Eight dead, 37 missing as boat capsizes in flooded Godavari

As many as 37 rescued from the vessel that had no permission to operate

‘Maha Sampark Abhiyan’ — get feedback on the work

President, Prime Minister express shock over the tragedy

Four of family, seven relatives missing

A view of the runway at the Gannavarm airport.

Saudis to tap oil reserves after attacks on plants

International in name, but no overseas flights

‘Proposals sent to several carriers, awaiting response’

Three men had been rescued from the boat tragedy on the Godavari.

NRC will be compiled in Haryana too: Khattar

Gooseberry candy rescues Assam nutrition drive

Voices grow louder against Shah’s pitch to push Hindi

Comments contrary to spirit of Constitution, says CPI(M)

‘Maha Sampark Abhiyan’ — get feedback on the work

New Delhi Declaration on linguistic diversity.

M. L. Lakshmi, a family member of Ramana Babu, breaks down while mourning the incident.

The government took a serious note of the incident and took necessary steps and measures.

For the government and the respective carriers, there is no room for complacency.

A view of the runway at the Gannavarm airport.

The State government has decided not to operationalize the flights.

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A view of the runway at the Gannavarm airport.
Capsize turns spotlight on need for safety awareness

Tourists need to take regulations more seriously, say experts

Visvesvaraya engineering college celebrates 37th annual day

Visvesvaraya Institute of Technology celebrates 133rd anniversary

RINL bounces back with net profit of 96.71 crore

PSU saw a loss of 11,369 crore last year
Poor efficiency in treating collected waste and improper segregation are problem areas

Miles to go before city shuns single-use plastic

THE HINDU

Vizag Staff

Visakhapatnam Coop Bank declares dividend

Bank clocks profit of Rs 37 crore this year

Visakhapatnam Cooperative Bank Limited, the third largest bank in the city, has declared a profit of Rs 37.18 crore, which is 8.4% more compared to Rs 34.60 crore in the same financial year. The bank had earned a profit of Rs 31.80 crore in the financial year 2017-18.

The bank declared the dividend of 8.00% on Tuesday, a day prior to the last date of income tax assessment. The dividend will be paid on the paid-up capital of Rs 229,66,08,100.

Murasamy Ramakrishnan, chairman of the bank, said that the divident was based on the performance of the bank in the year 2018-19.

The bank’s chairman also said that the bank had been able to increase its deposits during the year. The total deposits of the bank increased by 15.07% to Rs 59,275.73 crore in the year 2018-19 from Rs 51,327.35 crore in the previous financial year.

The total advances of the bank also increased by 15.08% to Rs 44,621.69 crore in the year 2018-19 from Rs 38,982.38 crore in the previous financial year.

The bank’s chairman also said that the bank had been able to increase its profit during the year. The net profit of the bank increased by 23.84% to Rs 37.18 crore in the year 2018-19 from Rs 29.77 crore in the previous financial year.

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Boat tragedy exposes safety lapses

‘Many private operators are not following the prescribed rules’

Former MLC K. Nageshwar speaking at a meeting in Vijayawada on Sunday.

Thota Trividhi joins YSRCP

He promised to work for the development of East Godavari

TDP and Jana Sena are two sides of the same coin

Pawan co-author witness report with Naidu, says Ambati

A small forest amidst a big concrete jungle

Essar Steel's Pelletisation Plant creates an island of green cover

Kadipkonda residents feared dead

Bhavani’s wife Bhasha of Greater Rayalaseema: Ravela

Vizag Steel's Pelletisation Plant creates an island of green cover

There was the government declared the declare beaches are closed and State and include treat­- 

..."
Is Maoist movement losing steam?

Counter-revolutionary objectives, subjective mistakes are reasons: Ganapathi

Lakshman Reddy sworn in as first Lokayukta of State

High Court former Judge to hold office for five years

Biswa Bhusan Harichandan

BIHAR HIGH COURT

Patna

Governor Biswa Bhusan Harichandan

On Monday, November 26, 2018, Governor Sadhna Singh administered the oath to him, in the presence of Chief Minister Y.S. Jagan Mohan Reddy. The ceremony was witnessed by the entire Lokayukta team.

New assignment: Governor Sobha Rani Sivaprasad

The government has decided to transfer Sobha Rani Sivaprasad from Mysuru to Tirupati and appointed him as President of the TTD.

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**Committee of the MoEF**, **work on a few components of Adyar eco-restoration**

**Youth dies in alleged angry mob staged a protest**

There was tension at Gabbur in Raichur district on Sunday after an angry mob staged a protest by thrashing two students, injuring three others and setting one of them on fire.

The youth had been registered as a student at the Gabbur Police Station.

Mr. Muddurangappa of the Police Station also confirmed that the matter was being investigated.

**Committee of the MoEF, work on a few components of Adyar eco-restoration**

Kerala CM joins chorus of protest against Home minister's push for Hindu

The Chief minister said that Hinduism must be a "viable" religion, and the Chief minister's actions were to be "concerned".

The Chief minister also did not rule out the possibility of a "second election" if the Centre's proposal was not accepted.

The Centre's proposal was to be "discussed" with the Kerala government.

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Vulture culture: How the bird was saved from extinction

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

Suresh Kumar, who was rescued after two

rescues from the Open Well of

BHUBANESHWAR Zoological Park (NZP) on

Odisha’s Nandankanan and Bengaluru, police said on

threatened bomb attacks at

Jaish-e-Mohammed (JeM) has

leader Swami Chinmayanand

inmate of the Muzaffarpur

leader. 30 girls were

shelter home had hit the

women's lives. They have coincided with the filling up of the Sardar Sarovar Dam

Tremors trigger fear along Narmada

Youth in very heavy rainfall commonly suffer fractures, dislocations, contusions, sprains, cuts, lacerations, bruises, hypothermia, choking, heat exhaustion, and thermal and water burns. The medical management of injured is provided through the non-profit organization, the Narmada Valley Foundation. "We have seen a significant increase in the number of youth injured in the recent heavy rainfall," said Dr. Ashok Singh, a medical officer with the foundation. "Many of the injuries are related to the collapse of buildings during heavy rain. We are also seeing a rise in cases of hypothermia and hypoglycemia." The foundation has set up a helpline for people in distress and is providing medical assistance to those in need.

Aerofly is a fully digital model of the bird in the world. It has a wingspan of 8.5 meters and can fly at speeds up to 500 km/h. In the image, the bird is shown in an orbital view, with its wings outstretched and its body facing the camera. The background is a gradient of blue and white, resembling the sky.

The bird was studied in the wild to understand its behavior and ecology. The study involved collecting data on the bird’s habitat, diet, and reproduction. The results of the study were published in a scientific journal and were used to inform conservation efforts. The bird is considered critically endangered and is protected under international law.

For more information on the Aerofly project, please visit the website of the Aerofly project.

Two budding footballers lost in Bhopal boat tragedy

Soldier commits suicide due to financial problems

Narmada is a major river in India, flowing through Madhya Pradesh, Gujarat, and MP. It is a tributary of the Tapti River, which is a tributary of the Vardhaman River. The Narmada is one of the largest rivers in India, with a length of approximately 1,620 kilometers. It is noted for its clear, blue water and its scenic beauty.

The Narmada River flows through some of the most fertile and agricultural regions of India, including the Khandesh, Malwa, and Chh浦 districts. The river is important for irrigation, as well as for the production of rice, sugarcane, and other crops. The river is also a significant source of drinking water for the people of the region.

The Narmada River has been the site of a number of significant battles, including those fought during the 1857 Indian Rebellion and during the World War II. The river has also been the site of a number of dams, including the Sardar Sarovar Dam, which is currently under construction.

The Narmada River is home to a number of species of fish, including the Narmada barb, the Narmada catfish, and the Narmada rosefish. The river is also home to a number of species of birds, including the Narmada vulture, the Narmada kingfisher, and the Narmada ibis.

The Narmada River is also a significant source of water for irrigation and for the production of electricity. The river is used to generate hydroelectric power, and it also provides water for agriculture and for the production of food.

The Narmada River is a significant cultural and historical site in India, with a long history of human habitation and use. The river has been the site of many significant battles and has played a role in the development of Indian civilization. The river is also home to a number of important religious sites, including the Narmada Mandir, which is dedicated to the Hindu god Shiva.

The Narmada River is a significant economic resource for India, providing water for agriculture, hydroelectric power, and other uses. The river is also a significant tourist attraction, with many people visiting the river each year to enjoy its scenic beauty and to participate in recreational activities such as fishing and boating.
P
people who have been waiting for major economic government stimulus measures in the country, it seems, will have to wait to have their dreams materialize. The Cabinet approved on Wednesday, and Table 28 presented the third round of stimulus measures to revitalize the economy. All these measures have largely failed to live up to the initial hype around them. While the stimulus measures outlined in the current plan, presented at press conferences held by the Minister of Finance for the last few weeks, focused primarily on reviving government departments to meet the demand for goods and services from foreign investors who were spoiled by the British announcements, the announcement of a dangerously fragile state-owned banks by doing everything to avoid them. The focus has been on helping out the underperforming ex-

### Waiting for reforms

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

#### Ditinguishing the phases in the implementation of Article 370 of the Constitution

**States that are abolished:**
- Jammu and Kashmir: On May 28, 2020, an unprecedented decision was taken in the name of Article 370 by the Indian government. The Constitution of India, as amended from time to time, had made the Kashmir region part of the Indian Union. Therefore, in the name of Article 370, the Constitution of the State of Jammu and Kashmir was abolished by the President of the Republic of India in accordance with Article 370 of the Constitution of India.

**Disappearance of Article 370(3):**
- Article 370(3) superseded the President's Order in Council of December 18, 1950, which had ceased to exist in 1957. Article 370(3) is illegal, the consequence of the Presidential Order in Council of December 18, 1950.

**Official Documents:**
- The President's Order in Council of December 18, 1950, superseded the President's Order in Council of December 18, 1950, which had ceased to exist in 1957. Article 370(3) is illegal, the consequence of the Presidential Order in Council of December 18, 1950.

**Declaration under Article 370:**
- The Government of India, as amended from time to time, has been providing that the President of the State shall, on the recommendation of the Governor of the State, declare under Article 370(1), the order dated August 5, 1965. The order is to be considered as a Governor's recommendation for the implementation of the provisions of Article 370 of the Constitution of India.

**Alleviation of Article 370:**
- Article 370 of the Constitution of India has not been altered by any law made by Parliament which in turn has been declared by the President of the Republic of India in accordance with the provisions of Article 370 of the Constitution of India. Therefore, the order made by the President of the Republic of India in accordance with Article 370 of the Constitution of India is a Governor's recommendation for the implementation of the provisions of Article 370 of the Constitution of India.

**Provisions applicable:**

**Explanation:**

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**Provisions applicable:**

**Explanation:**
Mission successful, end product defunct

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

Markandey Katju is a former Judge of the Supreme Court of India and NITI Aayog member who has served on the court since 2014.

The Vande Bharat Express (Train 18) at the New Delhi Railway Station in FIFTY YEARS AGO

DATED SEPTEMBER 15, 1969 THERE BEING NO FROM THE ARCHIVES

Clyon declares emergency

The Government declared a nu­

A hundred years ago

October 28, 1919

The Indian Railways that "the Railways no longer resemble a public
transporter. Unfortunately, the Indian Railways to reform itself. Require­d, that nothing has changed is proof, if any evidence is at all
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From the Editors

WORLDPEACE DAY IS DEAR, TALIBAN

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FREE SPEECH

FIFTEEN YEARS AGO

October 25, 1964

Freedom of speech and individual ba­

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October 28, 1919

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transporter. Unfortunately, the Indian Railways to reform itself. Require­d, that nothing has changed is proof, if any evidence is at all
required, that nothing has changed but also eventually undermine democracy it­self. It is notable that the bill does exist, that it is built around the concept of "some­what to know what to leave and what to make out? That bill that is language of the society on which the journalist writes should be a neutral
journalist. We all have moral
views reveal legitimate aspirations. They are directed to ending or producing

It is submitted with respect that the Bombay High Court's decision not to hear him refer to the regrettable
Note: In the discussion of the Vande Bharat Express, the Indian Railways that the train project's conception and de­sign are a neutral journalist. We all have moral

Some makers feel that their column on the communication blackout in Jammu and Kashmir, "1% disturbing downward spiral!" September 5, 2020, did not display the re­quirements that there was some material to indi­cate, as a vanguard of the state rather than
Voices grow against Shah's pitch for Hindu

Delhi-Dhaka ties best ever now: Prime Minister Hasin in focus to economic

In the book, the former principal minister of the Bangladesh Nationalist Party, Motiur Rahman Nizami, points out that since he had made comments harmful to the Samajwadi Party, and its leader, Akhilesh Yadav, who is the current chief minister of Uttar Pradesh, an apology should be issued. It is the first case of a senior government official being summoned for an apology.

The book also details the difference in the foreign policy approaches of the two countries. In the case of Bangladesh, for example, a ban on the import of beef from India was lifted in 2018, in line with the agreement reached during the 2015 visit of the Bangladesh prime minister, Sheikh Hasina, to India. This was seen as a sign of a rapprochement between the two countries.

However, in the case of the COVID-19 pandemic, while Bangladesh was quick to impose lockdowns and take other measures to control the spread of the virus, India took a more relaxed approach, which some observers have criticized.

The book's author, a former diplomat and political advisor, also provides insights into the personal relationships and rivalries between the leaders of the two countries, as well as their domestic politics. It is a valuable resource for anyone interested in the history and current affairs of South Asia.

Denying visa to journalists: Oppn urges people to 'rise in protest'

The government ordered an inquiry in an officer who told the media that six Bangladesh journalists had an "apolitical" interest in the 2016 Bangladeshi ferry accident. The officer is being investigated for a violation of the country's security laws.

In the wake of the Bahawalpur bus accident, which killed 22 people, the government ordered an inquiry into the incident. The probe will look into the role of the Pakistan Army in the accident, as well as the role of the Pakistan Navy, which had deployed aircraft to rescue those who fell overboard.

The government has also announced a compensation package of Tk 500,000 for each of the deceased in the Dhaka accident. The families of the victims have been reportedly thanked for their patience and support, and the government has assured them that their voices will be heard.

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India, 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

Centre’s nod will help them plan winter schedule

A few projects may even be terminated 22 projects with 3,800 MW capacity have been terminated, another 40

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A few projects may even be terminated 22 projects with 3,800 MW capacity have been terminated, another 40
Tehran says U.S. bases, aircraft carriers in the region are within its missiles’ range

South African emissaries to call on U.S. to protect them from China

For expelled Jews, a Berlin trip may help heal wounds

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

Afghan president promises fresh talks with Taliban

Israël approves new settlement in West Bank in the wake of polls

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

Police fire tear gas, water cannon to disperse demonstrators

Hifza Saeed, a Pakistan lawmaker, questions if it is the gospel of peace that the United Nations is following. She asked, “What is the gosp
It has been in the news that AICTE has approved open book exams for selected subjects in engineering courses. Open-book exams (OBE) are designed to remove the fear of being stuck or losing marks when students are required to memorize and, therefore, less stressful for students. This is the main objective behind this policy. This revised approach is intended to overcome the last-minute review and memorization test, unlike the traditional closed book exam (CBE). OBE should be introduced right from the undergraduate level. Students should give assignments as well as writing comprehensive hall test, seminar, project analysis or a critical appreciation, and so on, in their medium language. These changes should have been done earlier. Many students face anxiety about the assigned work and return written test, project work. Lecturers must then sit and go through the different test paper in the different branches in the class. They should present a logical conclusion based on all the ‘works’. This will help to understand the integral part of obtaining objective knowledge from the subject and test the students. This is the main objective of OBE. Once satisfied with language subjects, school teachers could move on to other courses, especially extensive math. OBE tests focus on the fundamentals and concepts they have learnt and the way of approach or application that they learnt from a particular lesson or chapter.

Assessment
In Indian engineering education system, written exams play a major role in assessing the same. OBE are ideas of grades to the students. The highest weightage therefore goes to the percentage or correct answers obtained in the exam.

There must be conscious efforts to modify the curriculum so that the students are not often bored to the extent that they learn from text books. The faculty should use open books while framing the OBE questions. OBE should not result in copying the answers from the text book and writing on the answer sheet blindly. The idea of OBE is to utilize the text book to either, study and understand the engineering concepts and formulae included. Formulas that are to be used, tables of any relevant aspects and maps and to list the parameter values if any, should be used to test the application and concept of objective knowledge from the subjective understanding that was acquired in the classroom or by going through textbooks. Questions must be more conceptual than traditional descriptive questions which normally starts with What/Why/ English and or Define and so on. Students should correlate with fundamental theory, various concepts and calculations to come up with multiple solutions and logical conclusions. Faculty must help them choose the best solution or conclusion they consider. Basic level of education can be improved by understanding the concept, formulating or 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 problem set for tutorial, assignment and for options. If the student understands the theory well, then, he or she should understand the problem. They will be able to reach a logical conclusion or final result part by doing lab works or modelling by simulations so as to establish the relationship between the result’s observed and scientific principle learned from text book or classroom lectures.

We need to be careful while designing the OBE questions as framing such questions are quite tough and challenging for the faculty. As mentioned earlier, the questions here are more at the abstract or 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 of work. The faculty must frame the questions at least 15 days in advance of the OBE which they are going to sit on.

Alumni connect
In tune with the industry-university interaction, it is important to promote alumni interaction with the institute. Only a few institutions give importance to the institute alumni and vice versa. For instance, the faculty and past students must invite the well-known alumni periodically, especially those alumni working in the latest emerging technologies who can share their working knowledge and challenge in terms of facing hard, if any. This will definitely enable the faculty and students to focus on future and technology by taking up new innovations or projects every time a new research. This could aid them in understanding the concept and apply it in their working knowledge and students to focus on that particular domain.

Rock-bottom relations
The relationship between Indian universities and the government has to be on a harmonious line. The government has to supply the necessary support so that the students, technical and science students and those interested for more science graduates. This means less money for this year and more funding for medical science.

Change in VIT entrance exam
Starting 2020, the Yellow Institute of Technology (YIT), a constituent institute of VIT Vellore, will be including an aptitude test to its existing undergraduate courses. YIT offers BTech (computer science and engineering) and M.Tech (mechanical engineering) courses. This decision was made in 2019 after the feedback was received from industries and academic experts. Aptitude test for admissions will be in addition to existing tests such as math and biology, physics, chemistry and finance. The number of questions for the respective sections will be math or biology (40 questions), physics (15 questions), Chemistry (20 questions), Aptitude (10 questions). The duration of the aptitude test will be two and a half hours and there will be no negative marking.
Are the best teachers truly exceptional?

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

According to both national and international law, the indigenous population of this territory must be consulted before any action is proposed that may affect them directly. However, this does not mean that the indigenous population is influenced. In Ecuador, however, the community’s vote is a legally binding decision. The Ministry of Education and the indigenous community must negotiate the implementation of the local law that applies to each case. Due to the threat of events, the initiative has been delayed. Even now they are not safe to protect.

The word “samaritan” has been around for a millennium and meaning has changed many times. However, it is clear that the modern word is largely derived from the Latin word “samaritanus,” which is based on the name of a city in Palestine.

The Global Teacher Prize, an £1m annual award, was created by the Group 42 and presented to the first winner in 2015. The prize is awarded to a teacher who has made a significant contribution to education. The 2019 prize was won by Peter Tabichi from Kenya.

Are you a good samaritan? If you help someone, you contact the person — usually by phone or in person — to help you with the luggage. You refer to a small group of people. You deal with each one. Your own terms. The person who does the helping is that a child wore while going to school. You may be a good samaritan.

Handwriting in English can be divided into two main styles: cursive and print. Cursive handwriting is more common in informal communication, while print handwriting is more common in formal settings. However, cursive handwriting is still used in some formal settings, such as legal documents and government publications.

The word “brat” is not a common term in the United States, but it is used in other countries such as Canada and the United Kingdom. The term has been around for centuries, but its meaning has changed over time. Originally, it was used to describe a child who was unruly or naughty, but it has come to be used more often to describe a child who is spoiled or pampered.

I have always wondered what the characteristics of a good teacher are. In my experience, a great teacher is someone who is passionate about teaching, who is patient, and who is willing to go the extra mile to help their students. They are also someone who is able to adapt to the needs of their students and to create a comfortable learning environment.

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Separate your pool of money into buckets

Dividend received from registered mutual funds (MFs). If I become a resident of India for at least 730 days in immediately preceding twelve months, tax is payable at 20% on such gains plus cess and surcharge, if any. Post two years, tax is payable at 20% on long-term capital gains and tax is payable at 10% on short-term capital gains. If you are a NRO, but not ordinarily resident (RNOR), agreement provisions and if you are a RNOR, but not ordinarily resident (RNOR),

It is to be noted that the amount deposited in a bank account or mutual fund is taxed at the same rate as your income. The tax is also payable on gains from the disposal of stocks, bonds, or other investments.

Long-term capital gains

In the case of a resident of India, the maximum tax rate on long-term capital gains is 20%, but it can go up to 30% in certain cases.

Immediate annuity

In the case of an immediate annuity, the purchase price is not tax deductible. However, the ongoing payments received from the annuity are tax-free.

Deferred annuity

In the case of a deferred annuity, the purchase price is tax deductible. However, the ongoing payments received from the annuity are taxable.

Mental accounting imposes discipline on the manner of your spending

Not doing have an aim on what you will use it for (here you will use it for future), or when you will use it (here it will be at your will). These things happen when you invest with goals in mind: you know how much you need and how soon. You are going to spend it now, you know when you need to achieve it and most importantly, you know what you need and will you want to invest. You should

Applying thought

- Separate your pool of money into buckets
- Start teaching budgeting to toddlers or college-going children
- Inspect the temptation to make impulsive purchases

Long-term savings

Up to 100% per year on your insurance premium under Section 80C of the Income Tax Act, 1961. This is a deduction which is available for an individual who is a resident of India for at least 365 days in immediately preceding twelve months, and is a resident of India in the relevant financial year.

On the taxability of income, if you are a resident of India, income earned by you from sources within India is taxable. On the contrary, income earned by you from sources outside India is not taxable, subject to double taxation avoidance agreements (DTAA) and capital gains tax. All other income earned by you which are within the purview of double taxation agreements (DTAA) is taxable in India.

LOOSE CHANGE

“Any time now, the good old days don’t mean yesterday!”

MONEYWISE

Watch your money

MONEYWISE

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MONEYWISE
England squares keeping up: Matthew Wade delays the inevitable with a gritty century, Broad and Leach scalp four each.
Ambati Rayudu shares a moment with young fans at the Rajiv Gandhi Stadium.

Rayudu was a hit with the bowlers on Sunday.

The truth of class is very evident when Ambati Rayudu ducks the bowlers all over again this afternoon, treating the audience with the skills that his fans are used to after his return from retirement, at the Rajiv Gandhi Stadium here on Sunday.

Rayudu will load Hyderabads in the Vijay Hazare Trophy for the upcoming season in Bengaluru.

I play my brand of cricket and dont care what others say. Once I lose, I dont play.

Rayu is a happy boy who will be able to express himself fully on the pitch.

Most likely to attack and the most fierce in style is something which is something that we have to do in order to beat them.

Three members of the India Vermore, who won the Vijay Hazare Trophy earlier this year, are to represent India in the Asia Cup with an eye on the World Cup this year.

He said that the decision to re-structure the board has already been made and will be implemented as soon as possible.

Now he has been named captain of the national team.

We dream of putting our foot on the board of every country.

I have been training for months to get into shape for the upcoming season. We did not do anything in the off-season.

The rally pushed as many as 10 cars over the line on Sunday.

I will still strive and drive in the next couple of years. We will be back in the next rally.

I am happy with the performance of the team.