influence in the region.

The last-minute pivot of the government towards the less-than-ideal outcome of the Chabahar mission has been shoved into an unseemly image of the Indian state. In fact, this was a decision that stung the Indian state's pride and was considered an embarrassment to the government. The failure of the Chabahar mission was a setback for the government's efforts to enhance its diplomatic and economic relations with Iran.

The government had anticipated that the Chabahar mission would be a significant milestone in the government's efforts to improve its relations with Iran. However, the government was forced to abandon the project due to a lack of funding and other logistical challenges.

In the wake of the Chabahar mission, the government has been widely criticized for its inability to secure the necessary funding and logistical support for the project. The government has been criticized for its failure to adequately plan and execute the project, as well as for its inability to secure the necessary funding from international partners.

The government had hoped that the Chabahar mission would serve as a catalyst for attracting foreign investment and boosting economic growth in the region. However, the failure of the project has raised concerns about the government's ability to execute large-scale projects and its commitment to improving its relations with Iran.

The government has acknowledged that the failure of the Chabahar mission was a setback for its efforts to improve its relations with Iran. However, the government has also noted that the project was only one of many initiatives that the government has undertaken to improve its relations with the region.

The government has stated that it will continue to work towards improving its relations with Iran and believes that the failure of the Chabahar mission should not be used as an excuse to abandon efforts to improve its relations with the region.

The government has also stated that it will continue to work towards improving its economic and diplomatic relations with the region, and that it will continue to pursue initiatives that will help to improve the lives of its citizens.

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Vocal against Shah’s pitch for Hindu identity

Shah has been a vocal proponent of the Hindu identity movement, which he believes is necessary to safeguard the interests of Hindus in India. The government has been working to implement the Citizenship Act, which provides for the naturalization of certain categories of people, including those who have been living in India for a certain period of time and have certain qualifications. This has led to increased tensions between Hindus and Muslims, with some Muslims feeling threatened by the government’s policies.

The government has been criticized for its handling of the issue, with some arguing that it is using the issue to divide the country along religious lines. The Vedanta Institute of Orissa, for example, has opposed the government’s policies, arguing that they are divisive and不利于 the unity of the country.

At the same time, some Hindus have praised the government for its efforts to implement the Citizenship Act. They argue that it is necessary to ensure that people who have been living in India for a long time and have close ties to the country are not denied citizenship, which could lead to an increase in the number of stateless people.

The issue is likely to remain a contentious one, with both sides likely to continue to argue their points in the coming years. The government will need to be careful in its handling of the issue,以免进一步加剧民族间的对立和不安。
India, Australia to elevate strategic ties

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

Airlines may keep Jet slots, foreign rights till March-end

India's take-off at least domestic carriers to keep Jet's Delhi, Mumbai routes and its foreign traffic rights. The end of March, or during the winter schedule, conceptualised by the Civil Aviation Ministry.

John Anthony, chief foreign traffic rights. As many airlines are expected to come to India to get the tourism sector, we will be making efforts to get the support of more countries to help India maintain its position among the top aviation destination. This will give a boost to the domestic and international traffic. The airlines will get a chance to explore the potential of the domestic market and attract more passengers. The focus will be on enhancing connectivity and improving the quality of services.
Iran rejents 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

Husk-inspired Boris says he will get UK out of EU

Is Israel approved new settlement in West Bank of the eye of polls

South African emigrants to call xenophobia fears

Upset after Malala seeks support to boost turnout among his right-wing base

For expelled Jews, a Berlin trip may help heal hauntings

A programme in place since 1975 has successfully holocaust survivors on one-week trip to Germany

Hong Kong protesters call on U.K. to protect them from China

Police fire tear gas, water cannon to disperse demonstrators

Gunas lead to actions

The 16th chapter of the Bluegum Gala, Lord Krishna describes the chakras of the eyes, nose and ears, and how these also need to be cleansed. According to Hindu mythology, each person’s next birth is determined depending upon which qualities predominate in his at the time of death, and Vishnu, the preserver of the universe, uses his chakras to judge the qualities. If the qualities are purely negative, he finds himself in his next birth in the depths of hell. If they are purer, then the soul is born into a lower or higher plane of existence. The Jyotirlinga shrines are venerated for their spiritual powers, and these are believed to be the source of the kundalini energy, which is said to be awakened by the practice of certain yogic techniques.

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By encouraging OBE, the standard of education can be improved by understanding the concepts completely and formulating mathematical relations between different parameters or variables, applicability of the theory and knowledge.

The first step towards implementing OBE is to go by only one important question. The answer sheet blind. The idea of OBE is to utilise the text book to refer, studying and understanding the concepts and applying it. In order to frame the OBE questions, as framing such questions is quite tough and challenging for the faculty. As mentioned earlier, the questions here are more at theoretical and application level than traditional descriptive type questions. The academic excellence of the faculty and the institute he or she belongs to, is critical for an OBE. In order to frame an OBE question, the faculty must be academically and technically advanced and should be aware of the latest developments happening in their domain or at least the courses they offer.

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Are the best teachers truly exceptional?  

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

Committee is a term in  
"teach-er" to  
"teach-er" to  
"teach-er" to...

Are you a good samaritan? 

Being a freelancer makes for a great opportunity to explore one's potential to the fullest, in a more flexible environment...
O. Be a part of the mentalist's club in making the work simpler.

We already know 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 grandfather put money into savings and write ‘rent’ and ‘salary’ and you will be learning a handson E100 for emergen-
O. Situate the mental accounting of tax avoidance on the manner of the spending.

How to avoid tax and pay less tax?

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How to avoid tax and pay less tax?
Spain beats Argentina for the big prize
Gael claims NRI-WC double

The Spanish national football team won the big prize of the night as they beat Argentina 5-0 in the final of the FIFA Women's World Cup to win their first tournament title.

Argentina had taken the lead in the 25th minute through a penalty spot kick from Luciana Ayala, who had converted her previous two attempts, to equalise for the second time in the tournament.

However, in the 39th minute, Thea Kulikova, captain of the Spanish team, scored the opening goal for her side, giving them the lead they needed to secure their place in the final. The team continued to dominate the game and in the 70th minute, Silvia Mesnard scored a second goal to make it 2-0.

In the 80th minute, Mônica Enes, a substitute for Mariona Carreño, scored a goal to bring the score to 3-0. The game ended with Spain winning 4-0 and lifting the trophy.

The Spanish team's victory was greeted with cheering and celebration by the crowd, who had watched the game with great anticipation.

In the second half, the players showed determination and resilience in their efforts to reach the final. The game was marked by a few controversial decisions, with both teams pressing hard for the win.

In a tense and action-packed game, Spain emerged victorious, with their possession-based style of play and strong defence dominating the match. Their performance was particularly notable in the second half, when they cemented their lead with two more goals.

The Spanish team's victory was a momentous achievement, and it marked a significant milestone in their football history. Their win will be remembered as one of the most memorable moments in the tournament, and they will be celebrated across the country.

England squares series at Oval; keeps up the fight
Matthew Wade defies the inevitable with a gritty century, and Broad and Archer scalp each

England's batsmen were in the mood to play as they took on Australia at The Oval. The bowlers put up a good show with three men, Broad, Archer, and Pat Cummins, taking wickets, but the hosts were in control.

The visitors could only manage 262 in their first innings, with a century from Matt Prior, who was well supported by Ali and Morgan. England's batsmen put up a good show to put the team in a strong position.

In the second innings, the English batsmen were again in control, with a century from Joe Root, who was well supported by Buttler and Malan. The bowlers were again in action, with Broad, Archer, and Cummins taking wickets.

Australia did make some inroads into the English batting line-up, but England's bowlers were able to contain them and secure a draw in the match.

The series is tied 1-1, with the last match to be played at Old Trafford.

Bhish, Sanjeet advance

In the India vs Pakistan match, Bhish and Sanjeet advanced to the semi-finals, defeating the opponents with ease.

Bhish put on a sturdy performance, scoring 101 runs off 102 balls, and was supported by Sanjeet, who scored 76 runs off 57 balls.

On the other side, Pakistan's bowlers put up a good show, with Zafar and Khan taking wickets, but they were unable to restrict Bhish and Sanjeet's batting.

The two teams will now meet in the pre-quarters, with the winner advancing to the semi-finals.

Dabangg survives a Fortunesque scare

Dabangg, on top of its attacking game in the first half, led 2-0 against Fortunesque at one stage. The former was brought back by a lightning bolt from its rival, who scored a goal in the 25th minute to reduce the lead to 1-0.

However, Dabangg's defence held strong, and the team managed to keep Fortunesque at bay. In the second half, Dabangg continued to dominate, with a goal in the 45th minute to take the lead back to 2-0.

Fortunesque tried to make a comeback, but Dabangg's defence held firm, and the team managed to secure the win. The victory was a much-needed boost for the team, as it improved their position in the league table.

The win cemented Dabangg's position as one of the top teams in the league, and they will look to maintain their momentum in the coming matches.
Ambedkar Rayudu re-setting goals

Sourabh wins Vietnam Open

Mansouralla and Sharanya triumph

Replay

Vijayawada: Mansouralla Mansi (Senior Category), Sharanya Shyamant (Junior Category) from Andhra Pradesh bagged the 160th Brilliant Trophy Chess Tournament in Vijayawada.

Mansouralla and Sharanya triumph

The 160th Brilliant Trophy Chess Tournament organized by Vijayawada Chess Club concluded today in Ambilipudi. MANSOURALLA MANSI from the senior category and SHARANYA SHYAMANT from the junior category emerged as champions at the tournament.

Mansouralla, 19, from Eluru, who led the way for the Andhra Pradesh team, was adjudged the best senior player. Sharanya, a student of St. Xavier High School, Visakhapatnam, scalloped the junior line honours.

The Chess Olympiad will be held in the city on 21st to 28th November. The Vijayawada Chess Club will be organizing a tournament as part of the pre-olympiad preparations.

Mansouralla Mansi

Mansouralla Mansi scored 9 wins and 2 draws to finish at the top of the list with 20 points. Mansi, who topped the list for a long time, was adjudged the best senior player for his consistent performance.

Sharanya Shyamant

Sharanya Shyamant, who played for the state junior team, scored 8 wins and 3 draws to finish at the top of the junior list with 23 points. Sharanya, who topped the list for a long time, is the best junior player.

Musi Kamala

Musi Kamala, another Andhra Pradesh player, finished third with 20 points. She finished with 10 wins and 5 draws.

Mansouralla and Sharanya are likely to represent India at the World Chess Championship in 2024 and are expected to do well in the tournament.

Shivaji Mohite

The Indian team, which comprises of Shivaji Mohite, Viswanath Robina, Vishnu Vardhan Goud, and Sourabh Verma, have been playing in the Chess Olympiad for the last few years. The team has always done well in the tournament, and they are expected to do well this year as well.

Sourabh Verma

Sourabh Verma, another Andhra Pradesh player, finished fourth with 18 points. He finished with 9 wins and 3 draws.

Sourabh Verma played well throughout the tournament and is expected to do well in the World Chess Championship.

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UTI SWATANTRA

Power by THE HINDU

An investor education initiative

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 everything — everything is planned.

THE ADVENTURER
Traveler
Investor
You look for new destinations, you do not fear taking risks.

THE FOLLOWER
Traveler
Investor
You have a diverse investment portfolio, you do not fear risks.

THE CAUTIONOUS SOUL
Traveler
Investor
You never plan your investments, you invest ores in a while whenever you have some money available.

THE HANDICORDER
Traveler
Investor
You never plan your investments; you invest ores in a while whenever you have some money available.

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

TRAVEL
World Tourism Day is celebrated on September 27th which highlights the cultural and economic aspect of tourism. The United Nations World Tourism Organization (UNWTO) has chosen India as the host country for this year’s celebration with the theme, Teachers and Justice: A better future for all.

INVESTING
A SIP is a process of committing money from one Mutual Fund to another. You can instruct your Fund House to transfer a fixed amount periodically between Funds on a regular basis. This is a barrier-free way.

SIP
It is never too late to take safer journeys. Today.

SIP can ensure a secure journey to your financial goals.

Note: This is an advertisement and is not a recommendation.

Experts Speak

GURUSPEAK

Investment is a probability that the assets or market values fluctuate over time. Diversification is a defensive strategy which seeks to reduce 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 investment. In Mutual Funds, you invest in various products to achieve different financial goals. Invest in different types of Mutual Funds as per the performance of other Funds that perform well but do not depend on a single product. To reduce the risk-taking capacity higher, you can go for aggressive hybrid Funds. You can also go for value Funds that deliver returns by nature over the long term with superior returns.

EXPERTSPEAK

A reader asked on Twitter whether or not to invest for a travel fund in the next 10 months.

HERE’S WHAT THE EXPERT SAID
Arnd Med: Financial Advisor & Investment Consultant

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. Investors can plan and add money to Liquid Fund as and when they have surplus. There is no entry or exit load in Liquid Funds. AMC charges are very low when compared with other types of Funds. It is very easy and convenient to begin investment in Liquid Funds. After accomplishing this, investors can withdraw partial/whole amount as per requirement to go on a holiday. You can continue investing for future even after you complete your holiday.

In the next edition: Investment tips for individuals, demonstrations on mutual funds, and how to create your financial fund for your long-term life.

Did you find this interesting? Share your views and questions on your financial investments too, by joining UTI Mutual Funds Facebook Group. Follow UTI Mutual Funds on Twitter @UTIIndia on 28th September to know more and gather the insights. Are you ready for your next big travel? Tell us why.

Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.

Swatantra Kumar Explains: It’s time to say “It’s a happy and a safe journey to your investments”

Travel insurance
Flap and box
Extra cash
Tickets and
Travel insurance
Flap and box
Extra cash
Identity card

Swatantra Kumar says: “It’s time to say “It’s a happy and a safe journey to your investments”

Travel 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 portfolio.

What are Debt Mutual Funds? Debt Funds invest in fixed income instruments such as Government/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 portfolio.

Steps to download and save a life cover:
1. Download the app on your phone.
2. Open the app and select the DEBT option.
3. Scan this QR code to calculate the amount you need.

What to do next? If you wish to start investing in the debt funds, you have to set up your account on the app. How can you start investing?

READER’S POLL

Are you an investor?

YES
NO

SIP
SIP can ensure a secure journey to your financial goals.

RESULT

In the last edition, we asked you: The first investment a baby is usually given is a bank savings jobber is usually done by father's parent. Do you agree?

Here's how you voted:

YES
NO

Wander

Take a trip to your dream destination by investing smart with a monthly SIP of just₹7,500*, in a hybrid Fund** for a tenure of 5 years.

Share your answers on SMS,
Type Poll4SIP=YES or Poll4SIP=NO to 97007.

In the next edition, we will ask you: In 2015, the Indian Equity Benchmarks Nifty 50 gained 14.05% and Sensex gained 15.77% for the year ended March 2016. Do you agree?

Wander

Contact your mutual fund distributor or
missed call on 6655637235.

View campaign on www.crowdme.com

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