



Climate change, and in particular extreme events, are still really being underestimated when it comes to conservation planning. It's not just going to be a gradual shift of temperature over many years

- Stefanie Heinicke, lead author

INDIA'S \$4.51 TN INFRA PUSH AT RISK WITHOUT DISASTER RESILIENCE

S V KRISHNA CHAITANYA @Chennai

INDIA'S ambitious plan to invest \$4.51 trillion in infrastructure by 2030 and scale into a \$30 trillion economy by 2047 could face mounting fiscal and developmental risks unless disaster resilience is built into roads, railways and power systems from the design stage itself, according to a new report released on Tuesday by the Coalition for Disaster Resilient Infrastructure (CDRI) in partnership with the Department of Economic Affairs (DEA), Ministry of Finance.

Titled 'Mainstreaming Disaster Resilience into Infrastructure Projects in India,' the study

makes an economic case for proactive resilience spending, noting that global infrastructure losses linked to disasters are estimated at \$845 billion annually, while actual losses may be far higher once indirect economic disruptions are counted. The report says India's infrastructure-heavy growth strategy is especially exposed because the three largest investment sectors under the National Infrastructure Pipeline—power (24%), roads (18%) and railways (12%)—are also among the most vulnerable to floods, cyclones, earthquakes and extreme weather.

According to the study, roads and bridges account for 39% of exposure among key trans-



port assets, followed by railway tracks at 33%, and transmission lines and substations at 28%. Flooding alone causes an estimated average annual loss of \$172.31 million in road assets and \$86.21 million in power assets. Railways too face heavy recurring losses from floods and earthquakes.

CDRI Director General Amit Prothi said resilience spending should be viewed as a fiscal safeguard rather than an additional burden. "Disaster resilience is about protecting public

finances and securing development gains. Investing in resilient infrastructure today reduces fiscal shocks tomorrow and is one of the smartest investments governments can make," he said.

The report draws on pilot applications of CDRI's Resilience Cost-Benefit Analysis (RCBA) tool, which found that targeted resilience measures in selected projects could generate returns of up to 12:1 through avoided damages, reduced service disruption and lower repair costs. This implies that every rupee spent upfront on resilience could potentially save twelve rupees over an asset's lifetime, a finding likely to resonate with policymakers balancing budget constraints and infrastructure expansion.

Baldeo Purushartha, joint secretary, Department of Economic Affairs, said resilience must be integrated into the architecture of public investment.

"As natural hazards increasingly threaten infrastructure investments, we must shift our focus towards incorporating disaster resilience into the very fabric of our infrastructure development strategies. This proactive approach not only safeguards our assets but also ensures sustained economic growth by mitigating future disaster impacts," he said. The study identified five systemic gaps slowing resilience mainstreaming: outdated or inadequate contractual clauses, weak integration of risk across

project lifecycles, poor hazard data systems, shortage of technical expertise and insufficient financing or insurance mechanisms.

In many standard engineering and concession contracts, disaster risks are either vaguely defined or pushed into force majeure clauses, creating uncertainty over liability, compensation and repair obligations. The report recommends explicit resilience clauses, project-specific hazard thresholds and clearer public-private risk sharing.

Among its 11 recommendations, the report calls for mandatory hazard risk and vulnerability assessments for priority projects, centralized disaster-risk data platforms, stronger design codes, longer defect liability periods, resilience experts in project appraisal teams, and new financing vehicles such as an India Infrastructure Resilience Fund and sovereign risk-pooling mechanisms. To support implementation, CDRI launched two practical tools alongside the report: the RCBA tool to help ministries quantify resilience benefits, and an Infrastructure Resilience Toolkit offering design options, procurement guidance and resilience checklists for agencies and bidders.

The timing is significant. India is accelerating highways, freight corridors, urban transport systems, renewable grids and logistics infrastructure, much of it in climate-vulnerable coastal, floodplain and heat-stressed zones.

GOVERNMENT OF ANDHRA PRADESH
Rural Water Supply and Sanitation Department
e-Procurement Tender Notification
No.SL/SWSM/JM/QMIS/Procurement of Lab Materials/144/2026-27-02, Dt: 24/04/2026
Tenders are invited for Supply, Delivery, installation and Commissioning of Analytical Electronic Weighing balance to the Water Testing Laboratories in RWS & S Dept., Govt. of A.P. Estimate Cost: Rs. 49,20,000/-. The intending and eligible bidders are requested to login to www.approcurement.gov.in from 28.04.2026. Ph.No: 9100120535.
Sd/- Project Director, SWSM, RWS & S, Vijayawada
DIPR No.20218/CL/ADVT/1/12021-22, Dt:24/04/2026

GOVERNMENT OF TELANGANA
HYDERABAD METROPOLITAN WATER SUPPLY & SEWERAGE BOARD
O/o Chief General Manager (Engg), Revenue Circle, Khairatabad, Hyderabad-500 004, T.G.
TENDER NOTIFICATION
e-Tender No. & Date: 2026-27, 24.04.2026
Type of Work: Re-Design, Redevelopment, Web Hosting Web security Audit, Certifications (STQC) Copyrights of Hyderabad Metropolitan Water Supply and Sewerage Board (HMWSSB) based on compliance matrix from GIGW VERSION 3.0 (Guidelines for Indian Government Websites) with 1 year warranty including website maintenance, Web Hosting with two years Annual maintenance complete as directed by HMWSSB's officials under GM(IT).
ECV in Rs.: 14.00 Lakhs
Sd/- Chief General Manager (Engg) Revenue Circle, Khairatabad, Hyderabad-500 004, T.G.

DBS AUCTION NOTICE
It is informed that the below mentioned Jewel Loan customers of our Bank failed to settle their loan accounts even after our repeated reminders and Registered Post with Acknowledgement Due to their registered address have been already sent to them.
If the full loan amount is not settled on or before the auction date mentioned below, the pledged items will be auctioned at 11:00 AM on the specified date, or any subsequent convenient date, without further notice and as full satisfaction of the bank by public auction sale at the bank premises or at the E-Auction Platform: <https://egold.auctiontiger.net>.

Auction Date : 29.05.2026				
Ref. No.	Customer Name	Branch Name	Gross weight	Net weight
18434289	R ESWAR	CHITTOOR	80.00	78.90
18434298	R ESWAR	CHITTOOR	39.40	38.70
20633940	UTTAM CHAND SRENIK JAIN	CUDDAPAH	85.70	83.00
12232119	ALAPARTHI SATYANARAYANA	ANGALAKUDURU	33.80	33.00
69635778	VENNA BALAJI	SULTANNAGARAM GOLLAPALEM	11.50	10.80
14839105	DUPPALAPALLI SRINIVASARAO	BHAVANIPURAM, VIJAYAWADA	76.00	71.00
14839196	KOLLA SWAMY PRABHAVATHI DEVI	BHAVANIPURAM, VIJAYAWADA	50.10	45.70
27335683	SUTURI VENKATESWARA RAO	GURUNANK COLONY, VIJAYAWADA	23.50	23.20
27335586	MAHANTHI NAVYA SRI VENKATA ANISHA	GURUNANK COLONY, VIJAYAWADA	175.60	155.00
27335595	MAHANTHI NAVYA SRI VENKATA ANISHA	GURUNANK COLONY, VIJAYAWADA	468.50	437.50
48231627	KOTA CHAITANYA	NANDIGAMA	20.70	20.70
49339360	MALLAVARAPU SUNIL	NARASARAOPET	102.30	95.50
49339351	MALLAVARAPU SUNIL	NARASARAOPET	51.60	50.20
49339661	DODDALA SRILATHA	NARASARAOPET	102.50	99.20
49339652	DODDALA SRILATHA	NARASARAOPET	84.20	83.70
50339372	NAYAB DASTAGIRI SAHEB	NANDIYAL	114.20	107.00
50339354	NAYAB DASTAGIRI SAHEB	NANDIYAL	75.70	72.00
50339859	CHERUKU VENKATA RAMANA	NANDIYAL	19.80	18.00
22438213	KAVURI ABRAHAM	DODDAVARAM	6.40	5.40
81432260	SRAVANI DEVI GUGGILAPU	MVP COLONY, VIZAG	52.92	47.92
78739132	KOLUSU SAI KUMAR	VISHAKAPATNAM TOWN	27.90	27.90
78739804	GUTTHURTHI AKHIL	VISHAKAPATNAM TOWN	7.05	6.80
37430900	BELLAM MAHESH	KOTHAPETA, HYDERABAD	12.50	9.50
13939576	MALLIKARJUNA CHANDRA SHEKHAR	ALWAL, SECUNDERABAD	13.20	12.10
46637292	BOMMAGANTI BHANUPRAKASH	MADHAPUR, HYDERABAD	19.10	19.10
46637256	BOMMAGANTI BHANUPRAKASH	MADHAPUR, HYDERABAD	225.50	221.40
61237341	SUNIL TAK	RAMACHANDRAPURAM, HYDERABAD	44.60	34.60
49836659	CHAVAN RAJU	NAVANDGI	33.60	33.60
34430783	C YADAJAH	JADCHERLA	24.00	24.00
96230504	KHAIRUNNISA BEGUM	MAHABUBNAGAR	48.20	47.20
11739886	SANJEEV REDDY KANDI	ADILABAD	37.22	37.22
81033621	TALLURI BHAVANI	WARANGAL	107.60	101.40

Place : Chennai
Date : 23.04.2026
AUTHORIZED OFFICER
DBS BANK INDIA LIMITED
*DBS BANK INDIA LIMITED, is a subsidiary concern under full licence from DBS BANK LIMITED Singapore.

Fedbank Financial Services Ltd - Auction Notice
This is to inform the public at large that FEDBANK FINANCIAL SERVICES LTD. has decided to conduct Auction of Gold ornaments belonging to accounts (mentioned below) which are NPA (Non-performing Asset) or margin breach accounts or any account falling into the loan recall clause as specified in the terms & condition of the Loan. The Auction would be held as per the schedule provided below:

Loan A/c Number	Branch	District	Action Date
FEDGL03780 004325	HAYATH NAGAR: 8686444199	DILSUKHNAGAR: 9866328869	Saturday 02.05.26
FEDGL01770 011257	A.S.RAO NAGAR: 9949979768	DILSUKHNAGAR: 9866328869	Tuesday 05.05.26
FEDBD03790 000599	NAGARAM: 8897343230	DILSUKHNAGAR: 9866328869	Wednesday 13.05.26
FEDGL05860 000175	TURKAYAMJYAL: 9490661350	DILSUKHNAGAR: 9866328869	Wednesday 06.05.26

Change in Venue or Date, if any, will be displayed on our Website <https://www.fedfina.com/gold-loan/special-sections/auction-venue/>. Customer who want to release their ornaments shall visit any of the above branches or contact at the number mentioned above on or before auction date subject to the terms and condition applicable. Auction will be conducted at respective branches. In case the auction does not get completed on the given date due to any reasons, the auction in respect thereof shall be conducted on subsequent working days at district level as per above schedule. This would continue till the auction process is over. On failure of the first office auction at branch level, auction will also be initiated through the E-auction platforms of SAMIL <https://gold.samil.in> and/or e-Procurement Technologies Ltd. (AuctionTiger) <https://egold.auctiontiger.net>.
All participating bidders will be intimated subsequently with respect to acceptance or rejection of bids submitted by them.

Hyderabad: 25.04.2026
For Fedbank Financial Services Ltd.
Sd/- Authorised Signatory

MANAPPURAM FINANCE LTD.
CIN: 65510K11932PL006632
Registered Office: W- 4/538A, Manappuram House, P.O. Valapad, Thrissur - 680 567, Kerala, India
GOLD AUCTION NOTICE
The pledges, in specific and the public, in general, are hereby notified that public auction of the gold ornaments pledged in the below accounts is proposed to be conducted at the following branches on 16/05/2026 from 10.00 am onwards. We are auctioning gold ornaments defaulted customers who have failed to make payment of his/her loan amount despite being notified by registered letters. Unauctioned items shall be auctioned on any other days without further notice. Changes in venue or date (if any) will be displayed at auction centre and on website without any further notice.
List of pledges:-
MAIN MARKET GADWALL, 0 1 2 2 1 1 0 7 0 0 0 4 5 6 4 7, HYDERABAD, ADIKMET ROAD, 0110030700040928, AMERPET B A K A M P E T, 0 1 0 7 8 8 0 7 0 0 0 7 6 3 2 8, ANANDBAGH CROSS ROAD, 0 1 1 4 7 4 0 7 0 0 0 2 5 0 0 8, F A L A K N U M A, 0 1 0 9 0 6 0 7 3 0 0 2 3 2 8 8, KUKKATPALLY CENTRE, 0 1 0 8 0 7 0 7 0 0 0 7 0 3 2 4, M E D I P A T T A N A M, 0120670730028031, 9353, SHAH ALI BANDA, 0109610730026866, KODABA, 0129060700035105, MCHROBAGAR, HANUMAN NAGAR, 0118510700087668, N A L G O N D A, M G R O A D SURYAPET, 0103450700105355, RANGA REDDY, LB NAGAR RTC COLONY, 0106970730039619, Persons wishing to participate in the above auction shall comply with the following:- Interested Bidders should submit Rs. 10,000/- as EMD (refundable to unsuccessful bidders) by way of NEFT/RTGS on the same day of auction. Bidders should carry valid ID card/PAN card. For more details please contact 9072607147.
Authorised Officer
For Manappuram Finance Ltd.

Bangalore Electricity Supply Company Limited
(Wholly owned Government of Karnataka Undertaking)
(CIN - U04010KA2002SGC030438)
NOTIFICATION INVITING TENDER (NIT)
(Through KPP Portal)
Enquiry No. : BESCOM/2025-26/UC/WORK_IDENT838/ CALL-2
Name of the work: "Conversion of existing 11kV Overhead line into Underground (UG) cable under System Strengthening works in S-19 subdivision of HSR division, Bangalore South circle of BMAZ (South), BESCOM on percentage basis quoting".
Availability of Bid Documents: 27.04.2026 onwards. Last date for Bid Submission: 11.05.2026 @ 15:00 Hrs. Opening of Technical Bids: 12.05.2026 @ 15:30 Hrs. Pre-Bid meeting: 04.05.2026 @ 11:00 Hrs. Venue: Conference Hall, 3rd Floor, BELAKU BHAVANA, Corporate office, BESCOM, K. R. Circle, Bangalore-560 001. The bid documents can be downloaded and necessary assistance can be obtained through Karnataka Public Procurement Portal (KPPP) from the website <https://kppp.karnataka.gov.in>. KPP portal Help Desk: Phone No: +91 9240214000/+91 9240214001/+91-8046010000/+91-8068948777 E-mail: support@eprocelpdesk.com Aspiring bidders needs to be registered on Karnataka Public Procurement Portal (KPPP). Bidders can take the assistance from the office of the undersigned during working hours.
Sd/- Chief General Manager, Electy., Projects, BESCOM, K.R.Circle, Bengaluru-560001.
For electricity related complaints call 1912
Download BESCOM Mitra MOBILE APP

SYMBOLIC POSSESSION NOTICE
ICICI Bank Branch Office: ICICI Bank Ltd. 4/10, Mythree Tower, Bommanhalli Hosur Main Road Bangalore- 560068
The Authorised ICICI Bank Officer under the Securitisation, Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued Demand Notices to the borrower(s) mentioned below, to repay the amount mentioned in the Notice within 60 days from the date of receipt of the said Notice.
Having failed to repay the amount, the Notice is issued to the borrower and the public in general that the undersigned has taken symbolic possession of the property described below, by exercising powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said rules on the below-mentioned dates. The borrower in particular and the public in general are hereby cautioned not to deal with the property. Any dealings with the property will be subject to charges of ICICI Bank Limited.
Sr. No. Name of the Borrower(s)/ Loan Account Number Description of Property/ Date of Symbolic Possession Date of Demand Notice/ Amount in Demand Notice (Rs) Name of Branch
1. Jangampet Mahesh Kumar/ Jangampet Sabitha/ LBHYD00004846102 All That The Property Bearing Municipal No. 7-1-205/2/3 & 7-1-205/2/1, And Part Of H. No. 7-1-205/4, Admeasuring 600 Sq. Yards, Situated At Amerpet, Hyderabad - A.p., And Bounded As Under:- Land Boundaries: North : House Of Raj Kumar & H. No. 7-1-205, South : Neighbour's House No. 7-1-205/5, East : C.c. Road, Saryam Theatre Road & Neighbour's Property, West : Neighbour's Property, Schedule Of The Property-B (Hereby Gifted) All That The Property Bearing Flat No. 202, On Second Floor, In The Building Known As " K.v.r. Enclave" Having Plinth Area Of 1400 Sq. Feet (Including Common Areas & Balconies), Along With One Car Parking Space Admeasuring 100 Sq. Feet, In Cellar, Together With Undivided Share Of Land Admeasuring 60 Square Yards Or 50.16 Sq. Mtrs., Out Of 300 Sq. Yards, Which is Out Of Total Land Of 600 Sq. Yards, In The Premises Bearing Municipal No. 7-1-205/2/1, 7-1-205/2/3 & Part Of H. No. 7-1-205/4, Situated At Amerpet, Hyderabad A.P., And Bounded As Follows: Flat Boundaries: North : Corridor, South : Open To Sky, East : Flat No. 203, West : Flat No. 201, Symbolic Possession On 01-04-2026
28/10/2025 Rs. 22,57,523.41/- Hyderabad
The above-mentioned borrower(s)/guarantors(s) is/are hereby issued a 30 day Notice to repay the amount, else the mortgaged properties will be sold after 30 days from the date of publishing this Notice, as per the provisions under Rules 8 and 9 of Security Interest (Enforcement) Rules 2002.
Date: April 25, 2026
Place: Hyderabad & Ranga Reddy
Sincerely Authorised Officer
For ICICI Bank Ltd.

CYBERABAD MUNICIPAL CORPORATION
Office of the Executive Engineer, Serilingampally Circle - 49, SLP Zone: CMC
Mail Id: eec20.cmc@gmail.com, Contact No. 9000115410
QUOTATION NOTICE
No.04/EE/CIR-49/SLP/CMC/2026-27 Date: 24.04.2026
Sealed quotations are invited for the following items for Providing and fixing Galvanized Iron (G.I.) welded wire in Serilingampally Circle-49, Serilingampally Zone, CMC which are to be reached from 25.04.2026, 10.30 AM to 02.05.2026 by 02.00 PM in the office of the Executive Engineer, Serilingampally Circle-49, Serilingampally Zone, CMC. The Bid opening will be on dt: 02.05.2026 by 2.30 PM.
Sl.No. Item detailed Specification Unit
1 Providing and fixing Galvanized iron (G.I.) welded wire mesh of size 50 mm x 50 mm made from 8 gauge (4.0 mm dia) GI wire, hot-dip galvanized, including cutting to required size, placing in position, fixing with GI binding wire / clamps / tack welding to steel supports as required, complete as per specifications and directions of Engineer-in-Charge. Sqm
Sd/- Executive Engineer, Circle-49, CMC.
DIPR R.O. No.1394-PP/CL/Adv/2026-27, Dt: 24/04/2026

CHANGE OF NAME
I, BATHINI KOTESHWAR REDDY, S/o. BATHINI NARAYAN REDDY (old name) Residing at Plot No.45, H.No:1-36/1/6/9, Suraksha Hills Chandanagar, Hyderabad, Ranga Reddy Dt., Telangana-500050.
My name has been changed to BATHINI KOTESWAR REDDY, S/o. Bathini Narayan Reddy (New name) henceforth be called known as BATHINI KOTESWAR REDDY.
PARADIP PORT AUTHORITY
PARADIP PORT AUTHORITY-754142, ODISHA (INDIA)
MEDICAL DEPARTMENT
FILE NO.CMO/0E/AGL/401/2026/273
DATE: 20.04.2026
E-TENDER CALL NOTICE
E-tenders are invited on behalf of Paradip Port Authority for the work "Providing manpower for office work, Housekeeping and Para-medical Worker for PPA Hospital". The last date & time of submission of DT:10.05.2026 on 17.00 Hrs. For details, please refer website <https://eprocure.gov.in/eprocure/app...>
Sd/- Chief Medical Officer
Medical Department
Paradip Port Authority
PPA/PR/08/2026-2027 dt: 22.04.2026

राजस्थान घरेलू प्राधिकरण
मुख्य प्रबंधक कार्यालय, राजस्थान (विद्युत् आपूर्ति) कार्यालय, अजमेर-362001
Tel: 0141-261564/49 Email: rppa.jalpur@gmail.com
ई-निविदा सूचना संख्या 04/2026-27
निम्नलिखित कार्यों के लिए कंस्ट्रक्शन/राज्य सरकार के अधिकाधिक विभागों द्वारा पंजीकृत एवं अनुमोदी संवेद्यकों के निविदा प्रपत्र में ई-टेंडरिंग प्रक्रिया हेतु ऑनलाइन निविदा आमंत्रित की जाती है।
कार्य का विवरण अनुमानित लागत (₹.) कार्य पूर्ण करने की अवधि
1. Development Of Chalaknechi Ji Mata Temple at (Sedwah) Chalakna Distt. Barmer (Raj.) 619.39 Lakhs 15 Months
UBIN is: HPP2627WLB00016
निविदा को संबंधित समस्त विवरण वेबसाइट <http://eproc.rajasthan.gov.in> एवं <http://sppp.raj.nic.in> पर देखा जा सकता है। इस प्रकार निविदादाताओं को अपने निजीतक हस्ताक्षर के माध्यम से वेबसाइट <http://eproc.rajasthan.gov.in> पर रजिस्टर्ड करना आवश्यक है।
संसाधन/दि: 25/4/2026 कुल कार्यवाही अधिकारी

TELANGANA MEDICAL SERVICES & INFRASTRUCTURE DEVELOPMENT CORPORATION.
Director of Health Campus, Sultan Bazar, Hyderabad - 95, Telangana
(An ISO 9001:2015 Certified Organization)
Phone: 040-40032555 Email id: md_msdc@telangana.gov.in
1. Tender Notice No. 1/2026-27/Medicine/MW/TGMSIDC, Dt: 23/04/2026
2. Tender Notice No. 2/2026-27/Medicine/MW/TGMSIDC, Dt: 23/04/2026
3. Tender Notice No. 3/2026-27/Medicine/MW/TGMSIDC, Dt: 23/04/2026
4. Tender Notice No. 4/2026-27/Material & Supplies (Surgical)/MW/TGMSIDC, Dt: 23/04/2026
5. Tender Notice No. 5/2026-27/Material & Supplies (Surgical)/MW/TGMSIDC, Dt: 23/04/2026
6. Tender Notice No. 6/2026-27/Material & Supplies (Surgical)/MW/TGMSIDC, Dt: 23/04/2026
7. Tender Notice No. 7/2026-27/TGMSIDC-EMP-LABS, Dt: 23/04/2026
8. Tender Notice No. 8/2026-27/DIAG/TGMSIDC, Dt: 23/04/2026
9. Tender Notice No. 9/2026-27/DIAG/TGMSIDC, Dt: 23/04/2026
10. Tender Notice No. 10/2026-27/DIAG/TGMSIDC, Dt: 23/04/2026
11. Tender Notice No. 11/2026-27/Miscellaneous/MW/TGMSIDC, Dt: 23/04/2026
The above-mentioned tenders are invited through e-procurement platform (online) for Procurement and supply under Rate contract as detailed below:
For period of Two Years
T.No. 1,2 & 3 :- Medicines, T.No. 4,5 & 6 :- Materials & Supplies (Surgical),
T.No. 7 :- Empanelment of NABL accredited Laboratories, T.No. 8,9 & 10 :- Diagnostic Kits & Reagents, T.No. 11 :- Miscellaneous
Above mentioned tenders are invited through e-procurement platform (online) for Procurement, Supply of following under Rate contract for a period of Two Years and Managing Director, TGMSIDC reserves the right to cancel the tender at any time without assigning any reason. For complete details, please visit Web site: <https://tender.telangana.gov.in> from 25.04.2026 onwards.
Sd/- Managing Director,
DIPR R.O.No.62-PP/CL-AGENCY/ADVT/2026-27, Dt: 24-04-2026 TGMSIDC

Your Guide to Spicy Living **INDULGE** Every Friday with THE NEW INDIAN EXPRESS

TUNE IN TO THE expressions PODCAST FOR ALL THINGS LIFE AND LIFESTYLE!
INTERNATIONALLY ACCLAIMED STORYTELLER, EDUCATOR, AND FOUNDER OF KATHALAYA, **GEETA RAMANUJAM** TALKS ABOUT THE TRANSFORMATIVE POWER OF STORIES IN A CONVERSATION WITH **Veera**
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