

## The Other Side of Monsoon

The monsoon is upon us, and so is the side effects. Potholes, which is a perennial problem, continues to haunt the citizens yet again. Many parts of the city are already dug up and when they get filled up and their water lever matches with that of the elevated surface around them, it becomes next to impossible for a commuter to find the catch. And they end up paying with injuries, to say the least.

Be it the flood of rivers to potholes on the roads to choked outlets, these problems are eternal and means that nothing can ever be done to avoid them. That means in no age; we ever will have a road that will exist without a pothole. This statement seems as absurd as the reality is. This is a matter of real concern as to why these life-risking issues cannot be resolved?

The blame goes to rain for which people do prayer for months. Imagine the plight of a man who prayed for good rains so that crops can grow and water level can grow so that the city does not suffer the scarcity of water. And the same man riding on a bike gets slammed by a pothole. The pothole that is proof of sheer negligence on the part of some people who simply are devoid of any humanity.

Like many other issues, road management also needs a revolution. A huge campaign is the need of the hour where accountable culprits are booked and punished. If a road cannot sustain a light shower of rain, the makers need training and should be sent back to elementary school. Incapable people cannot be allowed to work where the life of people is at stake.

It's not just the duty of the government to put the best and qualified men at work who can survive without any corruption at any level, it also is the duty of the people who live in the area to keep a check on the work being done for their own use. The poor mentality of 'none of my business' must go, and a sense of ownership must pitch in. A resident cannot shrug their shoulders by saying that it is the job of government to get things done. The idea of considering government a separate entity is really pernicious for our development. A government is nothing but a bunch of elected people who work on our behalf. When we have a contractor building our house, we do not shrug away on the pretext that it is their job. Rather, we take a close look on every single brick they place, and we pick and keep control on what they do. The same sense of ownership is the need from us, and then, the next time, a road is made, we will keep an eye on the layers they are spreading and see if the material is good. Then we will be able to have pothole-free roads and will lead a safer monsoon.

## INS Tarkash at St. Petersburg, Russia

Towards bolstering the robust ties between Russia and India and in recognition of the 'Special and Privileged Strategic Partnership' between the two countries, Indian Naval Ship Tarkash arrived at St. Petersburg, Russia today, on 25 July 2019 to participate in The Russian Navy Day Parade. The ship was welcomed into harbour by officials from the Russian Navy with a live performance by the Russian Naval Band as a part of the Welcome Ceremony.

The Indian Navy is being represented at the Russian Navy Day Parade 2019, by a delegation led by Vice Admiral Ajit Kumar P, Flag Officer Commanding-in-Chief, Western Naval Command and INS Tarkash. In addition to attending the Navy Day Parade, the Flag Officer would also call on the Commander-in-Chief of the Russian Navy to review Navy to Navy cooperation and explore new avenues for collaboration.

INS Tarkash will form part of the mobile column for the review by the President of the Russian Federation. During its stay in harbour, the ship will be berthed at Lt Schmidt Embankment and remain open for visitors on 26 and 27 July 2019. The ships crew would also have professional interactions with the Russian Navy towards enhancing co-operation between the two forces.

INS Tarkash, commanded by Captain Sathish Vasudev, is the second ship of the state-of-the-art Teg Class Stealth Frigates (P1135.6), built by Yantar Shipyard at Kaliningrad, Russia. It is equipped with a versatile range of weapons and sensors and manned by a highly motivated crew of over 250 personnel including 30 Officers. It incorporates the latest stealth features such as reduced radar, infra-red, acoustic and magnetic signatures, thus making it difficult to detect at sea.

## Brian Sheehan, Vice President of Lions International arrived in udaipur

**Udaipur:** Brian Sheehan and Lion Lady Lori, the Second Vice President of Lions Clubs International, arrived at the Maharana Pratap Airport of Udaipur with former international director Pravin Chhejed on Tuesday for a personal visit

According to Rajasthani tradition on the airport, the pagadi Uparna offered to the first deputy governor of province 3233 E2, Lion Sanjay Bhandari, ID Indore Lion Dr. VK Ladia, former multi council chairman Arvind Chatur, divisional president Lion Shyam Nagori, Lion S. Mogra And Regional President Lion Sisodia, Lion Sunil Maru, Lion Vijay Jain, Micro Member Poonam Ladia, OP Maheshwari, Kamlesh Kumavat, Renu Banthia, Madhu Chatur, Bhagwati Chaudhary. Well came the guests

## Rohit Verma to represent India with rainbow of woven cultural colours

It is not always that the tri-colour manifests itself to accommodate the myriad hues of the rainbow at its resplendent best. But when it does, you can be sure it spells inclusiveness and acceptance of sheer talent!

In this case, the talent we refer to is the amazing designer Rohit Verma who is doing India proud by walking the India Day Parade at Atlanta this August.

Verma, known for the classy Indianness in designs, will be displaying his amazing collection at the IACA Festival of India at Atlanta as well. He declares, "I am excited to be at the illustrious IACA Festival of India. Taking my Indian flag to Atlanta while representing my Indian culture and art gives me immense pleasure. A special thanks to Kamleshji who invited me and the entire team of IACA. "Speaking about the collection, Verma reveals, "I've used different Indian fabrics such as hand-woven Khadi and cotton to represent the true essence of India on the runway. The collection will portray my emotions for India."

Exults Verma, "It's a great honour to be representing India at the India Day Parade. Jai Hind!"

# Launched the first Urban95 peer city learning workshop in Udaipur



**Udaipur:** Bernard van Leer Foundation, an independent foundation working towards early childhood development, in collaboration with the National Institute of Urban Affairs, a premier institute for research, capacity building and dissemination of knowledge for the urban sector in India, launched the first Urban95 peer city learning workshop in Udaipur. The workshop was convened by Bernard van Leer Foundation and the National Institute of Urban Affairs, in collaboration with the Udaipur Municipal Corporation. The inaugural session witnessed participation of Mr. Chandra Singh Kothari, Mayor, Mr. Ankit Kumar Singh IAS, Municipal Commissioner and Ms. Rushda Majeed, India

Representative, Bernard van Leer Foundation, as well as municipal representatives from the cities of Udaipur, Bhubaneswar, and Pune.

Urban95 is an initiative created by the Bernard van Leer Foundation in 2016, to help change the landscapes and opportunities that shape young children's lives. The Urban95 peer-to-peer learning workshop is aimed at providing a platform for learning and create concrete solutions, for addressing issues pertaining to child development across cities, and to build a network of urban professionals to drive a movement to support young children and their caregivers. Udaipur, Pune, and Bhubaneswar are partner Urban95 cities in India. The inaugural peer-to-peer work-

shop focused on conversations towards creating a conducive environment for young children and their development during the first five, crucial years of their lives. It also emphasised on the necessity to create tools to understand and measure the needs and experiences of children and their caregivers, and to develop a roadmap with partner cities towards holistic child development initiatives.

At the inaugural session of the workshop, Ms. Rushda Majeed, India representative, BvLF said, "All young children deserve a good start in life. The first five years of growing up, are the most crucial for any individual child. A good start aids each child to explore their full potential and sets the foundation for a healthy and progressive society. Mr. Chandra

Singh Kothari, Mayor of Udaipur, said, "I believe that we are beginning to think about children's perspective at the city's scale through Urban95 initiative and I assure you Udaipur will put in all efforts to materialize and implement these ideas. The Urban95 peer cities learning workshops, focus on using data to measure the needs and experiences of young children and families in cities, to aid in making evidence-based decisions, for transforming the experience of young children and their caregivers in cities. The Urban95 workshops will correspondingly conducted in other cities of the country to highlight the importance of the link between cities and the built environment to the early years of children's lives.

## JAGUAR LAND ROVER INAUGURATES ITS FIRST BOUTIQUE SHOWROOM IN INDIA AT BENGALURU

**Udaipur:** Jaguar Land Rover India announced the opening of its new Boutique showroom by Marqland at Cunningham Road in Bengaluru. The new facility was inaugurated by Rohit Suri, President & Managing Director, Jaguar Land Rover India Ltd (JLRIL) and Naveen Philip, Director, Marqland.

Located in the heart of Bengaluru, the facility offers better customer access and allows for the display of both Jaguar and Land Rover's portfolio. The boutique showroom is equipped with a digital personalization studio, offering enriched-

customisation options. It also showcases and retails the latest accessories and branded goods.

Rohit Suri, President & Managing Director, Jaguar Land Rover India Ltd (JLRIL), said: "We are pleased to introduce a boutique showroom in one of our key markets, Bengaluru."

Enabled by the latest in digital technologies, the brand new facility will help us enhance customer experience and engagement with the two iconic brands. The showroom is very well located and offers great ease of access to many fans



and customers of Jaguar Land Rover in Bengaluru."

## A Celeb-Studded Party of Ravinder Jeet Dariya's Mushkil - Fear Behind You



Producer Ravinder Jeet Dariya threw a party for friends and family right ahead of his film, Mushkil - Fear Behind You's release, slated for 9th August '19. Satellite The Club in Andheri West came alive as the film's cast, crew and other celebrity guests were spotted tapping their feet to choicest numbers over lip smacking delicacies! Producer-Host Ravinder Jeet Dariya, the film's lead cast Rajnesh Duggall and Kunaal Roy Kapur alongside director Rajiv S Ruia were the first to arrive while Pooja Bisht, Nazia Hussain, Shafaq Naaz, Giorgi Andriani, Kurush Deboo, Nikitin Dheer, Navraj Hans, followed suit right after. Incidentally, the film's team also launched the romantic song Naina Naina, crooned by Nakul Chhawchharia and set to music by Ravi Chopra, earlier in the day. The mellow song takes us through the initial journey of falling in love and is shot beautifully around the ghats of Benares.

Directed by Rajiv S Ruia and produced by Ravinder Jeet Dariya under the banner Big Bat Films, Mushkil - Fear Behind You is the story of four friends who end up at a forbidden castle. Do watch out for Mushkil - Fear Behind You which is all set for nationwide release on 9th August, 2019.

## Rohit Verma turns the ramp into Runway of Dreams for the differently-abled!

Global designer Rohit Verma has always been known to follow his heart. And his heart seems to be in the right place when it comes to standing up for the cause of children. Rohit Verma has turned the ramp walk into a catwalk for a cause by spearheading a fundraiser for differently-abled children called Mydream Fashion Trunk Show at the Capitolio Reception Hall, Houston, Texas, USA.

Organized by the Mydream Global Foundation, a New Jersey based non-profit organization, the event will see Rohit Verma at his creative best as well.

"Children are the manifestation of the divine. I am grateful to Lord Krishna that I am a tool," says an elated Rohit Verma.

Mydream Global Foundation, the brainchild of Rashmi Bedi, a former Mrs India New Jersey, works towards helping differently-abled children. They have also organized events in aid of soldiers and their families, for empowering women through education, and are the people behind the National Bravery Awards and Bharat Global Icon Awards. Ms Bedi was also felicitated with the New York State Highest Woman Empowerment Award for her contribution to society.

Rohit Verma has a strong Bollywood connect and is a sought-after global designer known for his menswear, bridal and couture fashion. And he is regularly off to foreign shores to showcase his collections that have a fan following around the world. This time again, his association with a worthy cause only makes it more exciting. Kudos!



## KEI Industries supports Sawan Kawad Rally



**New Delhi:** Supporting the Sawan Kawad Mela, country's leading society sensitive company, KEI Industries Ltd today inaugurated two Mobile Vans providing first aid and connectivity to thousands of Kanwarias.

Considering the huge crowd gathering for the mela, the company will play a part by moving along with the Kanwarias on their journey facilitating first aid, multiple charging points and video calling facility to the thousands of devotees.

Kanwarias have a long, resilient journey and a huge number of makeshift accommodations are constructed across this expedition where they rest. They face major hardships which go beyond just pitched roads and shelter. Eminent facilities like charging points are an unexplored phenomenon when it comes to providing assistance to Kanwarias. Creating mobile visibility with mobile charging units, KEI Industries aims to make this a #kawadchaltirah.

Speaking on the occasion, Mrs Archana Gupta, Non-Executive Director-KEI Industries Ltd. said: "Our Company has always been dedicated towards the amelioration of the society and assisting the government on the same. The annual tradition of Kanwar Yatra has procured a new dimension lately as the number of devotees are on the rise. Our company acknowledges and wishes to work towards overcoming the hardships faced by these pilgrims while travelling, making their journey fitter." Sawan is a month for Kanwar Yatra. It is a community festival where millions of participants come together to offer their devotion to Lord Shiva by collecting sacred water from the Ganga and carry it across hundreds of miles to dispense as offerings.

## HDFC: FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2019

**Udaipur:** The Board of Directors of HDFC Bank Limited approved the Bank's (Indian GAAP) results for the quarter ended June 30, 2019, at their meeting held in Mumbai on Saturday, July 20, 2019. The accounts have been subjected to a 'Limited Review' by the statutory auditors of the Bank.

Profit & Loss Account: Quarter ended June 30, 2019

The Bank's total income for the quarter ended June 30, 2019 at `32,361.8 crore grew by 22.7% from `26,367.0 crore for the quarter ended June 30, 2018. Net revenues (net interest income plus other income) increased by 24.8% to `18,264.5 crore for the quarter ended June 30, 2019 from `14,631.6 crore in the corresponding quarter of the previous year. Net interest income (interest earned less interest expended) for the quarter ended June 30, 2019 grew by 22.9% to `13,294.3 crore, from `10,813.6 crore for the quarter ended June 30, 2018, driven by asset growth and a core net interest margin for the quarter of 4.3%.

Other income (non-interest revenue) at `4,970.3 crore was 27.2% of the net revenues for the quarter ended June 30, 2019 and grew by 30.2% over `3,818.1 crore in the corresponding quarter ended June 30, 2018. The four components of other income for the quarter ended June 30, 2019 were fees & commissions of `3,551.6 crore (`3,171.0 crore in the corresponding quarter of the previous year), foreign exchange & derivatives revenue of `576.7 crore (`499.6 crore for the corresponding quarter of the previous year), gain on revaluation / sale of investments of `212.0 crore (loss of `283.2 crore in the corresponding quarter of the previous year) and miscellaneous income, including recoveries and dividend, of `630.0 crore (`430.7 crore for the corresponding quarter of the previous year).

Operating expenses for the quarter ended June 30, 2019 were `7,117.3 crore, an increase of 18.9% over `5,983.9 crore during the corresponding quarter of the previous year. The core cost-to-income ratio for the quarter was at 39.4% as against 40.1% for the corresponding quarter ended June 30, 2018.

Provisions and contingencies for the quarter ended June 30, 2019 were `2,613.7 crore as against `1,629.4 crore for the quarter ended June 30, 2018. The key components therein for the quarter ended June 30, 2019 were specific loan loss and contingent provisions of `2,413.5 crore (as against `1,432.2 crore for the corresponding quarter of the previous year) and general provisions `200.2 crore (as against `183.2 crore for the corresponding quarter of the previous year). General provisions include additional provisions of `85.9 crore for standard advances to the NBFC / HFC sector. Profit before tax (PBT) for the quarter ended June 30, 2019 was up 21.6% to `8,533.6 crore. After providing `2,965.4 crore for taxation, the Bank earned a net profit of `5,568.2 crore, an increase of 21.0% over the quarter ended June 30, 2018.

### NETWORK

As of June 30, 2019, the Bank's distribution network was at 5,130 banking outlets and 13,395 ATMs across 2,764 cities / towns as against 4,804 banking outlets and 12,808 ATMs across 2,700 cities / towns as of June 30, 2018. Of the total banking outlets, 53% are in semi-urban and rural areas. Number of employees were at 104,154 as of June 30, 2019 (as against 89,550 as of June 30, 2018).

### ASSET QUALITY

Gross non-performing assets were at 1.40% of gross advances as on June 30, 2019 (1.17% excluding NPAs in the agricultural segment) as against 1.33% as on June 30, 2018 (1.09% excluding NPAs in the agricultural segment). Net non-performing assets were at 0.4% of net advances as on June 30, 2019. The Bank held floating provisions of `1,451 crore as on June 30, 2019. Total provisions (comprising specific provisions, general provisions and floating provisions) were 115% of the gross non-performing loans as on June 30, 2019.

The consolidated net profit for the quarter ended June 30, 2019 was `5,676 crore, up 18.0%, over the quarter ended June 30, 2018. Consolidated advances grew by 17.2% from `751,386 crore as on June 30, 2018 to `880,939 crore as on June 30, 2019.

## HDFC ERGO Implements Pradhan Mantri Fasal Bima Yojana

**Udaipur:** HDFC ERGO General Insurance Company, India's third largest non-life insurance provider in the private sector, has been authorized by the Government of Rajasthan to implement the Pradhan Mantri Fasal Bima Yojana (PMFBY) for loanee and non-loanee farmers in the districts of Jaipur, Jaisalmer, Sikar, Tonk, Banswara, Bharatpur, Pali, Pratapgarh and Nagaur for the Kharif season of 2019.

PMFBY scheme insures farmers against any losses in crop yield arising out of a wide range of external risks such as draught, floods, dry spells, landslides, cyclones, hurricanes, pests, diseases and others.