

### Samsung smartphone for students to avoid exam distractions

IANAS

South Korea's tech giant Samsung Electronics last week launched a mobile phone without data access which is aimed at students who want to avoid distractions during examinations.

The Galaxy J2 Pro is conceived as a basic version of Samsung's flagship Galaxy range, with different technical features, Efe news reported.

The J2 Pro does not have access to the 3G and 4G data networks, although it can be connected to the internet on WiFi networks.

It is also equipped with front and rear cameras and a high-resolution five-inch screen.

The model is targeted at students to avoid exam distractions caused by permanent connection to the network and elderly people who do not use the internet regularly, according to a Samsung statement.

The phone has launched at 1,99,100 won (\$185) in South Korea, and with a promotional scheme for students which allows them to exchange it for a high-end model after exams finish.

Tens of thousands of students take the university exams that are usually held in the exams.

The exams are considered so important that South Korea streamlines public transport and deploys law enforcement agencies during the period.

### DoT awaits FDI clearance for Idea to approve merger with Vodafone

PTI

DoT is waiting for DIPP to give clearance for raising the foreign direct investment (FDI) limit in Idea Cellular to 100 per cent before approving the merger of Vodafone India with the Aditya Birla Group - 2.72 % group firm, as per official sources.

"Only FDI clearance for Idea is pending before merger of Vodafone (India) with it. FDI limit needs to be raised in FDI for clearing both the deals of Idea -- sale of tower to ATC and Vodafone merger," a government official told.

Idea Cellular has sought to raise FDI limit in the company to 100 per cent.

The official added that the Department of Telecom (DoT) had approached the Department of Industrial Policy and Promotion (DIPP) for its remarks around two weeks back and waiting to hear from it.

"Both the companies (Idea and Vodafone) will be asked to clear their dues before merger is taken on record. DoT has not calculated the final amount..." the source said.

Idea and Vodafone are separately paying rental for 6,300 mobile sites which will be synced for merged entity within two years.

## Banks' NPAs to rise by Rs 80 bn in Q4 on account of Gitanjali Gems



PTI

NEW DELHI, Apr 15 : Non performing assets (NPAs) or bad loans in the banking sector are set to shoot up by at least Rs 80 billion as advances to the scam-hit Gitanjali Gems group have turned bad during the quarter ended March 31.

Banks will have to make provisioning of Rs 80 billion for Gitanjali alone as there has been no servicing of the working capital loan during the fourth quarter of last fiscal, sources said.

Gitanjali, among others, is the major account which

has turned bad in the fourth quarter of 2017-18.

Gross NPAs of all the banks in the country amounted to Rs 8409.58 billion in December, led by industry loans followed by services and agriculture sectors, as per the government estimates.

Gitanjali is promoted by Mehul Choksi, uncle of billionaire diamondaire Nirav Modi, who defrauded Punjab National Bank (PNB) of over Rs 130 billion by getting fake Letters of Undertaking/Credit (LoU/LoCs) issued from one of the bank's branches in

Mumbai. A special CBI court in Mumbai has issued non-bailable warrants (NBWs) against Modi as well as Choksi.

A consortium of 21 banks led by Allahabad Bank had first extended working capital loan to it in 2010-11. In 2014, ICICI Bank became the lead banker as it had highest exposure of about Rs 9 billion and in line with the revised guidelines of the Reserve Bank of India.

Till December 2017, the loans to Gitanjali Gems were standard and regular debt servicing was being done. There is no servicing of debt in the last quarter ended March 31, so it has to be declared NPA by all banks, said a senior bank official of the consortium.

In 2015, the consortium had restructured working capital loans given to Gitanjali under the joint lenders' forum (JLF) mechanism.

The Gitanjali exposure was classified as a special mention account-2 (SMA-2) in 2014 after the company failed to fulfil its payment

obligations for more than 60 days, triggering the formation of a JLF.

As a result, the company announced the consolidation of the business at the group level to improve cash flows and reduce costs in various activities such as sourcing, manufacturing, distribution, exporting and retailing.

It proposed the merger of three of its subsidiaries Asmi Jewellery India and Spectrum Jewellery with Nakshatra Brands and also the merger of Gitanjali Jewellery Retail and Gitanjali Lifestyle with GILI India.

Different investigating agencies, including CBI, I-T and Enforcement Directorate, are probing the fraud, which came to light in January, dubbed as the biggest banking scam in the country.

PNB had issued as many as 1,590 LoUs to Modi, Choksi and their associates.

The total number of LoUs issued to the companies of Modi, his relatives and the Nirav Modi Group are 1,213, while those to Choksi, his relatives and the Gitanjali Group are 377.

## I&B Ministry proposes installation of chip in new TV set-top boxes

PTI

The Information and Broadcasting Ministry has proposed installation of a chip in new television set-top boxes which will provide data about channels watched and their duration.

A senior official of the ministry said the move is aimed to get "more authentic" viewership figures for every channel.

"This would help advertisers and the DAVP to spend their advertising expenditure wisely. Only those channels which are widely watched will get promoted," the official added.

The Directorate of Ad-

vertising and Visual Publicity (DAVP) is the nodal agency of the government for advertising by various ministries and its organisations.

In the proposal, the Information and Broadcasting Ministry has told the TRAI, "It is also proposed to ask DTH operators to install a chip in the new set-top boxes which can give data about channels watched and their duration."

The proposal was part of the ministry's response to a number of recommendations made by the TRAI on issues related to new direct-to-home licenses.

The official said the min-

istry also "feels that Doordarshan viewership is under-reported" and if the chip is installed, it would give the real viewership figures of the channel.

The move is seen to end the monopoly of the Broadcast Audience Research Council India (BARC), which measures the television audience preferences in the country.

The ministry official alleged that the BARC is "almost like a monopoly" and it "does not reveal how they arrive at the viewership figures, methodology they apply and the area of survey". The official said the

ministry discussed the possibility of procuring about 300 people meter and randomly installing them to verify the veracity of BARC data, but 300 meter were too small number to meaningfully compare and verify data. He said the BARC measures viewership by installing 30,000 people meter, which are soldered to the TV's mother board.

The official said nobody would allow such thing to be done on their television sets and thus there were concerned about the genuineness of the assessment done through volunteers.

The BARC, however, refuted the accusations.

## Bhim App users eligible for cashbacks worth Rs 750 every month

NDTV

In order to woo more customers to use the Bhim App, the National Payments Corporation of India (NPCI)-led Unified Payment Interface (UPI) application BHIM has rolled out a bouquet of cashbacks to customers as well as to the merchants. Right from downloading the app to making the transactions, the customers are entitled to receive cashbacks at every level. The customers are eligible for receiving the total amount of cashbacks worth Rs. 750 every month.

As you download the Bhim app that follows the UPI system, you stand to receive Rs. 51 cashback on successfully completing first financial transaction for Bhim app users. Besides this, you can earn a cashback of Rs. 25 for every unique transaction with a minimum transaction value of Rs. 100. The maximum cashback through this channel is Rs. 500 per month. For the number of transactions that are more than 25 but fewer than 50, the incentive would amount to Rs. 100.

In case the number of transactions are over 50 but fewer than 100, the incentive would be Rs. 200. However, one can earn as much as Rs. 250 cashback for more than 100 transactions every month.

The cashbacks accrued above can bring the total cashback to Rs. 750 per month. Not only customers, the Bhim app even offers cashback to merchants also.

Mobile app BHIM or Bharat Interface for Money enables wire transfer of money via the Unified Payment Interface (UPI) interface. Using the BHIM app, a user can make payments using details such as mobile number, name and Aadhaar number, without having to share own bank account details.

## Martin Sorrell quits as CEO of ad firm WPP



AFP

LONDON, Apr 15 : Martin Sorrell quit Saturday as chief executive of WPP, the world's biggest advertising agency, following allegations of personal misconduct through the misuse of company assets.

Sorrell, who founded the British ad giant and has been at the helm for the past 33 years, stepped down less than a fortnight after the group launched an independent investigation into the allegations.

WPP said the probe had concluded, adding that "the allegation did not involve amounts that are material". Sorrell, 73, said in a state-

ment that he was sad to leave, with WPP having been his passion and focus for more than three decades.

"As I look ahead, I see that the current disruption is simply putting too much unnecessary pressure on the business, our over 200,000 people and their 500,000 or so dependents, and the clients we serve in 112 countries," he said.

"That is why I have decided that in your interest, in the interest of all share owners, both big and small, and in the interest of all our other stakeholders, it is best for me to step aside."

WPP said Sorrell would be treated as having retired, with chairman Roberto Quarta becoming executive chairman until a new chief executive is appointed.

Sorrell, one of Britain's best-known businessmen, denied any wrongdoing after the allegations surfaced earlier this month, but said he understood the company had to investigate.

## Health and Lifestyle

Dental treatments burning a hole in your pocket?

### This natural product helps rebuild tooth enamel

ANI

WASHINGTON, D.C. (USA) : Are dental treatments burning a hole in your pocket? Researchers have now designed a convenient and natural product that uses proteins to rebuild tooth enamel and treat dental cavities.

"Remineralisation guided by peptides is a healthy alternative to current dental health care," said lead author Mehmet Sarikaya at the University of Washington.

The new biogenic dental products can -- in theory -- rebuild teeth and cure cavities without today's costly and uncomfortable treatments.

"Peptide-enabled formulations will be simple and would be implemented in over-the-counter or clinical products," Sarikaya said.

Cavities are more than just a nuisance. According to the World Health Organization, dental cavities affect nearly every age group and they are accompanied by serious health concerns. Additionally, direct and indirect costs of treating dental cavities and related diseases have been a huge economic burden for individuals and health care systems.



"Bacteria metabolise sugar and other fermentable carbohydrates in oral environments and acid, as a by-product, will demineralise the dental enamel," said co-author Sami Dogan.

Although tooth decay is relatively harmless in its earliest stages, once the cavity progresses through the tooth's enamel, serious health concerns arise. If left untreated, tooth decay can lead to tooth loss.

This can present adverse consequences on the remaining teeth and supporting tissues and on the patient's general health, including life-threatening conditions.

Taking inspiration from the body's own natural tooth-forming proteins, the UW team has come up with a way to repair the tooth enamel.

The researchers accomplished this by capturing the

essence of amelogenin -- a protein crucial to forming the hard crown enamel -- to design amelogenin-derived peptides that biomimic and are the key active ingredient in the new technology. The bioinspired repair process restores the mineral structure found in native tooth enamel.

"These peptides are proven to bind onto tooth surfaces and recruit calcium and phosphate ions," said Deniz Yucsey, a co-author.

The peptide-enabled technology allows the deposition of 10 to 50 micrometers of new enamel on the teeth after each use.

Once fully developed, the technology can be used in both private and public health settings, in biomimetic toothpaste, gels, solutions and composites as a safe alternative to existing dental procedures and treatments.

The technology enables people to rebuild and strengthen tooth enamel on a daily basis as part of a preventive dental care routine. It is expected to be safe for use by adults and children.

The research findings have been published in ACS Biomaterials Science and Engineering.

## Bitter melon juice for weight loss



NDTV

So, it may not be one of the most loved vegetables across the world, but it is a universally acknowledged fact that karela, or bitter melon, is one of the most nutritious veggies one can add to their diet. The bitter-pungent taste of this wonder veggie may have given karela a 'not-so-popular' rep among many, but once you develop a taste for these lovely bitters - there is just no looking back. The many savoury bitter gourd preparations are a proof to India's obsession with karela. Bitter melon juice contains a train of important nutrients ranging like iron, magnesium, potassium and vitamin C. In addition to these minerals and vitamins, it is also an abundant source of dietary fibre. This nutrient

dense vegetable can do wonders for your weight loss goals, too.

1. Regulates Insulin: Bitter gourd helps regulate the blood sugar level in your body. Stabilised blood sugar levels eventually help in weight loss. Bangalore-based Nutritionist Dr. Anju Sood explains, "Karela juice makes your insulin active. When your insulin is active, your sugar would be used adequately and not convert into fat, which would inevitably help in weight loss."

2. Low-calorie Veggie: Bitter gourd is low in calories, fat and carbohydrates. You would be surprised to know that 100 grams of bitter gourd has only 34 calories.

3. Rich in Fibre: Bitter gourd is rich in soluble fibres. It is said that the fibre

in bitter melon pods amounts to 10 percent of recommended daily value intake. Fibre-rich foods induce the feeling of fullness. Since fibre takes long to digest, you feel full for a longer span and tend to binge less. Bitter melon is also filling because it is high in water - about 89 to 94 percent of its weight is just water, which also makes it an excellent summer vegetable.

Peel the bitter melon with the help of a knife. Slice the bitter melon to the centre. Once you are done slicing, scoop out the white flesh and the seeds of the vegetable. Now, take the bitter melon and cut them into tiny pieces. Soak the pieces in cold water for about 30 minutes. Add bitter gourd pieces to a juicer and add half teaspoon salt and lemon juice. Blend the ingredients well till you get a fine consistency.

Quick Tip : To reduce the bitterness of the drink, add some honey or jaggery to it, or pair it with sweet fruits like apple or pears. You can even add lemon juice to lessen the harsh taste of bitter melon juice. A pinch of black pepper and ginger can also decrease the tartness and make it more palatable.

## Find 'settings' easily with Facebook bookmarks menu facelift

IANAS

SAN FRANCISCO, Apr 15 : Facebook has refreshed its Bookmarks menu to let users navigate, access and make changes to their privacy settings easily. The updates will be rolled out globally over the next two weeks.

Users can now access various Facebook settings, including Account Settings, Privacy Shortcuts, News Feed Preferences, Activity Log, Payments Settings and access to Help & Support, with lesser number of mouse clicks.

According to Tech Crunch, the changes are focused on centralising a variety of controls that were previously located in other places.

As per the makeover, these controls have been moved to the front and the icons have been given a new look. Facebook said the redesign had been in the works for a while. "We've been looking into how to make Bookmarks easier to navigate and more relevant for people for some time," a Facebook spokesperson was quoted as saying.

"We hope this update, similar to the ones we've been making recently, will help people navigate Facebook more easily so they can continue to connect with the people, Pages and Groups they log on to see."

The redesign comes at a time when Facebook is embroiled in a widening scandal after reports that British data firm Cambridge Analytica had improperly gathered detailed Facebook information on 87 million users, up from a previous estimate of more than 50 million.

CEO Mark Zuckerberg vowed to revamp Facebook and had said the company would ensure that its platform is not misused to influence elections in India and elsewhere.

Facebook had also launched a "Data Abuse Bounty" programme to reward people who report any misuse of data by app developers.

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