

Tracking the age of anxiety

Indian consumers top the anxiety list, demonstrate maximum wariness about health and finances, even as panic buying comes down: Deloitte

ARUNDHUTI DASGUPTA
Mumbai, 26 May

Indian consumers are in a state of super anxiety, confused and nervous about their health, jobs and their state of finances which is also reflected in a low-to-negative intent to spend on non-essentials, after the lockdown is lifted. This is the mood captured by a 30-day consumer survey (across 13 nations) by Deloitte India defining the current persona of the India consumer.

Conscious, tech-savvy and keen to turn self-reliant is how the report interprets the data tracked in the survey-based dashboard called Deloitte Global State of the Consumer Tracker. While these are behavioural shifts that the survey is picking up, they are the consequence of a highly conflicted state of being.

Anil Talreja, partner and Consumer Industry leader, Deloitte India said, "The survey gives a pulse of the consumer behaviour and trend during these challenging times." The majority of the customers interviewed in the 13 countries that the survey was conducted in showed high levels of uncertainty and nervousness, but Indian consumers are on top said Talreja. The tracker has measured customer sentiment in three waves thus far, marking the responses according to different phases in the spread of the virus and the lockdowns imposed by different countries.

The state of the Indian consumer has been the subject of attention of a number of agencies in recent weeks. And almost all have reported frayed nerves over health and finances. The Deloitte tracker traces the way this apprehension manifests in consumption behaviour (stocking up of groceries, trading down to follow a frugal lifestyle and a nervousness about the future when markets open up).



CONSUMER SPEAK

- **Spending pattern of the consumers** has changed over the last six weeks. 55% respondents say they will spend more on groceries, 52% on everyday household goods, 31% on healthcare, 47% on medicines and 46% on home internet/mobile phone, a much smaller number wants to spend more on cable TV (31%) and entertainment (29%)
- **#Vocalforlocal sentiment growing:** 72% consumers want to buy locally sourced items going forward
- **Panic buying is slowing down:** Consumers are no longer rushing about being home stocked with more than they immediately need

- **Responsive brands find favour:** 64% of consumers said they will buy from brands that have adapted to their needs in a crisis
- **Intent to use digital services rising:** 44% respondents very likely to use it for groceries, 52% for video conferencing with family and friends, 47% for streaming entertainment and 53% for payment apps/services
- **Online vs offline:** 51% respondents feel the trend of online buying and pickup in-store is a safer option
- **Consumer mobility:** 77% consumers want to limit the use of public transport and 70% avoiding ride hailing options altogether

Note: The survey was conducted in 13 countries (targeting 1,000 individual responses per country/wave) and is being conducted in waves to cover the different phases and sentiments during the lockdown. This is the third out of the planned 10 waves that the tracker will record **Source: Deloitte State of the Consumer Survey**

The shift in behaviour will force them to stitch together a completely new plan for engagement and recall, points out Talreja. "This will steer consumer product companies to build new strategies around sales and marketing. Building value for brands virtually is going to be another task that companies would need to focus in the future," he added.

One way brands can navigate their way through the crisis is by keeping the communica-

tion simple, functional and direct, according to Talreja. Brands have already done that in some cases, having shelved their old pitches and promotional tactics to adapt to the new state of the customer.

For instance, PepsiCo India recently announced its association with a small pick-up and delivery start-up Dunzo. In its official note, the global beverage brand stated that it was launching an e-store on the app as part of its direct-to-customer

initiative, the tone and pitch a far cry from its routine marketing themes of youth, insouciance and taste.

On a similar note, a newly released ad for L'Oreal India, the French personal care company is a support guide for salons. No celebrity endorser talking about the efficacy of the product, only a reaffirmation of the core principles of safety and care. In the coming months, this could well be the advertising mantra for many more brands.

accounts for around 8 per cent of its global employee strength.

Uber India's operations have been hit severely by the nationwide lockdown, imposed first on March 24 and extended thrice until May 31. However, the company has sought to limit the damage through innovations like Uber Medics, a transportation service for health workers across cities in collaboration with the National Health Authority. It has also tied up with companies like Flipkart to offer last-mile delivery through cab drivers. With some relaxation in lockdown rules since May 18, Uber has resumed its services in 50 of the 60 cities that it operates in.

Some start-ups are combining retrenchment with salary cuts to pare costs. According to Zomato founder and CEO Deepinder Goyal, while several people in the company have volunteered for a 100 per cent pay cut for at least six months, the start-up has proposed a temporary reduction in salaries for the entire organisation. Lower cuts are being proposed for people with lower salaries, and cuts of up to 50 per cent for people with higher salaries. The company has also retrenched 520 employees.

At IDG Ventures- and Accel Partners-backed start-up CureFit, founders have taken a 100 per cent pay cut, while the management team has taken a 50 per cent cut. The company again has retrenched 800 employees.

Stand-off between retailers and malls worsens

Retailers insist, though, that rent invoices for April were raised by most mall owners in key cities, despite knowing that non-essential retail had been moribund last month. May invoices, they said, could also be raised despite assurances by some mall owners that they would not do so.

"Non-essential retail has begun in some parts of the country in May after curbs were eased in the third phase of the lockdown. Most retailers need time for their businesses to settle down before they can even think of paying rent, which is why we are asking for a variable model rather than a fixed-cost model on rentals," said Lalit Agarwal, CMD, V-Mart Retail.

Adhidev Chattopadhyay, analyst at ICICI Securities, said that mall owners may drag their feet on revenue-share rent pacts since most have taken loans against their leased properties under the lease rental discounting scheme offered by banks.

"Mall owners have to not only service principal and interest payments on these loans but also incur higher costs on maintenance, sanitisation and digitisation initiatives post the lockdown," said Chattopadhyay.

There is also no clarity yet, he added, on whether multiplexes, which attract significant footfalls into malls, will resume any time soon.

Revised ICA may remove 66% lenders' nod clause

On the specific issue of making ICAs applicable to standard assets, it was pointed out "some companies will need additional finance during the pandemic phase without which they may land in trouble," said a senior banker. This is of particular import even after the pandemic and its knock-down effects are fully over as a few lenders may not want to be part of additional funding arrangements for a borrower.

Another senior banker added: "ICAs for standard assets have been mooted by state-run banks", and explained that "there are survival risks even if additional support comes in. The picture would not be clear till assessments of cash-flows can be made properly".

The reworking of ICAs is part of a major effort to get resolutions moving following the suspension of fresh cases under the Insolvency and Bankruptcy Code (IBC) for a year and fears that cases referred to the National Company Law Tribunal (NCLT) may burgeon after the breather. The penalties and provisioning under the June 7 circular are significant as well -- additional provisioning for banks at 20 per cent after 180 days from the end of review period; and 15 per cent after a year; or a total additional provisioning of 35 per cent.

The central bank's June 7 circular restricted participants in the ICA mechanism to entities regulated by it. But going ahead, ICAs may have the freedom to include non-banking financial companies, mutual funds, private equity firms, alternate investments funds, off-shore lenders and platforms with interest in the distressed assets market.

"Widening the ICA may lead to situations wherein non-RBI regulated entities refer matters to the Securities and Exchange Board of India, the Insurance Regulatory and Development Authority of India, or the Pension Fund Regulatory and Development Authority. But there will be visibility from inception of the ICA as to where we may be headed," said a senior banker.

The central bank had earlier indicated that it might impose heavy penalties on banks, and stipulate higher provisioning for stressed loans following a supervisory review of its June 7 circular. And that the senior management of banks, could be held personally liable for lack of progress under it. It is, therefore, all the more critical for banks to get the ICA mechanism moving, especially for the period when the IBC comes back into life again a year down the line.

EAST COAST RAILWAY

'E' PROCUREMENT SYSTEM

The following tender has been uploaded on website www.ireps.gov.in

Tender Notice No. Sr.DMM/KUR/EP/2020-21/87 Dt. 20.05.2020

TENDER NO.: 81205095A, BRIEF DESCRIPTION OF MATERIALS: COMPACT SILICON RECTIFIER BLOCK FOR CONVENTIONAL LOCOS AS PER RDSO SPECN. NO. ELRS/ SPEC/RSI/0030, QUANTITY: 02 SETS.

Closing date & time : at 1500 hrs. of 24.06.2020.

Sr. Divisional Materials Manager/ Khurda Road

PR-59/L/20-21

Business Standard

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NOTICE INVITING e-TENDERS

G.M (Projects)/RITES Ltd, Ranchi for and on behalf of BCCL, invites online percentage rate bids on double packet system for the following works:

NIT No. 05/OT/BCCL/Patthardih 2.5 MTPA/Rly Siding/2020, Dated 26.05.2020.

Name of Work: Renovation / Strengthening of the existing Railway Siding for 2.5 MTPA, NLW Washery at Patthardih, Dist.- Dhanbad, Jharkhand. **Estimated Cost:** Rs Rs. 42.35 Cr. **Earnest Money:** Rs 2500000/-, **Period of completion:** 18(Eighteen) months. **Last time & date of submission of bid:** upto 11.00 hrs. on 25.06.2020. The bid forms and other details can be obtained from the website <https://tenders.gov.in> eprocure/app. Amendment/ Corrigendum, if any, shall be hosted online only.

BEFORE THE NATIONAL COMPANY LAW TRIBUNAL
MUMBAI BENCH
COMPANY SCHEME PETITION NO. C.P(CAA)/897/MB/2020
IN
COMPANY SCHEME APPLICATION NO. C.A. (C.A.A.) No. 792/MB/2019
In the matter of the Companies Act, 2013
and
In the matter of Section 230 to Section 232 and other applicable provisions of Companies Act, 2013
and
In the matter of Scheme of Merger by Absorption of Beehive Education Private Limited ("BEPL" or "Transferor Company") with One Education Initiatives Private Limited ("OEIPL" or "Transferee Company") and their respective Shareholders ("Scheme")
One Education Initiatives Private Limited,
()
a company incorporated under the provisions of the Companies)
Act, 1956 with Corporate Identity No. U80904MH2010PTC206751)
and having its Registered Office situated at 153, Garodia Nagar,)
Ghatkopar (East), Mumbai – 400 077.)
..... **Petitioner**
) **Transferee Company**

NOTICE OF HEARING OF PETITION

WHEREAS the captioned Petition has been filed on 5th day of March, 2020 for seeking the approval of the Hon'ble National Company Law Tribunal, Mumbai Bench ("NCLT") to the Scheme of Merger by Absorption of Beehive Education Private Limited ("BEPL" or "Transferor Company") with One Education Initiatives Private Limited ("OEIPL" or "Transferee Company") and their respective Shareholders ("Scheme")

NOTICE is hereby given that vide order dated 11th day of May, 2020 passed by the NCLT ("Order"), the said Petition was admitted by the NCLT and in pursuance of Rule 16 of the Companies (Compromising, Arrangements and Amalgamations) Rules, 2016 and the directions in the said Order, the captioned petition has been scheduled before NCLT on 9th day of June, 2020.

Any person desiring of supporting or opposing the Petition should send to the Petitioner Company's Registered Office or at the office of the Authorized Representative at the address as mentioned below, a notice of his/her intentions, signed by him/her of his/her representative, with his/her name and address, so as to reach the Petitioner Company and the Authorized Representative, not later than seven days before the date fixed for hearing of the Petition. Where he seeks to oppose the petition, the grounds of opposition or a copy of his/her affidavit shall be furnished with such notice.

A copy of the Petition can be obtained from the registered office of the Petitioner Company on payment of prescribed charges for the same.

Dated at Mumbai this 27th day of May, 2020

For and on behalf of **One Education Initiatives Private Limited** Sd/-
Nilesh Shah & Associates
Practicing Company Secretaries / Counsel for the Petitioners
211, Building No. 1, Sona Udyog Industrial Estate, Parsi Panchayat Road, Andheri (East), Mumbai – 400 069. Email : ngshah.cs@gmail.com

BEFORE THE NATIONAL COMPANY LAW TRIBUNAL
MUMBAI BENCH
COMPANY SCHEME PETITION NO. C.P(CAA)/820/MB/2020
IN
COMPANY SCHEME APPLICATION NO. C.A. (C.A.A.) No. 791/MB/2019
In the matter of the Companies Act, 2013
and
In the matter of Section 230 to Section 232 and other applicable provisions of Companies Act, 2013
and
In the matter of Scheme of Merger by Absorption of Beehive Education Private Limited ("BEPL" or "Transferor Company") with One Education Initiatives Private Limited ("OEIPL" or "Transferee Company") and their respective Shareholders ("Scheme")
Beehive Education Private Limited,
()
a company incorporated under the provisions of the Companies)
Act, 1956 with Corporate Identity No. U80904MH2011PTC212200)
and having its Registered Office situated at Plot No.153, CTS No.)
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Practicing Company Secretaries / Counsel for the Petitioners
211, Building No. 1, Sona Udyog Industrial Estate, Parsi Panchayat Road, Andheri (East), Mumbai – 400 069. Email : ngshah.cs@gmail.com

NOTICE TO THE UNIT HOLDERS OF SBI DUAL ADVANTAGE FUND - SERIES XXII

Unitholders are requested to note that, in terms of the Scheme Information Document, SBI Dual Advantage Fund - Series XXII (the Scheme) will mature on **Wednesday, May 27, 2020** and accordingly, units of the Scheme shall be suspended from trading from the respective stock exchange.

For SBI Funds Management Private Limited
Sd/-
Ashwani Bhatia
Managing Director & CEO

Place: Mumbai
Date: May 26, 2020

Asset Management Company: SBI Funds Management Private Limited (A Joint Venture between SBI & AMUNDI) (CIN: U65990MH1992PTC065289) **Trustee:** SBI Mutual Fund Trustee Company Pvt. Ltd. (CIN: U65991MH2003PTC138496) **Sponsor:** State Bank of India **Regd Office:** 9th Floor, Crescenzo, C – 38 & 39, G Block, Bandra-Kurla Complex, Bandra (E), Mumbai – 400051 **Tel:** 91-22-61793000 • **Fax:** 91-22-67425687 • **E-mail:** partnerforlife@sbfm.com • www.sbfm.com

Mutual Fund investments are subject to market risks, read all scheme related documents carefully. SBIMF/2020/MAY/04

E-TENDER NOTICE

E-Tenders are invited on line from experienced and reputed Manufacturers/Suppliers /Contractors for the supply/ works of following at Gas Turbine Power Station, Uran:

e-Tender /RFx No.	Description	Estimated Cost/ EMD (Rs)	Sale Period	Last date of submission (up to 15.00 hrs)
RFx No. 3000010836	Supply, Installation and Commissioning of 12 Volts 180 Ah maintenance free lead acid type batteries, 8 Volt 500 Ah Traction Batteries for Emergency DG Set and Firefighting Diesel pump at GTPS Uran.	7.15 Lakhs 10,652/-	27.05.2020 to 15.06.2020	16.06.2020
RFx No. 3000010983	Work of repair/replacement of corroded firefighting pipeline of dia. 150mm & 200mm size at Fire Fighting, GTPS, Uran. (On as and when Required basis).	12.08 Lakhs 15,587/-	27.05.2020 to 15.06.2020	16.06.2020
RFx No. 3000011037	Supply of Filter Booster Pump Spares at GTPS, Uran	03.84 Lakhs 7,337/-	27.05.2020 to 15.06.2020	16.06.2020
RFx No. 3000011040	Supply of High Pressure Hydraulic Pumps at GTPS, Uran.	08.04 Lakhs 11,536/-	27.05.2020 to 15.06.2020	16.06.2020
RFx No. 3000011047	Supply of Bulk Chemical Liquor Ammonia for W.T. plant at GTPS, Uran.	02.94 Lakhs 6,440/-	27.05.2020 to 15.06.2020	16.06.2020
RFx No. 3000011048	Supply of Bulk Chemical Sodium hypo chlorite for W.T. plant at GTPS, Uran.	02.84 Lakhs 6340/-	27.05.2020 to 15.06.2020	16.06.2020

Tender Cost Rs. 1180/- for all tenders. Tender cost and EMD to be paid online only. Tenders are available for sale on our website from **dt. 27.05.2020** for more details, please visit our website <https://eprocurement.mahagenco.in> Vendors are requested to register their firms for E-Tendering. Please log on to our website <https://eprocurement.mahagenco.in>

Sd/-
Chief Engineer
GTPS, Uran.

ASSAM POWER DISTRIBUTION COMPANY LIMITED
A fully customer centric company

SHORT TENDER NOTICE

NIT No. APDCL/CGM((PP&D)UDAY/T-51(MDAS)/AMR/2020/1; Dtd: 26.05.2020

The Chief General Manager (PP&D), APDCL, Bijulee Bhawan, 6th Floor, Paltan Bazar, Guwahati-781001 invites tenders for **Supply, installation, testing, configuration & commissioning of 4G supported Intelligent Modems at all 33 KV & 11 KV Feeders Boundary Meters and selected HT Consumers under APDCL**. The bid document along with all relevant information will be available for download w.e.f. **27-05-2020** on www.assamtenders.gov.in.

Sd/- **Chief General Manager (PP&D), APDCL**

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TATA POWER
The Tata Power Company Limited
(Corporate Contracts Department)
The Tata Power Company Limited, 2nd Floor, Sahar Receiving Station
Sahar Airport Road, Andheri East, Mumbai-400059
CIN: L28220MH1991PLC000567

CORRIGENDUM TO NOTICE INVITING TENDER

The Tata Power Company Limited issues corrigendum, to Notice Inviting Tenders published on 12th May 2020 and 15th May 2020, for Tata Power distribution at Odisha.

Tender Enquiry No.	Work Description	Estimated Cost/EMD (Rs.)	Tender Participation Fee (Rs.)	Last date and time for Payment of Tender Participation Fee
TPC/ENG/ENO/013/20-21	Rate Contract for SIFT and management of MPLS VPN Links	0.49 Cr / 1.25 Lakh	5000/-	02.06.2020 1500 Hrs
TPC/ENG/ENO/017/20-21	Supply of Network Equipment at Odisha	7.87 Cr / 13.80 Lakh	5000/-	02.06.2020 1500 Hrs

For detailed amendment and updated tender documents of respective tenders, please visit Tender section on Tata Power website <https://www.tatapower.com/tender/tenderlist.aspx>. Other details of Notice inviting tenders dated 12th May 2020 and 15th May 2020 remain unchanged.

GREAVES COTTON LIMITED
Corporate Identity Number: L99999MH1922PLC000987
Registered Office: Unit No. 701, 7th Floor, Tower 3, Equinox Business Park, LBS Marg, Kurla (W), Mumbai - 400070. Telephone: +91 - 22 - 62211700; Fax: +91 - 22 - 62217499
E-mail: investorservices@greavescotton.com; Website: www.greavescotton.com

NOTICE TO SHAREHOLDERS

For transfer of equity shares of the Company to the Demat Account of Investor Education and Protection Fund (IEPF) Authority

With reference to the provisions of Section 124(6) of the Companies Act, 2013 read with the Investor Education and Protection Fund (IEPF) Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 as amended from time to time ("the Rules"), all shares, in respect of which dividend has not been paid or claimed by the shareholders for a period of seven consecutive years, shall be credited to the demat account of IEPF Authority.

The due date for claiming Final Dividend for Financial Year 2012-13 is 1st September, 2020. In compliance with the said rules and on account of lockdown due to COVID-19, the Company has sent email communication only, to the shareholders who have their email id's registered with the Company, whose shares are liable to be transferred to IEPF Account as per the said Rules informing them about the necessary action to be taken and documents to be submitted to claim their unpaid dividends failing which their shares would be transferred to the IEPF Account. The said information is available at the website of the Company.

The shareholders are requested to forward the requisite documents as mentioned in the said communication and at the website of the Company at investorservices@greavescotton.com or to the Company's Registrar and Share Transfer Agent at elward.ris@kfintech.com preferably by 20th August, 2020. In the absence of receipt of valid claim by the shareholder, the Company would be transferring the dividend along with said shares to IEPF Account without further notice, in accordance with the requirements of the said Rules.

The Company has uploaded complete details of those shareholders whose shares are liable for transfer to DEMAT Account of IEPF Authority on the Company's website on www.greavescotton.com.

Please note that no claim shall lie against the Company in respect of the unclaimed dividend amount and the shares transferred to IEPF Account pursuant to the said Rules. Please also note that, upon such transfer, shareholders can claim the transferred shares along with the dividend from the IEPF Account for which details are available at www.iepf.gov.in

For any information/clarifications on this matter, concerned shareholders may contact the Company's Registrar and Share Transfer Agent at KFIN Technologies Private Limited, "Karvy Selenium Tower B", Plot No. 31 & 32, Financial District, Nanakramguda, Gachibowli, Hyderabad - 500032. Toll free no.: 1800345001. Email: elward.ris@kfintech.com or may write to the Company at investorservices@greavescotton.com

Please note that due to prevalent situation of COVID-19 pandemic, the Company has forwarded this notice to the concerned shareholders via email id's registered with the Company. For shareholders whose email id's are not registered with the Company, the physical copies of the notice will be sent immediately upon resumption of postal/courier services

For Greaves Cotton Limited Sd/-
Atindra Basu
Head- Legal, Internal Audit & Company Secretary

Mumbai
26th May, 2020

