

પેઢીઓ ગાળીએકમેકથી અને દરેકના મા લીંગા દિવસોમાં ભાગ્ય સાથે અટકવું

ਸਫਾਈ ਸੇਵਕਾਂ ਵੱਲੋਂ ਘਰ-ਘਰ ਤੋਂ ਕੂੜਾ ਇਕੱਤਰ ਕਰਨ ਦੀ ਮੁਹਿੰਮ ਜਾਰੀ

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ਦੇਖਦੇ ਹਨ। ਉਨ੍ਹਾਂ ਦਾਸਿਆਂ ਗੁਰਦੁਆਰਾ ਵਿਚ ਫ਼ਰਸ਼ਾਂ ਦੇ ਕਾਰਜ ਤੇ ਬਾਅਦ ਹੁਣ ਨਵੇਂ ਹੋਰ ਬਿੰਦੂ ਬਣਾਉਣ ਦਾ ਕੰਮ ਵੀ ਸ਼ੁਰੂ ਕੀਤਾ ਜਾ ਰਿਹਾ ਹੈ ਜਿਸਨੂੰ ਪੰਥਾ ਕਰਨ ਲਈ ਵਧੇਰੇ ਸਹੂਲਤਾਂ ਦੀ ਵੀ ਜ਼ਰੂਰਤ ਹੈ।

ਨੇ ਬਣਦਾ ਸਹਿਯੋਗ ਦੇਣ ਦਾ ਐਲਾਨ ਕਰਦਿਆਂ ਹੋਰਨਾਂ ਨੂੰ ਵੀ ਪ੍ਰੇਰਿਤ ਕੀਤਾ। ਸਮੇਂ ਵਿੱਚ ਸਾਡੇ ਸੰਘਰਸ਼ ਕਰਨ ਦੀ ਲੋੜ ਹੈ। ਅੱਜ 16 ਜੱਥੇਬੰਦੀਆਂ ਕਿਸਾਨ ਕਮੇਟੀ ਦੇ ਦਿੱਤੇ ਹਰ ਪ੍ਰੋਗਰਾਮ ਨੂੰ ਵੱਧ ਚੜ੍ਹ ਕੇ ਲਾਗੂ ਕੀਤਾ ਜਾਵੇਗਾ।

ਰੱਖਣਾ ਦੇ ਦੂਰ ਕੋਰੋਨਾ ਰੋਗ, ਰੱਖੋ ਸਮਾਜਿਕ ਦੂਰੀ ਤੇ ਆਪਸੀ ਸਹਿਯੋਗ: ਏਡੀਓ

ਸਾਬਣ ਨਾਲ ਧੋਣ ਦੀ ਸਾਫ਼ਕੀ
ਕੀਤੀ। ਉਨ੍ਹਾਂ ਨੇ ਇਸ ਮੌਕੇ ਇਹ ਵੀ ਅਪੀਲ
ਕੀਤੀ ਕਿ ਸਾਡੇ ਸਾਥੀਆਂ ਨੂੰ ਹੋਰ ਵੀ ਸਾਫ਼
ਰੋਕਣ ਲਈ ਅੱਖ, ਨੱਕ ਅਤੇ ਮੂੰਹ ਤੇ ਬਾਰ-
ਬਾਰ ਹੁੱਥ ਲਾਉਣ ਤੋਂ ਗੁਰੇਜ਼ ਕੀਤਾ।

ਸਾਥਣ ਨਾਲ ਹੋਣ ਦੀ ਥਾਂ ਕੀਤੀ ਓਹੁਨਾ ਨੇ ਇਸ ਸੇਕੋ ਇਹ ਵੀ ਐਪੀ ਕੀਤੀ ਕਿ ਸਾਨੂੰ ਨਾਲ ਦੇ ਤੋਰੇ ਤੋਂ ਨਹੀਂ ਕਰਦਿਆਂ ਆਪਣੇ ਨਾਲ-ਨਾਲ ਸਾਥੀ ਮੋਢਾਰ ਦੀ ਵੀ ਸਿਹਤ ਅਤੇ ਸਵਾਦੀ ਵੱਲ ਵਿਸ਼ੇਸ਼

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Covid fear cripples immunisation drive

As parents give vaccines a miss, experts warn that this puts children at risk of getting deadlier diseases like measles and rotavirus

SOHINI DAS
Mumbai, 25 April

Anshita Khanna (name changed) has a three-month-old daughter. Despite living in Navi Mumbai, close to large corporate hospitals, Khanna has not been able to take her child to the paediatrician for regular check-ups and important vaccinations, fearing that she will expose the infant to the risk of coronavirus disease (Covid-19).

The paediatrician's clinic, too, is closed, but he has assured her that 'catch-up' immunisation drives will be held soon.

Immunisation against deadly diseases is beyond the scope of telemedicine. And healthcare experts caution that countries like India must not let down their guards, lest there be an outbreak of preventable diseases like measles.

A dipstick survey covering 30 villages in Rajasthan threw up some worrisome numbers. About 250 children missed their regular vaccination schedule in March alone, said Chhaya Pachauli, member of the Jan Swasthya Abhiyan (JSA), a national platform that co-ordinates activities on healthcare.

These numbers are alarming. India has around 600,000 villages according to the 2011 census. Back-

of-the-envelope calculations show that an estimated 5 million children might have missed out on vaccination in March, and those numbers are swelling in April.

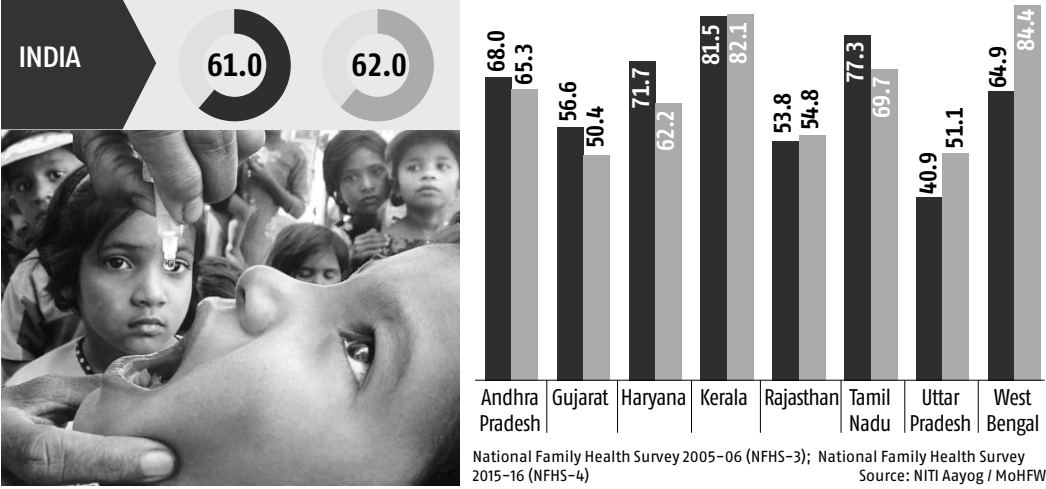
Pachauli explains that the accredited social health activist (ASHA) workers or community health workers under the Ministry of Health and Family Welfare (MoHFW) basically drive the immunisation campaigns in the hinterland. "These are outreach programmes and villagers seldom turn up with their kids at the public health centres (PHCs) to get vaccinated. Now, with the ASHA workers busy with surveillance and other work during the Covid-19 outbreak, this infrastructure has collapsed," she said.

In fact, in a note on April 20, Vandana Gurnani, the additional secretary and mission director of the National Health Mission (NHM), MoHFW, acknowledged that ASHA workers were undertaking additional Covid-19 work — community awareness, access to testing, guidance for essential services — and requested states to pay monthly incentives to these workers.

Leading vaccine makers say all vaccines, except those given immediately after birth (such as BCG), have been impacted. Speaking to *Business Standard*, S

HOW THEY STACK UP

Percentage of children fully immunised Age – 12 to 23 months



Sridhar, managing director of Pfizer, said, "All vaccines except those that are given immediately after birth are expected to have been impacted. The Indian Academy of Pediatricians (IAP) has recently issued guidelines to its members on immunisation practices during pandemic. IAP is organising webinars to educate its members on this subject."

Sridhar added that the website of GAVI, the Vaccine Alliance, a

global public-private health partnership, says delays in vaccination campaigns and routine introductions will mean at least 13.5 million people in 13 of the world's least-developed countries will be at risk of not being protected against diseases like measles, polio and human papillomavirus (HPV), with millions more likely to follow.

Others like Adar Poonawalla of Serum Institute said because of logistical issues, vaccine demand

has been hit as most countries were unable to procure these items. "In some countries, it is due to the shortage of healthcare workers and in some, the customs and cargos are not available. Other modes of transports like airlines have been impacted as well and most of all the mothers are not willing to bring their children because they fear getting Covid-19." It is estimated that about 65 per cent of the world's children get

at least one Serum Institute vaccine in their lifetime.

Poonawalla warned that this was a huge risk as there are far worse diseases than Covid-19.

"All other vaccines should be taken, especially for children aged between 0 and 2. All these vaccines are given, so that children are protected against deadlier diseases like pneumonia, measles, rotavirus, etc. We are now going to be at risk unless we start all the immunisation programmes, and encourage mothers to bring their children to clinics."

Public health experts feel a protocol needs to be put in place for restarting such drives. K Srinath Reddy, president of the Public Health Foundation of India (PHFI), said the protocol should cover all parameters on how clinics in urban areas and PHCs in rural areas can restart vaccination drives.

Some states are asking PHCs to hold weekly vaccination camps. Desai said around 1,400 rural PHCs were holding camps every week, while around 10,000 sub-centres across Gujarat were conducting camps and refresher training programmes every day. He added that this was in accordance with guidelines issued by the central government.

Pachauli said JSA has written to the Rajasthan government and will

also write to the chief minister to start a door-to-door vaccination drive in the state. "If work on the MGNREGA can begin, why not immunisation drives?" Pachauli asks.

However, the Centre has mostly kept mum on the topic. Government sources, however, indicated that soon there would be an advisory on launching 'catch-up' immunisation drives.

Meanwhile, adult vaccinations, a much neglected area, has now come under the limelight. Sridhar explained, "The prevalence of immunisation amongst adults in India is very low. Most adults, including the elderly, are unaware that there are vaccines for a number of respiratory diseases such as pneumococcal disease — one of the most significant causes of illness among the elderly — and the flu. A number of hospitals are now starting up their adult immunisation programmes and centres, and this should help improve awareness and immunisation levels."

The UNICEF recently said as Covid-19 continues to spread globally, over 117 million children in 37 countries could miss out on receiving life-saving measles vaccination. Measles immunisation campaigns have already been delayed in 24 countries, and might be postponed in many more countries.

Manmohan opposes DA hike freeze

Sonia writes to PM on MSME package

ARCHIS MOHAN
New Delhi, 25 April

Former prime minister Manmohan Singh criticised the government's move to freeze the hike in dearness allowance (DA) of 5.6 million government employees, and asked his party to stand with the employees.



"I sincerely believe it is not necessary at this stage to impose hardships on government servants and also on the armed forces people"

In a video posted by the Congress party on Saturday, its former chief Rahul Gandhi and senior leader P Chidambaram pointed at the "extravagance" of the government spending money on the central vista development project and bullet train while subjecting government employees and even pensioners to cuts.

The Congress posted excerpts from a video conference of the party's recently constituted 11-member consultative group.

In the excerpts, the former prime minister said, "I sincerely believe it is not necessary at this stage to impose hardships on government servants and also on the armed forces people."

Singh, 87, who heads the consultative group and is a votary of putting money in the hands of people as a means of economic revival, also said, "We should be on the side of people whose DA is being cut."

The finance ministry on Thursday halted the hike in DA for central government employees and dearness relief (DR) for pensioners till July 2021.

In the video, Rahul Gandhi said the government was taking money from the middle class, not giving it to the poor, and spending it on "extravagant expenditure" like

the central vista.

Chidambaram said the government should first halt expenditure on bullet train and central vista development before freezing DA.

MSME package

Congress interim president Sonia Gandhi in a letter to Prime Minister Narendra Modi on Saturday sought immediate support for the micro, small and medium enterprises (MSME) sector to save it from ruin.

She suggested that the PM announce a '₹1 trillion' "MSME wage protection" package, establish and deploy a credit guarantee fund of ₹1 trillion to provide immediate liquidity to the sector and explore a waiver/reduction of taxes for MSMEs.

NORTH WESTERN RAILWAY
शुद्धि पत्र क्रमांक-3
इस कार्यालय द्वारा जापित खुली निविदा सं० 42205071 दि० 13.03.2020, जो दिनांक 24.04.2020 को 15.00 बजे खोली जानी थी, वह अब लौक डाउन के कारण दिनांक 08.05.2020 को 15.00 बजे खोली जायेगी। अन्य शर्तें यथावत रहेंगी।
413-DT20

उप मु. सा. प्रबंधक, अजमेर

Metal recycling industry stares at ₹22,000-crore loss

This is because demurrage or detention charge has not been waived off

DILIP KUMAR JHA
Mumbai, 25 April

The metal recycling industry is set to lose ₹22,000 crore to shipping companies and container freight stations (CFS) as the latter has not waived off demurrage or detention charges during the nationwide lockdown.

Due to the countrywide lockdown, which started from March 25 for three weeks and

was extended till May 3, almost all operations of factories came to a halt.

A large number of buyers had imported scrap (shipped in containers) as raw material and these containers had started piling up at Indian ports.

According to industry estimates, more than 250,000 containers with various metallic scrap are stuck at various ports across India.

An average detention charge is ₹15,000 per container. So, for more than 60 days, the amount of detention/demurrage charged by the shipping lines will be more than ₹22,000 crore only to the recycling industry.

"The ministry of shipping issued an order dated April 21 and the director general of shipping on April 22 waived all kinds of charges at ports by shipping lines and CFSs/ICDs (inland container depots). However, many shipping lines, CFSs/ICDs continued to take detention/demurrage charges

from importers. If not waived, metal scrap importers would have to lose ₹22,000 crore on these charges. These charges work out to a whopping ₹80,000 crore for all importers of essential and non-essential commodities," said Sanjay Mehta, president, Material Recycling Association of India (MRAI).

In fact, the shipping ministry's order specifically mentions the waiver of all kinds of port charges for the entire lockdown period plus 30 days of the recovery period.

"The CFSs have worked

uninterrupted, albeit with limited resources, during the entire period of shutdown and cleared 104,000 TEUs (twenty-foot equivalent units). If these containers can be evacuated, why not others. The orders from various authorities are proving counter productive," said Umesh Grower, secretary general, Container Fright Stations Association of India (CFSAI), in a letter to the chairman, Jawaharlal Nehru Port Trust (JNPT).

Grower further said that CFSs are employing around 25,000 skilled and unskilled labourers, and thus, facing severe cash flow issues.

The metal scrap recycling industry has urged the government to direct shipping companies and CFSs to follow its orders immediately and waive all detention/demurrage charges for the entire lockdown period and one month thereafter.

Also, there is an urgent need to declare recycling activity as essential services along with additional sanctioning and waiver on working capital.

NORTH WESTERN RAILWAY E-TENDER NOTICE

Following E-tenders are invited by DRM (WA) NWR/Ajmer at 15.00 Hrs on the mentioned date: **1. Tender No.: 53/2020, Name of work:** Ajmer Division - Hiring of One Vehicle TATA SUMO/QUALIS/ Mahendra Bolero or equivalent (Non-AC) for ADEN-Rana Pratap Nagar for 18 months., **Approximate Cost:** Rs. 6,22,386.71, **Earnest Money :** Rs. 12,500.00, **Tender Closing Date :** 26.05.2020, **2. Tender No.: 54/2020, Name of work:** Miscellaneous track work for providing Track Machine Siding at Dhuwala, Gangrar and Sareni stations., **Approximate Cost:** Rs. 23,91,525.25, **Earnest Money :** Rs. 47,800.00, **Tender Closing Date :** 26.05.2020, **3. Tender No.: 55/2020, Name of work:** ADEN-Bhilwara Sub Division - Repair and Maintenance of hand pumps at different locations in between Hatundi and DET stations in Ajmer -Chittaurgarh section (For 2 years), **Approximate Cost:** Rs. 9,12,408.88, **Earnest Money :** Rs. 18,300.00, **Tender Closing Date :** 26.05.2020, **4. Tender No.: 56/2020, Name of work:** Ajmer Division-Removal of DFWR (Weids) of 52Kg. - 90 UTS in Ladpura-Marwar Jn. and Ajmer-Chittaurgarh-Ldaipurcity Section., **Approximate Cost:** Rs. 1,05,57,545.28, **Earnest Money :** Rs. 2,02,800.00, **Tender Closing Date :** 26.05.2020, **5. Tender No.: 57/2020, Name of work:** ADEN-Bhilwara Sub Division: Casual Renewal of PSC sleepers of CMS crossing portions (Sleepers No. 64 to 73 only) of 1:12 Turn-outs in Hatundi-DET Section and works in connection with overhauling of Level Crossings in Sr. DEN (East) Ajmer jurisdiction., **Approximate Cost:** Rs. 23,33,781.60, **Earnest Money :** Rs. 46,700.00, **Tender Closing Date :** 26.05.2020, **6. Tender No.: 58/2020, Name of work:** ADEN-Bhilwara Sub Division: Miscellaneous track works in the jurisdiction of ADEN-Bhilwara section., **Approximate Cost:** Rs. 85,59,373.14, **Earnest Money :** Rs. 1,71,200.00, **Tender Closing Date :** 26.05.2020, **7. Tender No.: 60/2020, Name of work:** AJMER Division-Rehabilitation of Bridge No. 461 (6 x 7.01m. Stone Arch) between Sendra-Bar Stations on Madar-Palanpur Section., **Approximate Cost:** Rs. 66,35,856.62, **Earnest Money :** Rs. 1,32,700.00, **Tender Closing Date :** 26.05.2020, **8. Tender No.: 63/2020, Name of work:** ADEN (Line) Ajmer Sub Division : Repairs and maintenance of track by various track activities i.e. Renewal of worn out CMS crossings & Switches of 1:12 turnouts in SSE (PW) South-Ajmer Jurisdiction, Replacement of stright Switches (52Kg.) of 1 in 8.5 turnouts by curved Switches (52 Kg. 90UTS), Renewal of PRC sleepers and provision of check rails in sharp curve locations including slewing of track in Ajmer Yard, MD-HP & All-HTD section-Renewal of existing SEJs (52Kg./90UTS) (30 sets) by improved SEJs (52Kg. / 90UTS) in track, TFR 12.00Km. in different stretches on Madar-Ajmer Up-Line including Ajmer & Madar Yards., **Approximate Cost:** Rs. 30,86,035.47, **Earnest Money :** Rs. 61,700.00, **Tender Closing Date :** 26.05.2020, **9. Tender No.: 64/2020, Name of work:** Complete Track Renewal Work between Km. 340.90 to 350.66. Km. 352.073 to 357.66 and Km. 375.60 to 379.42 (Total = 19.367 Kms.) on Madar-Palanpur Section., **Approximate Cost:** Rs. 5,36,83,180.74, **Earnest Money :** Rs. 4,18,300.00, **Tender Closing Date :** 26.05.2020, **10. Tender No.: 65/2020, Name of work:** Deep Screening of Loop Lines of Ajmer-Chittaurgarh section under jurisdiction of Sr. DEN/East/Ajmer., **Approximate Cost:** Rs. 1,46,25,623.10, **Earnest Money :** Rs. 2,23,100.00, **Tender Closing Date :** 26.05.2020. The detailed information of the above tender is available on website www.ireps.gov.in and Tender Notice Board of DRM Office, NWR/Ajmer.

Please join us on NWR/Railways **414-DT/20**

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Readers should write their feedback at feedback@bsmail.in
Ph. 011-23720202 Fax: 011-23720201

For Subscription and Circulation enquiries please contact:
Ms. Mansi Singh-Head-Customer Relations
Business Standard Private Limited.

H/4 & I/3, Building H,Paragon Centre, Opp. Birla Centurion, P.B.Marg, Worli, Mumbai - 400013

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Tel: 01881-462000, 462001 Fax: 01881-273607
Website: www.maxfinancialservices.com
E-mail: investorhelpline@maxindia.com

NOTICE OF POSTAL BALLOT AND REMOTE E-VOTING INFORMATION
Members are hereby informed that the Company has, on April 24, 2020 sent the notices along with postal ballot form in electronic mode to those shareholders whose email IDs were registered with the depositories as required under section 110 of the Companies Act, 2013 read with the Companies (Management and Administration) Rules, 2014 (the "Act"), including any statutory modification or re-enactment thereof for the time being in force, Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Circular no. 14/2020 dated April 8, 2020 read with Circular no. 17/2020 dated April 13, 2020 issued by the Ministry of Corporate Affairs, Government of India ("MCA Circulars") and pursuant to other applicable laws and regulations, if any, for seeking approval of shareholders of the Company (i) for issue and allotment of 75,458,088 equity shares of Rs. 2/- each of the Company on a preferential allotment basis to Mitsui Sumitomo Insurance Company Limited (MSI) for consideration other than cash, i.e., by way of transfer of 394,775,831 equity shares of Rs.10/- each of Max Life Insurance Company Limited (MLIC) to the Company; and (ii) (a) for acquisition of 394,775,831 equity shares of Rs. 10/- each of MLIC from MSI for consideration other than cash & (b) for acquisition of remaining equity shares of Rs.10/- each of MLIC, held by MSI, from time to time at a consideration of Rs. 85/- per equity share of MLIC, payable in cash, by way of Special Resolutions which are proposed to be passed by the members, who were holding shares of the Company as on the cut-off date i.e. April 17, 2020, through postal ballot / electronic voting (e-voting). The said notice has been sent in electronic mode to those shareholders whose email IDs were registered with the depositories. Members have option to exercise their votes either electronically or by way of physical ballot. The voting will commence on Saturday, April 25, 2020 at 9.00 a.m. and will end at the close of working hours i.e. by 5:00 P.M. on Sunday, May 24, 2020, after which the e-voting module shall be disabled by NSDL.
In light of the COVID-19 crisis and in accordance with Section 110 of the Companies Act, 2013 and Rules 22 and 20 of the Companies (Management and Administration) Rules, 2014 read with the MCA Circulars, physical copies of the Notice will not be circulated to the members. However, it is clarified that all the persons who are members of the Company as on April 17, 2020 (including those members who may not have received this Notice due to non-registration of their email IDs with the Company or with the Depositories) shall be entitled to vote in relation to the resolutions specified in this Notice.
Process for those shareholders whose email ids are not registered with the depositories and shareholders whose shares are in physical form for procuring user id and password and registration of e mail ids for the remote e-voting are as under:
(i) In case shares are held in physical mode please send scanned copy of certificate (front and back) by email to info@masserv.com. Subject of email should be:- password for Postal Ballot of Max Financial Services Limited folio no.: (MENTION FOLIO NO.)
(ii) In case shares are held in demat mode, but not registered their E-mail id with the depositories, please send copy of client master to info@masserv.com. Subject of email should be:- password for Postal Ballot of Max Financial Services Limited DPID-CLID (MENTION 16 DIGIT DPID+CLID)
Members desirous to cast their vote by way of physical ballot are requested to take printout of the postal ballot form at the following weblink of the Company: <https://www.maxfinancialservices.com/wp-content/uploads/2020/04/Postal-Ballot-Notice-Form-Max-Financial-23-04-2020.pdf> and the duly filled and signed ballot form to be sent, at his/her own cost, to the Scrutinizer, Mr. Rupesh Agarwal, (C.P. No. 5673), Company Secretary in Whole Time Practice and Managing Partner of M/s Chandrasekaran Associates, Company Secretaries, having its office at 11F, Pocket - IV, Phase - I, Mayur Vihar, Delhi - 110091 not later than the close of working hours i.e. by 5:00 P.M. on Sunday, May 24, 2020. The Postal Ballot(s) received after May 24, 2020 will not be considered by the Scrutinizer.
The members may face difficulties in sending Postal Ballot Form by post/courier on account of restrictions imposed by the central/ state government(s), statutory/regulatory and administrative authorities and other private organisations due to COVID-19 pandemic. Further, the Scrutinizer may also face difficulties in receiving the Postal Ballot Forms from members. Therefore, it would be in the interest of the members to avail e-voting facility to cast their vote as stated above.
The results of the Postal Ballot will be announced by the Chairman or any other person authorised by the Chairman of the Company on Wednesday, May 27, 2020 at the Registered Office of the Company at Bhail Mohan Singh Nagar, Village Rallmajra, Tehsil Balachaur, District Nawanshahr, Punjab 144 533. The results along with scrutinizer's report shall be communicated to the Stock Exchanges where the shares of the Company are listed and shall also be placed on the web-sites of the Company www.maxfinancialservices.com.
In case of any grievances/queries relating to e-voting, members may refer FAQs and user manual for shareholders to cast their votes in Help section at www.evoting.nsdl.com or contact at evoting@nsdl.co.in. Further, in case of grievances pertaining to the remote e-voting system, members may contact Ms. Pallavi Mhatre, Manager, NSDL, 4th Floor, A Wing, Trade World, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013, email- evoting@nsdl.co.in or pallavid@nsdl.co.in or contact at 022-24994738 or at toll free number 1800-222-990 or alternatively members may contact the Registrar and Transfer Agent of the Company M/s. Mas Services Limited, concerned official Mr. Sharwan Mangla, General Manager at 011-41320336 or info@masserv.com.
By order of the Board
For Max Financial Services Limited
Sd/-
V. Krishnan
Company Secretary & Compliance Officer
Membership No. FCS:6527

Place: New Delhi
Date: April 25, 2020