

ISRO & OPPO India Collaborates To Provide NavIC Application, Paving Way For Atmanirbhar Bharat

Chennai, December 15, 2021: Indian Space Research Organisation, Department of Space, Government of India signs an MoU with OPPO India to strengthen the research and development of the NavIC messaging service to provide a convenient and user-friendly platform. This MoU will pave the way for future collaborations between ISRO and OPPO India to develop indigenous solutions by incorporating the NavIC short messaging feature in the smartphones released by OPPO India.

This MoU will enable ISRO and OPPO India to exchange technical information of NavIC

messaging services so as to build rapid, ready to use, end to end application-specific solutions by integrating NavIC messaging service with the mobile handset platform keeping in mind the need of Indian users. This MoU further reiterates OPPO India's commitment towards India and its vision towards Atmanirbhar Bharat.

Commenting on this collaboration, Mr Tasleem Arif, Vice President, India R&D Head, OPPO India, said, "We're excited to collaborate with ISRO to strengthen the NavIC application. Under our latest MoU, we will support ISRO with our

industry-leading R&D capabilities to provide a seamless experience to the users of NavIC application. In line with our vision towards Make In India, OPPO will invest in further scaling the product with its competitive and experienced R&D team. To benefit our users and the government, OPPO will continue to create a positive impact in the society through our innovation and technology expertise."

Dr. K Sivan, Secretary, DOS / Chairman, ISRO appreciated the efforts of OPPO, India in scaling NavIC application through

their innovative R&D initiatives. He also urged OPPO, India to include NavIC in all their upcoming products.

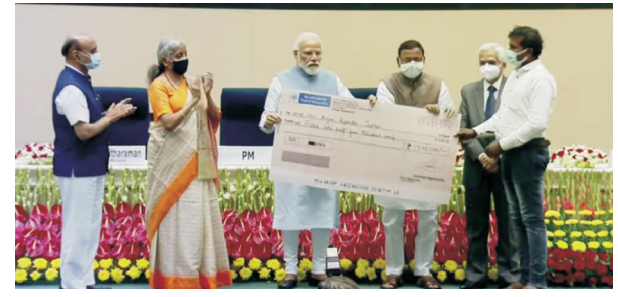
NavIC system provides regional navigation services covering the Indian mainland and an area up to 1500 km beyond the Indian mainland. In addition to its primary function of providing PNT services, NavIC is also capable of broadcasting short messages. This messaging service is mainly used for broadcasting safety-of-life alerts in areas with poor or no communication, particularly in the oceans.

"Today's new India strives for solving problems, today's India does not avoid problems" - PM

Chennai, December 15, 2021: Prime Minister Shri Narendra Modi addressed a function on "Depositors First: Guaranteed Time-bound Deposit Insurance Payment up to Rs. 5 Lakh" in New Delhi today. Union Finance Minister MoS Finance and RBI Governor were among those present on the occasion. The Prime Minister also handed over cheques to some of the depositors.

Addressing the gathering, the Prime Minister said today is a very important day for the banking sector and crores of bank account holders of the country as this day is witnessing how a big problem which was going on for decades has been solved. He stressed that the spirit of 'Depositors First' is very meaningful. In the last few days, more than one lakh depositors have got their money back that was stuck for years. This amount is more than Rs 1500 crore, Shri Modi said.

The Prime Minister said any country can save the problems from getting worse only by timely



resolution of them. However, he said, for years there was a tendency to avoid problems. Today's new India strives for solving problems, today India does not avoid problems.

The Prime Minister informed that in India, the system of insurance for bank depositors came into being in the 60s. Earlier, out of the amount deposited in the bank, only the amount up to 50 thousand rupees was guaranteed. Then it was raised to one lakh rupees. That is, if the bank sank, then the depositors had a provision to get only up to one lakh rupees. There was no time limit on when this money would be paid. "Understanding the concern of the poor, understanding the concern of the middle class, we increased this amount to Rs 5 lakh", The

Prime Minister said. Another problem was tackled by amending the law. "Earlier where there was no time limit for refund, now our government has made it mandatory within 90 days i.e. 3 months. That is, even in the event of a bank sinking, the depositors will get their money back within 90 days", he said.

The Prime Minister remarked that banks play a major role in the prosperity of the country. And for the prosperity of the banks, it is equally important for the depositors' money to be safe. If we want to save the bank, then depositors have to be protected.

The Prime Minister noted that over the years, by merging many small public sector banks with large banks, their capacity,

capability and transparency have been strengthened in every way. When RBI monitors co-operative banks, it increases the confidence of the common depositor in them. He said.

The Prime Minister said the problem was not only about the bank account, but also about the delivery of banking services to the remotest villages. Today, in almost every village of the country, the facility of a bank branch or a banking correspondent has reached within a radius of 5 km. He added that today, the common citizen of India is able to do even the smallest transactions digitally anytime, anywhere, 24 hours a day. The Prime Minister remarked that there are many such reforms that have helped India's banking system run smoothly even in the biggest calamity in 100 years. "When even the developed countries of the world were struggling to provide help to their citizens, India provided direct help to almost every sector of the country at a fast pace", he added.

YES BANK's integrated campaign, Saath Mein Baat Hai, inspires customers to celebrate family togetherness

Chennai, December 15, 2021: YES BANK has launched an integrated campaign, Saath Mein Baat Hai, to drive mass awareness of its family banking proposition: YES Family.

The high-visibility, pan-India campaign, which celebrates togetherness and family solidarity, is being publicized across the country through a combination of outdoor, radio, and digital media, in order to reach a broader, yet more localized audience. It highlights the financial and other gains families stand to make

through the YES Family initiative.

Commenting on the launch, Jasneet Bachal, Chief Marketing Officer, YES BANK, said, "The campaign's messaging around family harmony is curated to echo across mass media. Through the use of carefully selected media platforms, Saath Mein Baat Hai is designed to get consumers, adults as well as those coming of age, talking about what families can achieve when they come together and work as one. While radio will help localize this message, influencers on social media will drive

family-centric conversations, taking the message to a wider section of the audience, who get to participate in a social media contest, generating excitement and engagement with the brand. The winners will be gratified with outdoor display of their family photos, as a reinforcement of the message."

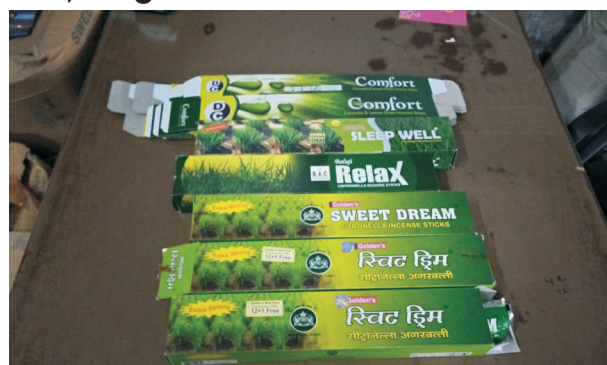
As an integrated campaign, Saath Mein Baat Hai is visible in outdoor locations across 17 key markets. It is also being amplified on more than 40 radio stations in major cities - the

amplification has been layered with content integration across radio channels under YES Family and YES BANK umbrella.

On social media, it is leveraging influencers such as actress Bhumi Pednekar; actor Siddhant Chaturvedi; and actress & content creator, Barkha Singh along with 50 micro-influencers to augment promotion of the product, YES Family, as well as drive participation in a user generated content based social media contest for consumers.

With COVID-19 causing respiratory issues, stop using illegal mosquito repellent incense sticks to reduce risk in Tamilnadu, urges Home Insect Control Association

Chennai, December 15, 2021: The COVID-19 pandemic has increased respiratory issues leading to partially or in some cases, fully damaged lungs. Health professionals across the globe are already engaged in controlling the on-going health crisis.



Home Insect Control Association (HICA), a non-profit making industry body promoting safe use of household insecticides in India, has demanded stop on buying or selling of mosquito repellent incense sticks (agarbattis) in Tamilnadu as majority of them are illegal and do not have necessary certification/licenses.

As per recent government data, 1,16,991 cases of dengue have been reported across the country in the last one month. States like Maharashtra, Haryana, Kerala, Punjab, Rajasthan, Tamil Nadu, Uttar Pradesh, Uttarakhand and New Delhi have seen a sharp increase in the cases.

People are protecting themselves from mosquitoes and are buying mosquito repellent incense sticks/ agarbatti available across chemists, pan shops and kirana stores. These incense sticks / agarbattis are sold at cheap price and have a visible drop-down impact on mosquitoes yet are illegally made and sold without proper licenses and permissions from the relevant Government

Department. Illegal & spurious incense sticks/agarbattis available in the market are laced with unapproved harmful chemicals (insecticides/pesticides). This can cause health issues such as asthma, bronchitis, reactive airways disease and other respiratory ailments. Basic checks on safety parameters which is mandatory for all home insecticide products are not carried out by these manufacturers producing the illegal agarbattis.

The mosquito repellent agarbattis are sold in market under names like Relax, Comfort, Sleepwell, Just Relax, Relief, Natural Relax, among others. These incense sticks/agarbattis do not go through the regulated manufacturing and licensing processes. As per the provisions of the Insecticide Act 1968, all household insecticide products need to be approved by Central Insecticide board (CIB) and registration committee. Household Insecticide products are approved by

the CIB after evaluating the products toxicity and safety to the consumers and animals before granting permissions.

Mr. Jayant Deshpande, Honorary Secretary, HICA, said, "At a time when respiratory issues are occurring frequently, we strongly urge people to stop or avoid using mosquito repellent incense sticks. Most of them available in the market are illegal and have potential to damage consumer health. Usage of illegal mosquito repellent agarbattis or incense with unknown combustible material can trigger asthma, bronchitis, reactive airways disease and other respiratory ailments. These incense sticks/agarbattis do not go through regulatory checks and have chemicals exceeding prescribed levels. They are likely to contain banned or unapproved chemicals as well. While these incense sticks seems to be effective on mosquitoes, they will be equally harmful to people's health."

In India, close to 50% of mosquito repellents are in the burning format out of which, almost 30% are using unapproved and illegal mosquito repellent incense sticks. HICA has been working with the authorities for initiating strict action against manufacturers violating the licensing protocol of following certain safety parameters before the product is introduced in the market to consumers.

He further added, "In the last 3 years, we have conducted more than 50 raids across the country along with local authorities. While we are committed to protect the interest of consumers, we recommend people to use only branded mosquito repellents and solutions which are approved by the licensing authorities. The licensing number start with CIR No and mfg license no that are issued by Central Insecticide Board and Registration Committee (CIB-RC) and State Dept and mandatorily required to be displayed on packages. People buy mosquito incense sticks more because of their affordable cost. Today, the organized industry has innovated and introduced safe alternatives to incense sticks like paper-based mosquito repellent cards which are approved, effective and cost as low as just INR 1 per usage."

Johnson's® Baby introduces New Milk + Rice lotion that is enriched with pure milk proteins plus rice extracts

Chennai, December 15, 2021: Johnson's® Baby announced the introduction of its New Milk + Rice lotion that seeks to support mums of growing babies who are entering a phase of milestones and exploration. As babies grow, mums want to be sure that their developing skin is equipped for all that their natural inquisitiveness will have them do during the day. Milkier and creamier*[1], Johnson's® New Milk+Rice lotion enriched with pure milk proteins plus rice extracts, does just that with its 24-hour moisture lock to help keep the baby's skin nourished, moisturised and 'baby soft' all day.

A baby's skin develops rapidly and needs the right nourishment to be healthy and develop right. A growing child is bound to do new things like crawling and walking and moisturisers



need to deliver that extra nourishment to help equip their skin with the care it needs. The TVC conceptualized by DDB Mudra, brings alive these unique moments in the day and life of a mum and her baby, as they go about the home, exploring something new at each step.

The TVC seeks to assure mums that Johnson's® Baby with the new Milk + Rice lotion will continue to nourish and celebrate their baby's growing years. It brings out the richness of the lotion formulation, enriched with goodness pure milk

proteins and rice extracts. It has 5x Vitamin E and Vitamin B5 to help keep skin nourished and moisturised.

According to Manoj Gadgil, Vice President Marketing, Johnson & Johnson Consumer Health, India, "Johnson's® Baby believes that 'every baby must have a thriving start'. The new Johnson's® Baby Milk + Rice lotion is a reiteration of this commitment to provide the best baby skincare products backed by science for every mum's baby skincare requirement. We are dedicated to working with

mums and dads, healthcare experts and scientists to ensure our products have the highest standard of care for babies at every age and stage of their growing years. The new Milk + Rice lotion with its purposeful ingredients seeks to reassure mums that their child's developing skin will get the right nourishment, for that baby soft skin."

Commenting on the TVC, Godwin Dmello, Executive Creative Director, DDB Mudra said, "We found the insight of growing babies seeing and feeling everything for the first time, to be a very powerful one. So, we told the story of this curious baby who's enjoying her newfound freedom to move and explore. It sets up the need for the product to come in while being relatable and delightful for mothers."

Mahindra Manulife Mutual Fund Launches 'Mahindra Manulife Balanced Advantage Yojana', for Investors Looking at Generating Income Through a Dynamic Mix of Equity and Debt

Chennai, December 15, 2021: Mahindra Manulife Investment Management Private Limited - MMIMPL, (formerly known as Mahindra Asset Management Company Private Limited), has launched 'Mahindra Manulife Balanced Advantage Yojana,' an open ended dynamic asset allocation fund. The scheme is suitable for investors who are seeking capital appreciation while generating income over medium to long term by investing in a dynamically managed portfolio of equity and equity related instruments and debt and money market instruments. The fund will aim to optimize the potential of equity and debt over short to medium term period.

Mahindra Manulife Balanced Advantage Yojana ('Scheme') aims to follow the dynamic asset

allocation using the multi variate approach. The fund will have flexibility to invest a mix between equity and debt across market cycles). The fund will optimize the potential of equity and debt over short to medium term period. For equity investments the portfolio construction to be based on top down approach and bottom up stock selection. The fund aims to construct the equity portfolio using GCMV investment framework. For debt investments, the fund will invest in liquid, debt and money market securities by balancing the maturity and credit profile, while following a duration strategy which looks to optimize yields.

Mr. Ashutosh Bishnoi, MD and CEO, Mahindra Manulife Investment Management Private Limited, said "The equity markets have witnessed

bouts of volatility in the recent past owing to various macro-economic factors. The balanced advantage funds can help investors mitigate market volatility. Mahindra Manulife Balanced Advantage Yojana aims to provide risk-adjusted return for long term investors, and are appropriate for retail investors as they do not have to constantly monitor their asset allocation, as the fund manager does this dynamically and maintains the right asset mix in any prevailing market conditions."

The New Fund Offer opens on December 9th, 2021 and closes on December 23rd, 2021. The scheme will reopen for continuous sale and repurchase from 3rd January, 2021. Mahindra Manulife Balanced Advantage Yojana will have a maximum 100%

investment in either equity and equity related instruments or debt and money market securities (including TREPS (Tri-Party Repo), reverse repo).

Mr. Krishna Sanghavi, Chief Investment Officer - Equity, Mahindra Manulife Investment Management Private Limited said "Mahindra Manulife balanced advantage yojana is ideal for all category of investors be it, first timers, market timers or long term investors. The fund will aim to capture the optimum mix between equity and debt across market cycles, with flexibility to invest upto 100% in equity & debt, the scheme may be suitable for volatile market conditions. The fund will have robust GCMV process & Risk Guard Process, for determining fair valuation of stocks & to assess predict and manage risks better."

