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“Nobody’s perfect.”



IRDAI removes age bar for buying health insurance

Bindu Shajan Perappadan

NEW DELHI

The Insurance Regulatory and Development Authority of India (IRDAI) has removed the age limit for purchasing health insurance policies, with effect from April 1.

Earlier, there was an age limit of 65 years to buy new health insurance policies. The IRDAI's latest move is aimed at bringing in extended health benefits to senior citizens, and caters to diverse demographic groups, including children and maternity needs.

The IRDAI directive mandates health insurance providers to develop specialised policies catering to senior citizens, and to establish dedicated channels for addressing their claims and grievances.

Companies are also encouraged to develop tailored products to meet specific age-related requirements, fostering a more inclusive healthcare ecosystem.

It adds that the move will enhance the accessibility and affordability of



Towards inclusivity

What does the latest IRDAI directive say

- 1) Health insurance providers must develop specialised policies catering to senior citizens, and establish dedicated channels for addressing their claims and grievances
- 2) Companies are encouraged to develop tailored products to meet specific age-related requirements

healthcare coverage across all age groups.

The IRDAI is an autonomous and statutory body responsible for managing and regulating India's insurance and reinsurance industry.

'Significant move'

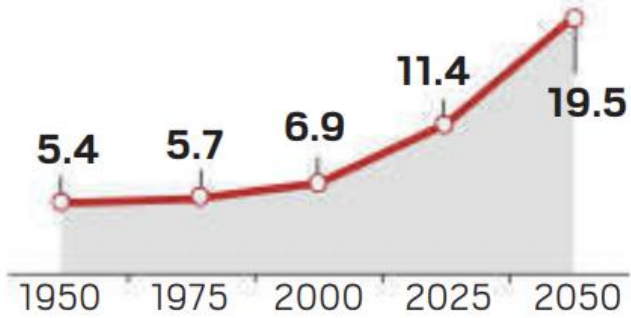
Speaking about the decision, Aashish Chaudhry, MD of Aakash Healthcare, said: "The recent decision to lift the age restriction on insurance coverage is a significant advancement. Now, with the removal of this restriction, even the elderly can access cashless insurance benefits, though premiums for this demographic may be higher.

This change will greatly benefit those in need of medical insurance, including children, maternity cases, and senior citizens, ensuring a healthier life for many. It's a welcome move, serving the public interest and promoting the longevity and well-being of our citizens, while also advancing comprehensive insurance coverage."

Ratnesh Sinha, head of sales and marketing at PSRI Hospital said that this opens up avenues for people above 65 years. "This may lead to better access to healthcare and reduced burden of medical expenditure for those in the age bracket," he said.

SENIOR CITIZENS IN INDIA

Rise in elderly population (age 60 and above) in %



Source: United Nation (2019), World Population Prospects, The 2019 Revision, United Nations, New York

Prominent diseases among India's senior citizens (%)

Cardiovascular	35.6%
Hypertension	32%
Diabetes	13.2%
Chronic lung disease	8.3%
Chronic bone or joint disease	19%
Cancer	0.7%

All data self-reported

Source: Longitudinal Ageing Study in India



Insurance Regulatory and Development Authority of India



भारतीय बीमा विनियामक और विकास प्राधिकरण
Insurance Regulatory and Development
Authority of India

Abbreviation	IRDAI
Formation	1999
Type	Regulatory Body
Legal status	Active
Headquarters	Sy No. 115/1, Financial District, Nanakramguda, Hyderabad – 500032
Location	India Hyderabad, Telangana
Coordinates	 17.385°N 78.486°E
Services	Insurance of India
Owner	Ministry of Finance, Government of India
Key people	Debasish Panda, IAS (Chairperson)

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RJD LEADER'S RETORT
Nitish has lost his senses, says Lalu
NEWS » PAGE 6



CRISIS DEEPENS
Israeli strikes kill 18 children in Rafah
WORLD » PAGE 14



MALDIVES PARLIAMENTARY POLLS
Muizzu's party secures a landslide victory
WORLD » PAGE 14



AT ODOR
The Left-Cong. hostility in Kerala
The INDIA allies share no bonhomie in the State
EDITORIAL » PAGE 6



THRILLING FINISH
KKR edges out RCB, GT scrapes past PBKS
SPORT » PAGE 16

INSIDE



Mulling ST status for II Gurkha sub-tribes: Shah

KOLKATA Union Home Minister Amit Shah on Sunday said the Centre was considering including 11 Gurkha sub-tribes in the Scheduled Tribe list and that aspirants of the Gurkha community was always a priority for the BJP. » PAGE 2

Ukraine says it struck Russian ship in Crimea

KYIV Ukraine said its Navy had struck a salvage ship belonging to Russia on the annexed Crimean peninsula. Social media footage purportedly filmed in the Crimean port of Sevastopol showed a ship in flames. » PAGE 34

On the electoral cycle



A reminder: A painting made for voter awareness at Jalore in Rajasthan. SHASHI SHEKHAR RASHID/AP

Report faults crew, station staff, safety lapses on train for Andhra Pradesh accident

S. Vijay Kumar
CHENNAI
An investigation into a major train accident that left 17 people dead and 34 others injured in the Vizianagaram district of Andhra Pradesh last year has concluded that the accident was caused by an "error in train working", adding that the collision could have been averted had the crew and operating staff followed the rules.
The inquiry by Pranjeev Saxena, Commissioner of Railway Safety of the North East Circle, has also exposed lapses on the part of the railway administration; the National Disaster Response Force's lack of expertise in handling relief

and rescue operations after train accidents; and systemic safety lapses, including the failure of anti-telescopic features in the trains and the malfunctioning of an automatic signalling system.
Primary reasons
A locomotive pilot's decision to overshoot a signal in danger and his assistant's failure to apply the emergency brakes in the face of the approaching collision were the primary reasons why Train No. 08S04 Visakhapatnam-Rayagada Passenger train No. 08S32 Visakhapatnam-Palasa Passenger at a speed of 82 kmph on October 29, 2023, accord-



Behind the tragedy: The site of the train accident in Vizianagaram of Andhra Pradesh on October 29, 2023 that left 17 people dead and 34 others injured.

ing to the final CRS report. The accident occurred between Kantakapalle and Alamanda railway stations in the Waltair Division of East Coast Railway.
Despite the failure of three automatic signals on all three lines, the Signal & Telecommunication staff did not indicate actions or precautions to be taken by the station and control staff. Badly drafted rules led to ambiguity on what was to be done in case of automatic signal failure, the report said.
For some reason, the stationmasters started informing the crew of approaching trains about the failed signals, which encouraged them to bypass the prescribed precau-

ture of the train management to hear the conversation between the Loco Pilot and the stationmaster of Kantakapalle over walkie-talkie and "stolen" Train No. 08S04 to proceed.
This was the penultimate action leading to the accident. Overwriting in the Private Number book on the number, claimed

Soren was arrested for refusing to leave the INDIA bloc, says Kharge

Amit Bhalari
PATNA

Former Jharkhand Chief Minister Hemant Soren was arrested for refusing to leave the INDIA bloc, Congress chief Mallikarjun Kharge alleged at a joint Opposition rally in Ranchi on Sunday, warning Prime Minister Narendra Modi that if he tried to "terrorise" tribals, he himself would be destroyed.
In a show of Opposition unity and strength, the leaders of the 28 parties who constitute the INDIA bloc shared the stage at the Ulgulan Naya Mahaula in Ranchi, taking it in turns to lash out at Mr. Modi and the ruling BJP for allegedly putting two CMs in jail — Mr. Soren and Delhi CM Arvind Kejriwal.
The wives of both men were present with messag-



INDIA bloc leaders at the Ulgulan rally in Ranchi on Sunday. PTI

es from their jailed spouses, even as INDIA leaders vowed to protect the Constitution and democracy by uprooting the BJP-led Narmada chief Shibu Soren and Jharkhand CM Cham-pal Soren, Aam Aadmi Party leader Sanjay Singh and Punjab CM Bhagwant Mann, Trinamool Congress leader Vivek Gupta,

National Conference president Feroz Abdullah, and Communist Party of India (Marxist-Leninist) general secretary Dipankar Bhattacharya.

Historic revolution
The INDIA bloc has borrowed the word "ulgulan", meaning "revolution", from the local dialect, the word was coined by Adwait Kon-Birsa Munda to describe his fight against the British for water, forest, and land, and the Opposition coalition is taking a cue from that historic revolution to describe its own electoral battle against the BJP.
Alleging that the BJP has made central agencies into its agents, Mr. Champal Soren claimed that a conspiracy is being hatched to erase the existence of the tribals and indigenous people in Jharkhand.

Net direct tax collections exceed 2023-24 target

Tax kitty grew thanks to a surge in personal income tax; uptick in net tax collections by the year-end was driven by it and securities transaction tax, while net corporate tax kitty shrank

Vikas Dhoot
NEW DELHI

India's net direct tax collections grew 17.7% in 2023-24 to hit ₹19.58 lakh crore, marginally surpassing the revised estimates for the year, thanks to a surge in personal income tax whose share of the tax kitty rose to 53.3% from 50.06% in the previous year while corporate taxes' contribution dipped to 46.5% from 49.6%.
Provisional data released by the Finance Ministry on Sunday also showed that the uptick in net tax collections over the final fortnight of the financial year was driven by personal income tax (PIT) and securities transaction tax (STT) collections, while the net corporate tax kitty shrank a little.



PIT and STT receipts also grew at almost double the pace of corporate taxes. Although gross corporate tax collections increased from ₹10.98 lakh crore as of March 17 to ₹11.32 lakh crore by the close of the financial year, the net tax receipts from corporates, calculated after adjusting for refunds, dropped from ₹9.14 lakh crore on March 17 to ₹9.11 lakh crore.

The gross direct tax kitty for 2023-24 stood at ₹23,53,000 crore, registering a growth of 18.5% over the ₹19,72 lakh crore tally in 2022-23.
Of this, gross PIT and STT receipts accounted for ₹12.01 lakh crore, rising ₹76,000 crore between March 17 and 31.

Cong. will hand private wealth to Muslims: PM

The Hindu Bureau
DARJILING

Assailing the Congress' promise in its manifesto to address inequality, Prime Minister Narendra Modi on Sunday said the Congress, if elected to power, would distribute People's Land, gold and other valuables among Muslims.
"The Congress has declared that Muslims have the first right to the country's resources," he said.
Addressing public meetings in Rajasthan's Jalore and Banswara, he said the Congress had announced a survey to value the property of individuals, gold owned by women, and silver mostly owned by tribal castes for redistribution.
Land and cash belonging to government employees and others would also be so distributed, he said. "You tolerate the Congress government snatching your hard-earned money and property," he asked.



Prime Minister Narendra Modi and Rajasthan Chief Minister Bhajendra Sharma (left) at a public meeting in Jalore on Sunday. AP

While the Congress manifesto has promised to make "suitable changes in policies" to address the growing inequality of wealth and income, party leader Rahul Gandhi said in Hyderabad earlier this month that the Congress, if voted to power, would carry out a financial and institutional survey, after the caste census, to ascertain the distribution of wealth among the people in the country.
"The then Congress Prime Minister Manmohan Singh stated [in 2006] that Muslims had the first claim

on the country's resources. That means the property will be distributed among those who have a large number of children... and among the infiltrators. Is it acceptable to you?" Mr. Modi said. He said "urban Naxal" ideology of the Congress would even deprive the women of their auspicious mangalsutra. "Congress has stooped to such a level. How can you tolerate your hard-earned money going into the hands of infiltrators?" Mr. Modi said.
"HATE SPEECH," SAYS CONGRESS
» PAGE 4

Net direct tax collections exceed 2023-24 target

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PIT and STT receipts also grew at almost double the pace of corporate taxes last year.

As of March 17, net direct taxes had risen 19.88% to ₹18.9 lakh crore, with PIT and STT accounting for 51.4% of the receipts and corporate tax yielding ₹9.14 lakh crore.

By March 31, PIT and STT inflows had increased

by ₹73,000 crore, lifting their full-year tally to ₹10.44 lakh crore.

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DIRECT TAX MOP-UP IN FY24 (₹ trillion)*



*After refund

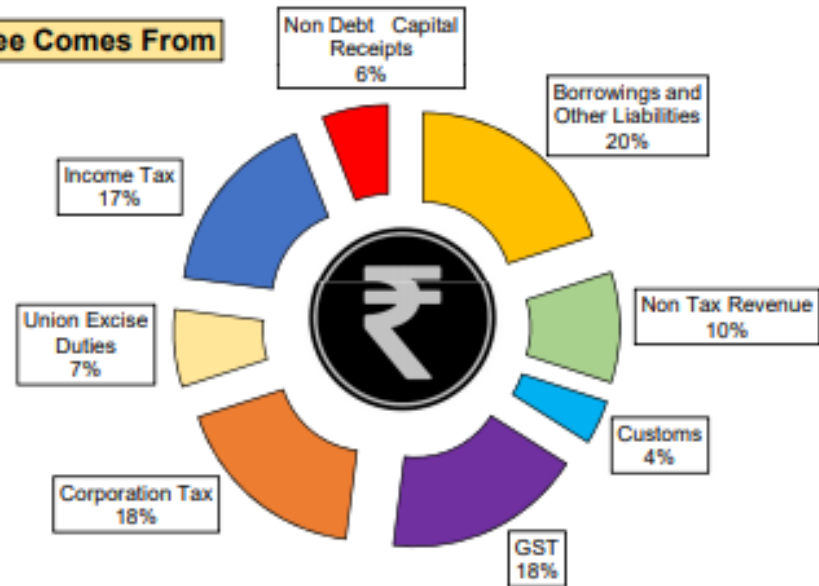


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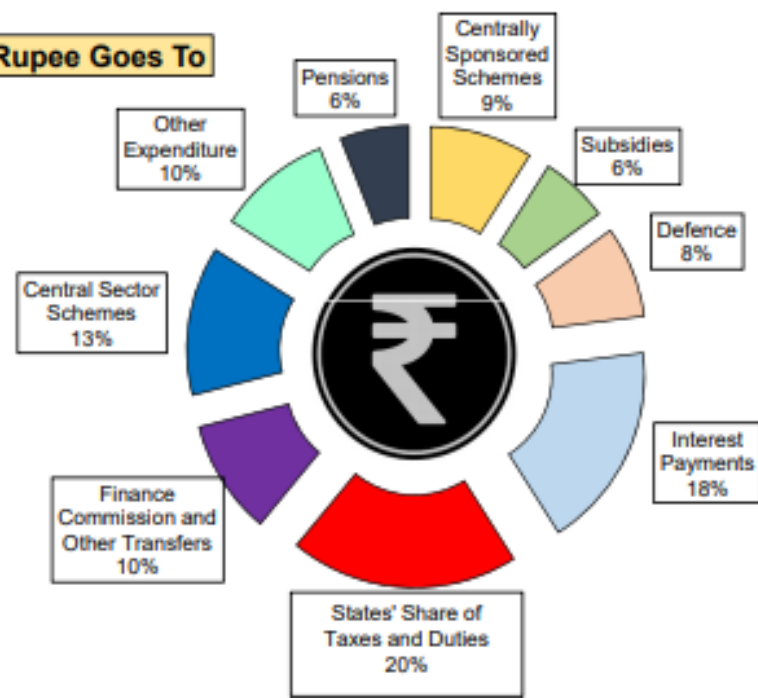
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Budget at a Glance

Rupee Comes From



Rupee Goes To



Nandini to sponsor two cricket teams in World Cup

The Hindu Bureau

BENGALURU

Get ready to see the Nandini logo on the jerseys of Scotland and Ireland cricketers during the ICC Men's T20 World Cup which will be held in June. The Karnataka Milk Federation, the dairy cooperative from the State, will be sponsoring the two teams in the competition.

“Our brand name and logo will appear on the lead arm of the jerseys of the players. We will also be running various social media and advertisement campaigns in association with the teams. We also want to launch whey-based drinks during the World Cup,” M. K. Jagadish, managing director, KMF, said.

Karnataka Milk Federation

Trade name	Nandini
Native name	ಕರ್ನಾಟಕ ಸಹಕಾರ ಹಾಲು ಉತ್ಪಾದಕರ ಒಕ್ಕೂಟ
Company type	Cooperative
Industry	Dairy
Founded	1974
Headquarters	Bangalore, Hassan, Karnataka, India
Key people	Jayanth y (President)
Products	Milk, curd, ghee, butter, paneer, cheese, milk powder, sweets, chocolates, ice cream, frozen desserts
Owner	Ministry of Cooperation, Government of Karnataka
Parent	Government of Karnataka

India is a top-tier security partner: Australia

Dinakar Peri
NEW DELHI

India is a top-tier security partner for Australia, stated its new National Defence Strategy-2024 released last week, and through the Comprehensive Strategic Partnership between Australia and India, the government is continuing to prioritise practical and tangible cooperation that directly contributes to Indo-Pacific stability.

“Australia will continue to support India’s key role in the region by increasing the depth and complexity of our defence cooperation. The government will continue to seek opportunities with India to drive practical bilateral and multilateral cooperation, defence industry cooperation and information sharing,” the NDS released on April 17 said.

The 2024 Integrated Investment Programme (IIP) was also released which

sets out the specific defence capabilities Australia will invest in to give effect to the NDS.

As per this, the Albanese government has allocated \$330 billion for the IIP over the decade to 2033-34. Adding other commitments announced, the defence funding as a proportion of Gross Domestic Product is projected to rise to around 2.4% by 2033-34 – up to 0.3% higher than the spending trajectory set by the former government, a

statement from the Australian government said.

India is a “top tier” security partner for Australia, Australian envoy in India Philip Green said on X. “Under the 2024 National Defence Strategy, Australia will support India’s role in our region and seek to drive practical bilateral and multilateral cooperation, defence industry opportunities and information sharing.”

Australia will also invest in deepening our defence

relationships with partners across Southeast Asia and the Pacific, as well as in the Indian Ocean and North Asia regions, the NDS said. “This includes continuing to expand our partnerships with Japan and India. Australia will also continue to work closely with like-minded partners outside the Indo-Pacific, including key European nations.”

The NDS also noted that the risk of a conflict is increasing, including on the border with India.

- **Cooperation in QUAD**

- Both India and Australia are members of Quad.
- Maritime Domain Awareness (MDA), subsurface domain awareness, and anti-submarine warfare have been major focus areas for the Quad.
- In information sharing, the Quad's Indo-Pacific MDA or IPMDA is currently in the implementation phase.
 - IPMDA is a technology and training initiative to increase maritime domain awareness in the Indo-Pacific region.
 - It was introduced at the Tokyo summit in 2022.

- **Bilateral cooperation**

- India and Australia signed a Mutual Logistics Support agreement in 2020.
- The two Navies signed the 'Joint Guidance for the India-Australia Navy to Navy Relationship' document in August 2021.
- Australia also has a Liaison Officer at the Indian Navv's Information Fusion Centre for the Indian Ocean Region.

-
- Several firsts in 2023 in bilateral defence cooperation
 - There have been several firsts this year in bilateral defence cooperation:
 - the maiden visit of an Indian Navy submarine to Australia;
 - Canberra hosting the Malabar naval exercise; and
 - Indian Navy Dornier and Air Force C-130 visiting Cocos Keeling island.

BUSINESS AS USUAL

By UNNAY DUKUR
IDEA EXCHANGE
Leaders may not be scared but Congress grassroots workers have not got anywhere
MALLIKARJUN KHARGE
CONGRESS
PAGE 14

WHEN IN POWER, THEY SAID MUSLIMS HAVE FIRST RIGHT: PM IN RAJASTHAN PM on Muslims: Cong will give your wealth to 'those with more children'



Prime Minister Narendra Modi with Rajasthani Chief Minister Bhajan Lal Sharma during a rally in Jalore. PTI

'Should your hard-earned money be given to infiltrators, do you agree to it?'

PARUL KULSHRESTHA & HAMZA KHAN
BANSWARA, JAIPUR, APRIL 21

MENTIONING MUSLIMS and former Prime Minister Manmohan Singh's remarks on their "first claim" on resources, Prime Minister Narendra Modi said Sunday that the Congress, if voted to power, could distribute the nation's wealth among "infiltrators" and "those who have more children".
Addressing an election rally in Rajasthan's Banswara, he said, "Kya jab unki zaroor hai, ushenne kaha tha ki desh ki sampatti par..."

pehla adhikar Musalmano ka hai, Usko muslamo, ye sampatti ki zaroor kisko basanenge? Jinka zyada bacha hai, unko bahutenge, ghus-paithayon ko bahutenge. Kya aapki sampatti ko dovo denge? Aapko manzoor hai yeh? (Earlier, when they were in power, they had said Muslims have the first right to the wealth of the nation. This means they will distribute this wealth to those who have more children. Should you hard-earned money be given to infiltrators? Do you agree to this?)
CONTINUED ON PAGE 2



Opposition bloc leaders Priyanka Chaturvedi, Kalpana Soren, Sanjay Singh, Bhagwant Mann, Alhesh Yadav, Champai Soren, Farooq Abdullah and Rajesh Thakur in Ranchi, Sunday. PTI

Kharge: What PM said is hate speech, our manifesto talks of justice for all Rest in Peace... Election Commission of India: TN Minister

MANOJ CG
NEW DELHI, APRIL 21
TERMINING PRIME MINISTER Narendra Modi's remarks as "hate speech", the Congress on Sunday said it was "a well thought-out plot" to divert people's attention, prompted by the "bait" and "disappointment" over the first phase of the ongoing Lok Sabha elections. The party said its manifesto "has no mention of the words Muslim and Hindu" and talks about equality and justice for all.
RIGHT IN THE COUNTRY'S ASSETS. Reacting sharply to his remarks, Congress president Mallikarjun Kharge said "the Prime Minister in the history of India has lowered the dignity of his office as much as Modi." He said Modi's "hate-filled" speech showed that the Opposition INDIA bloc was winning the first phase of elections which was held on April 19.
"What Modi said was hate speech and also a well thought-out plot to divert attention. Today, the Prime Minister did what he does best," he said.
CONTINUED ON PAGE 2

INSIDE
AT INDIA BLOC RALLY IN RANCHI, FOCUS ON ARRESTS OF SOREN AND KEJRIWAL P 10

IN HIS SPEECH IN RAJASTHAN, Modi claimed that the Congress's manifesto talks about taking the "gold of mothers and sisters" and distributing that wealth, adding that the then Manmohan Singh government had said Muslims have the first...

Peru-based top potato research centre to set up India wing

HARIKISHAN SHARMA
NEW DELHI, APRIL 21

SEVEN YEARS after China got a regional centre of Peru-based International Potato Center (CIP), the premier research-for-development organisation with focus on potato and sweet potato, India is set to get a similar centre. The CIP-South Asia Regional Centre (CIP-SARC) is expected to come up in Agra.

The centre will serve farmers not only in potato-belt states of India such as Uttar Pradesh, Bihar and West Bengal but also in other South Asian countries. The Indian Express has learnt that the proposal to establish the CIP-SARC is on the 100-day agenda of the Ministry of Agriculture and Farmers' Welfare, which is being prepared for the new government to be sworn in after June 4.

According to sources, officials from both sides — India and Peru — have concluded the negotiations and a formal agreement will be signed after approval from the Union Cabinet.

The Agriculture Ministry is learnt to have forwarded the proposal to set up the CIP-SARC to the Committee on Establishment Expenditure (CEE) headed by Expenditure Secretary. After the CEE's clearance, the proposal will go to the Cabinet for final approval.

The project is expected to cost \$20 million (about ₹s 160 crore), of which India will contribute \$3 million (₹s 180 crore) and the rest will be funded by the CIP sources. The Uttar Pradesh government will be proposed to host the research centre.

According to officials, the CIP-SARC will focus on development of new varieties of potato and sweet potato, which are climate resilient, disease-free and...
CONTINUED ON PAGE 2

AN EXPRESS SERIES - PART I : MAHARASHTRA

Many new cracks on the political ground but above it, there's one question: Modi versus?

The Indian Express retraces the route from where Rahul Gandhi's second 'yatra' ended, takes detours to listen to people — on where the Opposition and the ruling party are headed



A 'Modi guarantee' hoarding in Mumbai. Amir Chakravarty

WHEN THE Bharat Jodo Nyay Yatra wound to an end in a rally at Mumbai's Shivaji Park on March 17, those who were watching it closely noted a few departures from the past. Rahul Gandhi walked up to the flam-



Uddhav Thackeray opened his speech, a word was conspicuously missing, it had been substituted. Instead of saying "My Hindu brothers, sisters, mothers..." as he usually did, Uddhav said "My pragmatic brothers, sisters, mothers..."

In Kerala, under fire for 'silence' on CAA, Cong promises to repeal law

SHAJU PHILIP & MANOJ CG
THIRUVANANTHAPURAM,
NEW DELHI, APRIL 21

A FORTNIGHT after the Congress released its election manifesto, which made no mention of the controversial Citizenship Amendment Act that had opposed it. Senior party leader P Chidambaram on Sunday said the CAA would be repealed in the first session of Parliament if the INDIA bloc comes to power.
Chidambaram, who headed the Congress's manifesto committee...

made the statement in Kerala, where Chief Minister Pinarayi Vijayan — with an eye on the significant and influential Muslim vote bank — has been attacking the Congress over its "silence" on the contentious law. In Kerala, INDIA bloc allies Congress and the Left are up against each other.
Sources said the promise to repeal the CAA was part of the...
CONTINUED ON PAGE 2

SECTION 70 OF PMLA

Liquor case: ED set to file new chargesheet, may name AAP

Kejriwal among new names likely; unprecedented step misuse of law to decimate political party: Singhvi

RETI SARIN
NEW DELHI, APRIL 21

THE ENFORCEMENT Directorate is likely to file its latest prosecution complaint — equivalent to a supplementary chargesheet — in the liquor policy scam against Delhi Chief Minister Arvind Kejriwal as well as the Aam Aadmi Party, possibly before May 15, meeting the 60-day deadline since the March 15 arrest of N Kantha, Telangana MLCA and co-accused in the case.

The chargesheet is in the "final drafting stage" and is likely to name "flow or flux" accused in addition to those who have been named in the previous six chargesheets in the case. The Indian Express has learnt. Besides Kejriwal and Kantha, also likely to figure in the new supplementary chargesheet is Chatterjee Singh, Goa-based political worker. Arrested on April 15, he has been accused of mismanaging AAP's funds for the Goa Assembly elections.
Officials said one or two more persons allegedly involved in backdoor transactions — made after AAP allegedly received the "flow or flux" accused in figure in the chargesheet.
ED officials said that naming of AAP as an accused party was an unprecedented move but they had sound legal advice to back it. Indeed, the possibility of doing so had been acknowledged by Additional Solicitor General Kapil Sibal.
CONTINUED ON PAGE 2

EXPLAINED
Political party & PMLA
ED ARGUES that AAP is a political party registered under Section 29-A of the Representation of People Act, 1951. And since AAP is an "association of individuals," it falls within the definition of "company" as contemplated under Section 70 of PMLA.

EXPRESS NETWORK

**THRISSUR FEST ROW: CM ORDERS CITY TOP COP'S REMOVAL
SLUICED COVER MURDER OF CONG CORPORATOR KIN P10,11**

Uddhav: Won't remove 'Hindu', 'Bhavani' from party song, EC must act against PM, Shah first

EXPRESS NEWS SERVICE
MUMBAI, APRIL 21

A DAY after the Election Commission (EC) issued a notice to the Shiv Sena (LBT) over the use of the words "Bhavani" and "Hindu" in its new theme song, party chief Uddhav Thackeray on Sunday called it an "insult" to Maharashtra and said his party will not follow the poll panel's direction to remove the two references from the song.

"The Election Commission has issued us a letter regarding the theme song we released last week. They are asking us to remove two words from the song, which are 'Hindu' dharm and 'Hindu' deity Bhavani. We have not asked for votes on the basis of Hindu religion anywhere...
CONTINUED ON PAGE 2

DEVE GOWDA ONLY MODI AND SHAH PULLER TASK OF BEING PM FOR THIRD TERM
CONG CANDIDATE FOR TAX COLLECTOR TO MOVE HC PAGES 6, 7

DECISION 2024
Shiv Sena (LBT) chief Uddhav Thackeray in Mumbai on Sunday. Sanjivdeep Davejee

in this, "Thackeray told reporters. "The EC has sent us a fatwa asking us to remove two words out of our song. Under no circumstance will we take this weed out. If the EC wants to act against us then it should first act against Prime Minister (Narendra) Modi and Amit Shah. If it accuses the EC...
CONTINUED ON PAGE 2

AMIT KAMATH

AS HE emerged from the playing hall in Toronto on Sunday morning after defeating Alireza Firouzja — a victory that propelled him to first place of the standings with just one game left — Gukesh was asked about his trademark unfazed demeanor that he has maintained all through the tense rounds of the

Gukesh on threshold of history, Anand says 'he's steady and focused'

Candidates chess tournament. At 17, he was just a win away from becoming the youngest player ever to win the event held to decide the challenger to reigning World Champion, but there were no signs of nerves.
"I've been eager and excited in the same way from the start. My mental state has been the same," Gukesh said at the press conference after the Round 13 triumph that made him the odds-on favourite to be the designated No. 1 candidate to take on defending champion Ding Liren of China next year.

In another top-of-the-table

duel, Gukesh's closest rival — Ian Nepomniachtch and Hikaru Nakamura — settled for a quick draw. These results set up an exciting final round on Sunday. Gukesh, at 8.5 points, is now closely followed by the three joint-second candidates — the two Americans, Nakamura and Fabiano Caruana, and along with Russia's Nepomniachtch. Despite his opponents' triumph, that made him the odds-on favourite to be the designated No. 1 candidate to take on defending champion Ding Liren of China next year. The moment came when



Mentored by Viswanathan Anand, 17-year-old D Gukesh is the favourite to become the youngest challenger to the current chess World Champion, Magnus Carlsen. Maria Emmons/viva/chess.com

the two rival queens were face-to-face. Gukesh didn't shy away from a skirmish, but he neck-draw. This part him in a winning position. And already because he plays one game at a time and gives the impression of keeping his concentration on the game ahead of the opponent. Far from being overawed by the occasion, Gukesh has held his own against his experienced rivals when the battle stretched. "Perhaps, it could be my age, but I think my nerves and neck would rationalise an explanation for why he has been so well in longer games in Toronto. From my memory, Viswanathan Anand offered a more lucid re-

sponse. "I would describe Gukesh at the Candidates as steady and focused. Focused because he appreciates the occasion and the chance he has got. And steady because he plays one game at a time and gives the impression of keeping his concentration on the game ahead of the opponent. Far from being overawed by the occasion, Gukesh has held his own against his experienced rivals when the battle stretched. "Perhaps, it could be my age, but I think my nerves and neck would rationalise an explanation for why he has been so well in longer games in Toronto. From my memory, Viswanathan Anand offered a more lucid re-

Back in 2022, during the Chess Olympiad in Chennai, the gold medal was in sight for India when Gukesh, one of the stand-out performers, lost to Uzbekistan's Nodirbek Abdurmonirov from a winning position, costing the team the title. He was happy and excited about the chance he had got. But generally, he is quite level-headed about his tournament situation. He would say he gives the impression of being in control. "Anand told the Indian Express on Sunday. "This is not the first time that Anand has been impressed by...
CONTINUED ON PAGE 2

CLOSELY WATCHED BY INDIA, CHINA AMID REGIONAL POWER DYNAMICS

With over 60 seats, Muizzu party secures landslide win in Maldives Parliament polls

Polls seen as litmus test for pro-Beijing President; party wins all big cities in blow to opposition

PRESS TRUST OF INDIA

MALE, APRIL 21

MALDIVIAN PRESIDENT Mohamed Muizzu has secured a “supermajority” in Parliament by winning over 60 seats in Sunday’s crucial parliamentary election, seen as a litmus test for the pro-Beijing politician whose policies are being closely watched by both India and China amidst regional power dynamics.

According to information released by the Elections Commission (EC), 207,693 people cast their ballots as of 5:00 pm local time, making for a voter turnout of 72.96 per cent. This includes 104,826 men and 102,867 women. A total of 284,663 people were eligible to vote to elect lawmakers for 93 constituencies in the 20th People’s Majlis.



At a polling station in Male on Sunday. AP

A total of 368 candidates were in the fray, including 130 independent candidates.

According to preliminary results, PNC secured over 60 constituencies accounting for almost two-thirds of the parliament, it said.

As per the trends, the PNC led by Muizzu bagged 67 seats, followed by Maldivian Democratic Party (MDP) at 12 seats and Independents won 10 seats. Maldives Development Alliance (MDA) and Jumhooree Party (JP) got one each. The Democrats,



Maldives President Mohamed Muizzu

Maldives National Party (MNP) and Adhaalath Party (AP) are yet to open their accounts.

The main ruling PNC secured all cities across the Maldives, in a major loss to the main opposition MDP, which had dominated the cities in previous elections. Preliminary results show that PNC secured the majority of the seats in Male City, Addu City and Fuvahmulah City. The Democrats, founded by former President Mohamed Nasheed, and candidates endorsed by former President Abdulla Yameen Abdul Gayoom have not secured any

seats, according to media reports.

A total of 602 ballot boxes were set up in the Maldives and three other countries for the parliamentary election. Polling stations were also open in 34 resorts, prisons, and other industrial islands. The countries in which ballot boxes were placed for voting are Thiruvananthapuram in India, Colombo in Sri Lanka and Kuala Lumpur in Malaysia, psmnews.mv reported.

The election is crucial for Muizzu, seen as a pro-China politician, as just a few days ahead of the polls, the opposition parties demanded a probe and impeachment of the president following a leaked report of his alleged corruption from 2018, a charge dismissed by him. Besides, since Muizzu came to office, lawmakers have blocked three of his nominees to the cabinet.

Founded 22 December 1932
(established)
12 January 1933^[1] (first session)

New session started August 2023

Leadership

Speaker [Mohamed Aslam, MDP](#)
since 13 November 2023

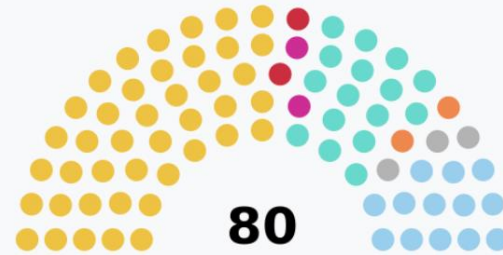
Deputy Speaker [Ahmed Saleem, MDP](#)

Majority Leader Mohamed Rasheed Hussain, [MDP](#)

Minority Leader Moosa Siraj, [PNC](#)

Structure

Seats 93 ^[2]



Political groups Majority (41)

 [MDP](#) (41)

Minority (31)

 [PNC](#) (16)

 [PPM](#) (2)

 [DEM](#) (13)

Others (8)

 [JP](#) (2)

 [IND](#) (4)

 [MDA](#) (2)

WITH EACH WEEK, JUNTA'S FORCES ABANDON MORE OUTPOSTS

Resistance forces now control over half of Myanmar's territory

HANNAH BEECH
& WEIYI CAI
APRIL 21

MYANMAR'S MILITARY staged a coup in 2021, strangling democratic reforms and jailing much of the country's civilian leadership. Three years on, the Southeast Asian nation is teetering on the brink of failed statehood. Insurgent groups, including pro-democracy forces and ethnic militias, are battling the junta's soldiers. Tens of thousands of people have been killed, and millions more are displaced.

The resistance now controls more than half of Myanmar's territory.

The fighting, in forests and

towns across Myanmar, gets little of the international attention claimed by the conflicts in Ukraine and Gaza. Yet a decade ago, this nation wedged between India and China was touted as a rare example of a country peacefully transitioning from military dictatorship toward democratic rule.

The army putsch ended any illusion of political progress. Myanmar has returned to a military reign of terror and the fractured reality of civil war. The lawlessness that thrives in conflict areas has radiated outward, with transnational crime networks using Myanmar as a base.

A common goal of overthrowing the junta has led to unity between pro-democracy militias



Soldiers from 8th Battalion of the Karenni Nationalities Defense Force, an armed insurgent group in February. *NYT*

and armed ethnic groups. Together, these resistance forces have claimed significant territory from the Myanmar military. On April 11, they captured a key border town from the junta's forces, their biggest victory yet.

More than 20 militias representing various ethnic minorities have been fighting for autonomy for decades. Some of these insurgent groups control territory in Myanmar's resource-rich periphery.

Tens of thousands of young people — among them doctors, actors, lawyers, teachers, models, Buddhist monks, D.J.s and engineers — escaped from the junta-held cities and formed more than 200 People's Defense Forces, pledging allegiance to the

shadow government. Often trained by the ethnic militias, the People's Defense Forces (PDF) is now fighting in more than 100 townships across the country.

Since an alliance of three ethnic armies, backed by the P.D.F., began an offensive on Oct. 27, the resistance has gained significant ground. Rebels now control much of Myanmar's border region, including a strategic trading town that was captured on April 11. A few days later, they fired rockets at the nation's top military academy. Some of the fighting is taking place within striking distance of Naypyidaw, the bunkered capital that the generals built early this century.

This year could be a turning point in Myanmar's war, military

analysts say. With each week, the junta's forces abandon more outposts. Myanmar's military is overstretched and underprovisioned. Even at the best of times, its biggest asset has been numbers, not expertise. In February, the military brought in a draft, signaling its desperation for fresh recruits.

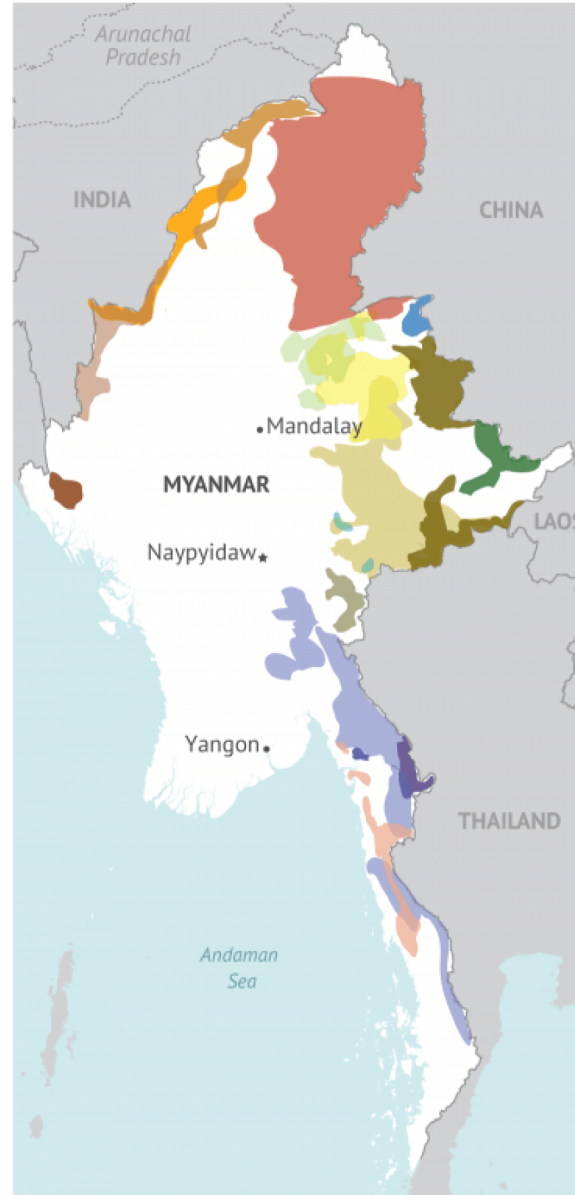
By the end of last year, more than 2.6 million people had been driven from their homes in a country of about 55 million, according to the United Nations human rights office. Nearly 600,000 of those internally displaced people fled after the fighting intensified in October. More than 18 million people are in desperate need of humanitarian aid, according to the United Nations.

NYT

Capital	Naypyidaw ^[a] <div><div><div><div><div><div></div></div></div><div><div>21°00′N 96°00′E</div></div></div></div></div>
Largest city	Yangon ^[b]
Official language	Burmese
Recognised regional languages ^[1]	Chin · Kachin · Karen · Kayah · Mon · Rakhine · Shan
Ethnic groups (2018 ^{[2][3]})	68% Bamar 9% Shan 7% Karen 4% Rakhine 3% Chinese 2% Indians 2% Mon 5% other
Religion	87.9% Buddhism (official) ^[4] 6.2% Christianity 4.3% Islam 1.6% other ^[5]
Demonym(s)	Burmese · Myanma ^[6]
Government	Unitary assembly-independent republic under a military junta <ul style="list-style-type: none">President Myint Swe (acting) SAC Chairman and Prime Minister Min Aung Hlaing SAC Vice Chairman and Deputy Prime Minister Soe Win^[c]
Legislature	State Administration Council

Formation	<div> <ul style="list-style-type: none">Pagan Kingdom 23 December 849 Toungoo dynasty 16 October 1510 Konbaung dynasty 29 February 1752 Annexation by Britain 1 January 1886 Independence from the United Kingdom 4 January 1948 1962 coup d'état 2 March 1962 Renamed from "Burma" to "Myanmar" 18 June 1989 Dissolution of military government 30 March 2011 2021 coup d'état 1 February 2021 </div>
Area	<div> <ul style="list-style-type: none">Total 676,579 km² (261,229 sq mi) (39th) Water (%) 3.06 </div>
Population	<div> <ul style="list-style-type: none">2022 estimate 57,526,449^[10] (26th) Density 196.8/sq mi (76.0/km²) (125th) </div>
GDP (PPP)	2023 estimate <ul style="list-style-type: none">Total ▲ \$277.767 billion^[11] (64th) Per capita ▲ \$5,124^[11] (146th)
GDP (nominal)	2023 estimate <ul style="list-style-type: none">Total ▲ \$74.861 billion^[11] (90th) Per capita ▲ \$1,381^[11] (167th)
Gini (2017)	▼ 30.7 ^[12] <p>medium</p>
HDI (2022)	▲ 0.608 ^[13] <p>medium (144th)</p>
Currency	Kyat (K) (MMK)

Areas of Ethnic Militant Activity in Myanmar



MILITANT GROUPS AND NUMBER OF TROOPS

- UWSA** (United Wa State Army): 30,000 troops, 10,000 reservists
- KIA** (Kachin Independence Army): 10,000 troops, 10,000 reservists
- RCSS** (Restoration Council of Shan State): 8,000+ troops
- SSPP** (Shan State Progress Party): 8,000+ troops
- KNU** (Karen National Union): 5,000+ troops
- TNLA** (Ta'ang National Liberation Army): 4,500+ troops
- NDAA-ESS** (National Democratic Alliance Army-Eastern Shan State): 4,500+ troops
- MNDAA** (Myanmar National Democratic Alliance Army): 2,000 troops
- DKBA** (Democratic Karen Benevolent Army): 1,500+ troops
- NMSP** (New Mon State Party): 800+ troops, 2,000 reservists
- KNPP** (Karenni National Progressive Party): 600+ troops
- NSCN-K** (National Socialist Council of Nagaland-Khaplang): <500 troops
- PNLO** (Pa-O National Liberation Organization): 400+ troops
- CNF** (Chin National Front): 200+ troops
- KNO-B** (Kuki National Organization-Burma): 200+ troops
- KNU/KNLA-PC** (Karen National Union/Karen National Liberation Army-Peace Council): <200 troops
- ALP** (Arakan Liberation Party): 60-100 troops

Source: Burma News International, "Deciphering Myanmar's Peace Process: A Reference Guide 2015"

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THE STORY OF INDELIBLE INK, A LASTING SYMBOL OF ELECTIONS

RISHIKA SINGH
NEW DELHI, APRIL 21

AS FRIDAY marked the first phase of the Lok Sabha elections, the classic symbol of Indian polls was under the spotlight again — a left hand with its index finger extended, marked by purple-black indelible ink.

Mysore Paints & Varnish Ltd, owned by the Karnataka government, which is the sole manufacturer of the ink in India, told *DD News* that around 26.5 lakh phials or small bottles (with a capacity of 10 ml each) would be made for this election cycle.

Why is the ink required?

The indelible ink was first manufactured at the Election Commission of India's request by the Council of Scientific & Industrial Research. The MyGov website says, "It was to counter the challenge of fraudulent voting" that research work on formulating the ink began in the 1950s by scientists. Later, the National Research Development Corporation patented it.

Mysore Paints & Varnish Ltd has been licensed to manufacture the ink and has been in the business since 1962. It was established in 1937 by Nalwadi Krishnaraja Wodeyar, the Maharaja of Mysore.

How long has it been in use?

The Representation of the People Act (RoPA) of 1951 mentions the ink. Section 61 states that rules may be made under the Act "for the marking with indelible ink of the thumb or any other finger of every elector who applies for a ballot paper or ballot papers for the purpose of voting at a polling station before delivery of such paper or papers to him."

When ballot papers were the norm, voters had to mark their preference on them. Before the paper was given, a voter's



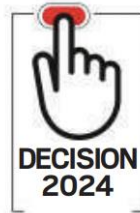
Voters after casting votes for the Lok Sabha polls, in Nagpur, on Friday. PTI

index finger would be marked with the ink.

The RoPA also speaks of rules being formulated "for prohibiting the delivery of any ballot paper" to anyone having a mark.

An ECI report on the first general elections (1951-52) said the ink was applied with a glass rod. A total, 3,89,816 phials were supplied to the states for Rs 2,27,460.

The mark was made on the base of the forefinger until the 1962 general elections, after which it was made above the root of the nail on the skin.



What makes it indelible?

Indelible ink contains silver nitrate. It is colourless and becomes visible when exposed to ultraviolet light, like sunlight.

At around 20% concentration of silver nitrate, the ink becomes difficult to remove for at least 72 hours after application.

According to MyGov, "This water-based ink also contains a solvent like alcohol to allow its faster drying."

Currently, each phial is sold for Rs 174. The ink is exported to more than 25 countries. However, the procedure of its application varies. "In Cambodia and the Maldives, voters need to dip his/her finger into the ink... in Burkina Faso the ink is applied with a brush, and nozzles are used for its use in Turkey," the website says.

Those with 4-yr bachelor's degree, 75% marks can directly pursue PhD: UGC

PRESS TRUST OF INDIA
New Delhi, April 21

STUDENTS WITH FOUR-YEAR undergraduate degrees can now directly appear for National Eligibility Test (NET) and pursue PhD, according to University Grants Commission (UGC) chairman Jagadesh Kumar.

To pursue a PhD with or without a Junior Research Fellowship (JRF), the candidates will require a minimum of 75% marks or equivalent grades in their four-year

undergraduate course. Till now, a candidate for the NET needed a master's degree with a minimum of 55% marks.

The exam this year will be conducted in offline mode instead of a computer-based test. Tests for all subjects will be conducted on June 16.

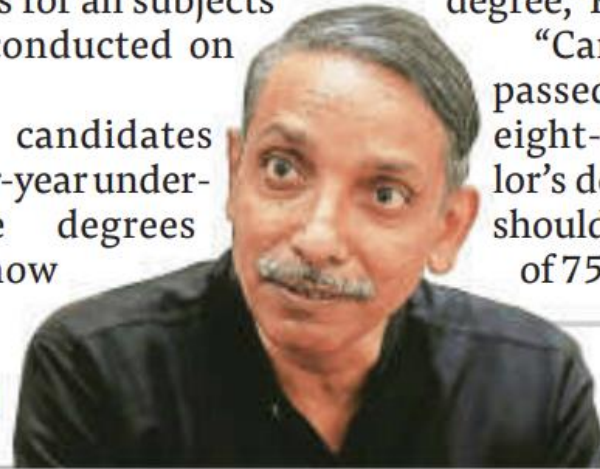
"The candidates with four-year undergraduate degrees can now directly pursue PhD and

appear for NET. Such candidates are allowed to appear (for tests) in a subject in which they want to pursue a PhD irrespective of the discipline in which they have obtained the four-year bachelor's degree," Kumar told *PTI*.

"Candidates having passed a four-year or eight-semester bachelor's degree programme should have a minimum of 75% marks in aggregate or its equivalent grade on a point scale wherever the grading system is followed," the UGC chairman said.

A relaxation of 5% marks or its equivalent grade may be allowed for those belonging to SC, ST, OBC (non-creamy layer), differently-abled, economically weaker sections and other categories of candidates as per the decision of the UGC from time to time, he added.

The application process for the exam began on Saturday and will end on May 10.



Jagadesh Kumar,
UGC chairman

University Grants Commission

Viśvavidyālaya Anudāna Āyōga



ज्ञान-विज्ञान विमुक्तये

Crest of the University Grants Commission

Abbreviation	UGC
Formation	28 December 1956; 67 years ago
Founder	Maulana Azad
Headquarters	New Delhi
Location	 India
Official language	English, Hindi
Owner	Government of India
Chairman	Mamidala Jagadesh Kumar
Parent organization	Department of Higher Education, Ministry of Education, Government of India
Budget (2021–22)	₹4,693 crore (US\$590 million) ^[1]

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World Heritage Day


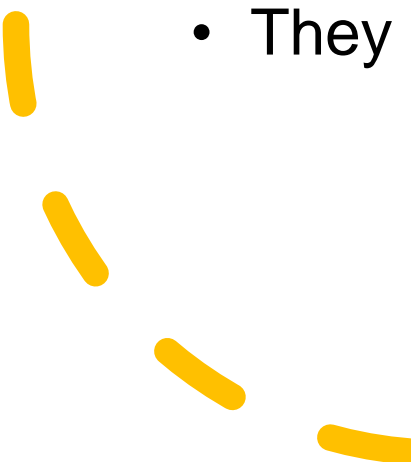


- World Heritage Day, also known as the International Monuments and Sites Day, is observed on 18 April every year.
- **The theme** of World Heritage Day is **‘Discover and Experience Diversity’**

-
- **Background**
 - **World Heritage** is the designation for places on Earth that are of outstanding universal value to humanity and as such, have been inscribed on the World Heritage List to be protected for future generations to appreciate and enjoy.
 - In **1982**, The **International Council on Monuments and Sites (ICOMOS)** proposed that April 18 should be observed as the World Heritage Day.
 - Later, the date was approved by the United Nations Educational, Scientific, and Cultural Organization (UNESCO) at the 22nd General Conference in **1983**.
 -

Sweden Joins Artemis Accords




- 
- Sweden and Slovenia became the **38th** and **39th** country respectively to sign the **Artemis Accords**.
 - **About**
 - **The Artemis Accords** are a **set of principles and guidelines** for international cooperation in space exploration.
 - They are **not a legally binding** instrument.
- 

- 
- They were announced by NASA in **2020** and named after NASA's Artemis program which is aimed at returning humans to the Moon by the mid-2020s.
 - The Accords mirror principles set out in **1967**, as part of the **Outer Space Treaty** to help govern international cooperation space.
 - **Members:** Artemis Accords has 39 members including Australia, France, Germany, India, Japan, United Kingdom, United States of America etc.
 - **India** joined the **Artemis Accords in 2023**.
 - **Russia and China** are not part of the Artemis Accords.

A stylized sun graphic on the left side of the slide. It features a solid yellow circle at the bottom left, with several yellow dashed lines of varying lengths curving upwards and to the right from its top edge, suggesting rays of light. The background is a solid orange color, and a large white semi-circle is positioned on the right side of the slide.

**Srinagar (considered for
World Craft City)**

- 
- Srinagar is being considered for the **prestigious World Craft City (WCC) title** by the **World Crafts Council International (WCCI)**.

-
-



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Carpets



Hand-woven carpets featuring intricate designs and vibrant colours, often showcasing traditional motifs.

Papier mâché



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Walnut wood carving



Beautiful furniture pieces, decorative panels, and small items such as boxes and bowls.

Hand-knotted carpets





Meticulously handcrafted carpets with elaborate patterns and designs, made using traditional techniques passed down through generations.

Kani shawls



Shawls are woven using the Kani technique, where each thread is individually looped and woven into the fabric, creating intricate patterns and designs.

- 
- **The World Craft City (WCC)** initiative was launched in 2014 by the **World Crafts Council International (WCCI)**, a Kuwait-based organization. It acknowledges the contributions of **local authorities, craftspeople, and communities** to cultural, economic, and social development worldwide. WCC aims to **establish a network of craft cities** globally, promoting the principles of the creative economy and preserving traditional crafts.
- 

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A group of people are clapping in a dimly lit room. The focus is on the hands and forearms of several individuals, some wearing suits. The background is blurred, showing more people and a window. An orange horizontal bar is located in the top left corner.

Thank you
guys.
