IDFCFIRSTBANK/SD/295/2020-21 February 20, 2021

The Manager-Listing Department
National Stock Exchange of India Limited
Exchange Plaza,
Bandra Kurla Complex, Bandra (East)
Mumbai – 400 051.
Tel No.: 022 – 2659 8237/ 38
NSE - Symbol – IDFCFIRSTB

The Manager-Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai – 400 001.
Tel No.: 022 – 2272 2039/ 37/3121
BSE- Scrip Code: 539437

Sub.: Submission of copies of newspaper advertisement for Postal Ballot Notice

Dear Sir / Madam,

We wish to inform that the Bank has issued a newspaper advertisement for Postal Ballot under applicable provisions of the Companies Act, 2013, read with relevant rules made thereunder, and other applicable laws & regulations, as amended and in terms of the circulars issued by the Ministry of Corporate Affairs, Government of India vide its General Circular No. 14/2020 dated April 08, 2020, General Circular No. 17/2020 dated April 13, 2020 and General Circular No. 39/2020 dated December 31, 2020 (the '**MCA Circulars**').

Enclosing a copy of Newspaper Advertisement dated February 20, 2021, published in '**Hindu Business Line**' and '**Makkal Kural**' *(electronic editions available)*. The same has been made available on the Bank's website www.idfcfirstbank.com.

Please take the above on record and acknowledge receipt of the same.

Thanking you,

Yours faithfully,

For **IDFC FIRST Bank Limited**

SATISH ASHOK GAIKWAD

Digitally signed by SATISH ASHOK GAIKWAD
Date: 2021.02.20 15:12:09 +05'30'

Satish Gaikwad
Head - Legal & Company Secretary
Encl.: as above

SUPREME COURT TO RBI

'Lay down norms for locker facility management in banks'

SC says lockers have become an essential service provided by banking institutions

PRESS TRUST OF INDIA
New Delhi, February 19

Holding that banks cannot wash off their hands and claim they bear no liability towards their customers for the operation of lockers, the Supreme Court, on Friday, directed the Reserve Bank of India (RBI) to lay down regulations within six months mandating the steps to be taken by banks with respect to locker facility management.

Rise in transactions

A Bench comprising Justices MM Shantanagoudar and Vineet Saran said that with the advent of globalisation, banking institutions have acquired a very significant role in the life of the common man, as both domestic and international economic transactions have increased multiple folds.

The top court said people are hesitant to keep their liquid assets at home as "we are steadily moving towards a cashless economy". "Thus, as is evident from the rising demand for such services, lockers have become an essential service provided by every banking institution. Such services may be availed of by citizens as well as by foreign nationals," the Bench said.

Moreover, due to rapid gains in technology, "we are now transitioning from dual key-operated lockers to electronically-operated lockers", the top court said.

In electronically-operated lockers, though the customer may have partial access to the locker through passwords or ATM pin, they are unlikely to possess the technological know-how to control the operation of such lockers, the bench said.

"On the other hand, there is the possibility that miscreants may manipulate the technologies used in these systems to gain access to the lockers without the customers' knowledge or consent," it said.

At the mercy of bank

The apex court said that a customer is completely at the mercy of the bank, which is the more resourceful party, for the protection of their assets.

"In such a situation, the banks cannot wash off their hands and claim that they bear no liability towards their customers for the operation of the locker," it said. The Bench said that the very purpose for which the customer avails of the locker hiring facility is so that they may be assured that their assets are being properly taken care of.

General insurance sector may revive in Q4

The industry should focus on product innovation: SBI General Insurance official

OUR BUREAU
Kolkata, February 19

The general insurance industry, which had witnessed a significant degrowth in business across various segments, including motor and health during the first quarter of FY21, is likely to turnaround and register positive growth in the fourth quarter of this fiscal.

Massive degrowth

According to Subramanyam Brahmajosyula, Head Underwriting & Reinsurance, SBI General Insurance, the industry had witnessed a massive degrowth in business during the first two to three months of the current fiscal, and most business segments other than fire, had registered a drop in growth.

However, from Q2 there was a gradual uptick in demand and the industry is hopeful of ending the year in a "good shape".

The general insurance industry has registered a growth of around 2.76 per cent year-to-date up to January 2021 (10-month period from April 2020) compared to the same period last year. The non-life industry has been growing by around 13-15 per cent on a year-on-year basis for the last couple of years.

"While the growth rate is lower than the previous performance of the industry as a whole, considering what we saw in the initial stages, this is a good turnaround.

"We were initially worried that it may take two years or longer to bounce back to the kind of growth rate we were experiencing earlier, but now I am almost confident that we should be close to business as usual by next year in terms of growth rates," said Brahmajosyula at an InsureInd event organised by the CII here on Friday.

While fire insurance has seen a growth of around 30 per cent, health and liability witnessed a growth of around 15 per cent each.

There has been a lot of interest and enquiries from customers about the various new lines of business, particularly on the liability side, and the industry should look to capitalise on it. Moving forward, the industry should focus on product innovation and enhancement.

From Q2, there was a gradual uptick in demand and the industry is hopeful of ending the year in "good shape"

"The pandemic has focussed our attention on the need to innovate and some of these learnings have become permanent part of the way we work," he said.

While it is difficult to predict and price a pandemic like Covid, as an industry, insurers should be better prepared for a risk like this. There is also likely to be a higher demand for business interruption covers and the industry, either on its own or through reinsurance solution providers, should come up with something to address this demand.

Fino Payments Bank to onboard 10,000 women BCs in U.P.

The project is aimed at improving banking access in the State's rural areas

OUR BUREAU
Mumbai, February 19

Fino Payments Bank is working with the Uttar Pradesh State Rural Livelihood Mission (UPSRLM) to train and onboard 10,000 women from Self Help Groups (SHG) as business correspondent (BC) Sakhis in the State.

"The agreement in this regard was signed on Friday at an event organised by the UP government in the presence of State Chief Minister Yogi Adityanath," the bank said in a statement. The project, to be implemented over the next three months, is part of UPSRLM's mission to onboard around 58,000 women as BC Sakhis, or banking agents, across all the 75 districts of the State, it further said.

Better banking access

Fino is one of banking partners and facilitators engaged for the project to appoint BC Sakhis, it said, adding that the project is aimed at improving banking access in rural UP and enhancing the household income of the SHG members.

Ashish Ahuja, Chief Operating Officer, Fino Payments Bank, said: "It is an opportunity for women in rural areas to showcase their entrepreneurial spirit and improve income. As banking agents in the villages they play a critical role in helping people adopt banking services."

The 10,000 BC Sakhis are in addition to the already existing over 50,000 Fino merchants in Uttar Pradesh.

As part of the broader National Rural Livelihood Mission (NRLM) initiative, each BC Sakhi will also receive financial support of ₹24,000 for the first six months to help them in the initial phase.

Each BC Sakhi will also be provided with an integrated POS device, cash box, and fake currency identifier to undertake all basic banking services, except credit, the bank said.

Further, to ensure safe transactions in the current pandemic, a contactless iris scanner for customer authentication will also be provided.

Bitcoin surges past $52,000

BLOOMBERG
February 19

Billionaire Elon Musk defended Tesla Inc's $1.5 billion Bitcoin investment on Twitter, calling the cryptocurrency a "less dumb" version of cash.

"When fiat currency has negative real interest, only a fool wouldn't look elsewhere," said Musk in a reference to the sub-zero returns on cash caused by negative-yielding debt. The comments pushed Bitcoin to a record on Friday, with prices climbing above $52,000.

In a sense, Musk's comments sum up one of the big issues facing markets this year. With so much cash being pumped into the financial system from governments fighting the pandemic, investors are increasingly worried about inflation and looking for alternative places to put their money.

"Having some Bitcoin, which is simply a less dumb form of liquidity than cash, is adventurous enough for an S&P 500 company," Musk wrote, adding that Tesla's decision to buy Bitcoin doesn't directly reflect his opinion.

"Bitcoin is almost as bs as fiat money. The key word is 'almost'," he added.

Bitcoin was up 1.2 per cent on the day at $52,669 as of 11:10 am in London. Just this week, prices have jumped about 10%.

Musk's posts were in response to remarks by Binance Holdings Ltd's chief Changpeng Zhao. In a Bloomberg Television interview, Zhao wondered why Tesla bought Bitcoin if he's so "gung-ho" on Dogecoin. Musk said he's an engineer, not an investor, and doesn't own any publicly traded stock besides Tesla.

This year, the billionaire has tweeted about cryptocurrency-related topics more frequently, with his memes and jokes about Bitcoin and Dogecoin – a tongue-in-cheek digital currency – often moving markets.

Govt should 'strengthen' PSBs, not privatise them: AIBEA

OUR BUREAU
Mumbai, February 19

The government should strengthen public sector banks (PSBs) by helping them recover bad loans instead of privatising them, according to the All-India Bank Employees' Association (AIBEA).

"The only problem facing PSBs is bad loans. Most of the bad loans are due to the corporates and rich industrialists," said CH Venkatachalam, General Secretary, AIBEA, in a statement. He underscored that the government should support PSBs in taking action against defaulting corporates and industrialists and not privatise the banks.

"Many private sector banks have collapsed in our country. Last year, YES Bank was in trouble and through eight financial interventions, including State Bank of India, that bank was rescued. Recently, Lakshmi Vilas Bank, another private sector bank, got into trouble and was given to a foreign bank. Hence, one cannot accept that private sector banks are very efficient," said Venkatachalam.

Loans for commoners

The association's General Secretary observed that only public sector banks give loans to the common people, poor people, agriculture, small scale sector, etc. Private banks help only big corporates, he alleged. "Public sector banks give permanent jobs to the young unemployed. In private banks, it is only contract jobs."

"Private banks will not open branches in rural areas. Only public sector banks have opened thousands of branches in villages," he said. He feared that if PSBs are privatised, rural branches will be closed in the name of cost-saving.

Public sector banks, with 75 per cent of total branches in the country, have opened 40.50 crore Pradhan Mantri Jan Dhan Yojana (PMJDY) accounts, but private sector banks, with 25 per cent of the total branches, have opened only 1.25 crore PMJDY accounts.

"Total deposits in the banking sector today is ₹146-lakh crore. This is hard-earned public savings. We cannot allow private hands to play with this huge public savings. Hence, privatisation is a bad idea. If the government is serious about economic development, public sector banks should be strengthened," he added.

The United Forum of Bank Unions, the umbrella body of nine trade unions in the banking sector, has called for a strike on March 15 and 16 to protest against the government's decision to privatise two PSBs.

Indian Bank-IISc arm deal to fund start-ups, MSMEs

OUR BUREAU
Bengaluru, February 19

Indian Bank has entered into an MoU with the Society for Innovation and Development (SID), an initiative of the Indian Institute of Science, Bengaluru, for extending exclusive credit facility to start-ups and MSMEs.

SID is the forerunner in setting up joint R&D with industries and supporting start-up incubation, and it provides support to the MSME sector by providing joint research and development arrangements, technical and financial support for incubation, and acceleration of high-end technology products under its department named 'TIME2' (Technology Innovation for Midsized Enterprises).

Under the MoU, SID will identify the start-ups and MSMEs based on their credentials and past experience, and will refer the list of such members who require financial assistance to the bank.

The initiative is part of the bank's scheme, 'Ind Spring Board for Financing Start-ups', and will empower start-ups and MSMEs to realise their research efforts powered by financial support from the bank and backed by incubation facilities offered by SID.

The bank will extend loans of up to ₹50 crore to these start-ups for their working capital requirements or for the purchase of machinery and equipment. This initiative, which is mutually beneficial for the bank and IISc, will be the springboard for start-ups to realise their ambitions.

Indian Bank had also recently launched the 'MSME Prerana' programme to empower MSME entrepreneurs through skill development and capacity building workshops in local languages.

SBI loan campaign on Twitter

K RAM KUMAR
Mumbai, February 19

State Bank of India (SBI) has posed three crucial questions to its current and prospective customers relating to 'Bride and Budget for Marriage', 'Business Idea and Investment', and 'Trip and Car' as part of a '*hai-nahi hai*' (have-don't have) campaign.

In a Twitter campaign, India's largest bank has specifically asked questions in Hinglish (mix of Hindi and English) such as: "*Shaadi ke liye bride hai but budget nahi*" (you have a bride but no budget for marriage), "*Business ke liye idea hai but investment nahi*" (you have a business idea but no money to invest), and "*Doston ke sath trip pe jaana hai par car nahi hai*" (you want to go on a trip with friends but don't have a car). And SBI gives a 'not-to-worry' assurance as it has answers to the aforementioned questions in the form of products – personal loan for marriage, gold loan for business and car loan for the road trip with friends.

Clearly, the bank wants to expand loans in these three segments as the non-performing asset (NPA) level is below 1 per cent.

In the third quarter of FY21, SBI's Xpress Credit (personal loans) portfolio reported a 36 per cent year-on-year growth and stood at ₹1,77,366 crore as of December-end 2020. NPA in this portfolio was at 0.36 per cent.

Auto loans, including car and two-wheelers, nudged up about 3 per cent y-o-y and stood at ₹75,937 crore as of December-end 2020. NPA in this portfolio was at 0.73 per cent.

Personal gold loans portfolio soared about 559 per cent y-o-y to ₹17,492 crore. NPA in this portfolio was only 0.04 per cent.

MNCs keen on IOC tech for converting CO_2 into Omega-3 fatty acids and lipids

IOC to build a demonstration plant that can process 200 tonnes of CO_2 daily

M RAMESH
Chennai, February 19

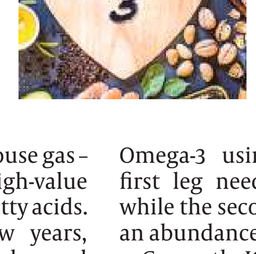
Indian Oil Corporation has been getting overtures from many international companies for its home-grown technology for converting carbon dioxide into Omega-3 fatty acids and lipids.

BASF, Total interested

Disclosing this to *BusinessLine* during a recent conversation, IOC's Director, R&D, Dr SSV Ramakumar, mentioned in this context the names of German chemical giant BASF and French refiner Total. The question from many is "when could you licence the technology to us", he said.

IOC intends to build by this year-end a demonstration plant that will process 200 tonnes of carbon dioxide daily to make Omega-3 fatty acids.

Once the technology is showcased, "we can think of a huge plant", he said. A kg of CO_2 can produce 400 gm of Omega-3, valued at around $800 in the market. In addition, the process can also produce 300 gms of lipids – water soluble organic compounds – which can be used to make bio-ethanol. This technology, therefore, kills two birds with one stone – utilising CO_2, a greenhouse gas – and producing a high-value product, Omega-3 fatty acids.



For the past few years, IOC's Centre for Advanced Bio-energy Research in Faridabad has been straining itself to develop a way to produce Omega-3 using microbial algae. These algae need carbon as feed – the traditional carbon-nutrient glucose is way too expensive for this process. However, a good alternative to glucose are chemicals called acetates. Now, how can acetates be made from CO_2? IOC solved this problem by taking a stake in a US-based company called LanzaTech, which had the technology for it.

In this way, it hyphenated two processes to end up with Omega-3 fatty acids – CO_2 to acetates, and acetates to Omega-3 using algae. The first leg needs no oxygen, while the second has to have an abundance of it.

Currently, IOC is running a 10 kg/d plant to test out the process, which, according to Ramakumar, is the world's first-of-its-kind.

With it, IOC is "generating a lot of data" and the quality of Omega-3 fatty acids is "improving day after day".

புதுக்கோட்டையில் பிரமாண்ட விழா

ரூ.6941 கோடியில் காவிரி – குண்டாறு இணைப்பு திட்டம்: எடப்பாடி நாளை அடிக்கல்

100 ஆண்டு கால கனவு நிறைவேற்றம்

ரூ.3384 கோடியில் நீர்ப்பாசன கட்டமைப்புக்கும் அடிக்கல்

சென்னை, பிப்.20– காவிரி – வைகை – குண்டாறு நதிகள் இணைப்புத் திட்டத்திற்கு முதலமைச்சர் எடப்பாடி பழனிசாமி நாளை புதுக்கோட்டையில் அடிக்கல் நாட்டுகிறார்.

இதுகுறித்து தமிழக அரசு வெளியிட்ட செய்திக் குறிப்பில் கூறப்பட்டு இருப்பதாவது:

முதலமைச்சர் எடப்பாடி பழனிசாமி 21ந் தேதியன்று (நாளை) புதுக்கோட்டை மாவட்டம், விராலிமலை வட்டம் குன்னத்தூர் ஊராட்சியில் நடைபெறும் விழாவில் ரூ.6,941 கோடி மதிப்பில் காவிரி – தெற்கு வெள்ளாறு – வைகை – குண்டாறு நதிகள் இணைப்புத் திட்டத்தின் முதல் கட்டத்திற்கும், ரூ.3,384 கோடி மதிப்பில் விரிவாக்கம், புனரமைத்தல் மற்றும் நவீனப்படுத்தும் திட்டத்தின் கீழ் காவிரி உபவடிநிலத்தில் உள்ள நீர்ப்பாசன உள்கட்டமைப்புகளை புனரமைக்கும் பணிகளுக்கும் அடிக்கல் நாட்டுகிறார்.

இந்த விழாவிற்கு துணை முதலமைச்சர் ஓ.பன்னீர்செல்வம் தலைமை தாங்குகிறார். அமைச்சர்கள் டாக்டர்.சி.விஜயபாஸ்கர், வெல்லமண்டி நடராஜன், கே.டி. ராஜேந்திரபாலாஜி, எம்.ஆர். விஜயபாஸ்கர், க.பாஸ்கரன், எஸ். வளர்மதி மற்றும் எம்.பி.க்கள், எம். எல்.ஏ.க்கள், வாரியத் தலைவர்கள், உள்ளாட்சி, கூட்டுறவு அமைப்புகளின் பிரதிநிதிகள் கலந்து கொள்கின்றனர்.

வெள்ளக் காலங்களில் காவிரியில் உபரியாக வெளியேறும் நீரை கரூர் மாவட்டம், மாயனூர் தடுப்பணையிலிருந்து திருச்சி, புதுக்கோட்டை, சிவகங்கை, விருதுநகர் ஆகிய மாவட்டங்களின் வறண்ட பகுதிகள் வழியாக குண்டாறுடன் இணைப்பதன் மூலமாக இப்பகுதி மக்களின் நூற்றாண்டு கால கனவு நிறைவேற்றப்படுகிறது.

ரூ.6,941 கோடி மதிப்பிலான முதல் கட்டத்திற்கு அடிக்கல் நாட்டப்படுகிறது. இதன்மூலம் கரூர், திருச்சி, புதுக்கோட்டை ஆகிய மாவட்டங்களில் 342 ஏரிகளும், 42 ஆயிரத்து 170 ஏக்கர் நிலங்களும் பயன்பெறும் வகையில் 118.45 கி.மீ நீளத்திற்கு கட்டளைக் கால்வாயிலிருந்து கால்வாய் வெட்டப்பட்டு புதுக்கோட்டை மாவட்டம் தெற்கு வெள்ளாற்றுடன் இணைக்கப்படுகிறது.

இவ்வாறு அதில் கூறப்பட்டுள்ளது.

இந்தியாவில் 13,993 பேருக்கு கொரோனா தொற்று

புதுடெல்லி, பிப்.20– இந்தியாவில் 13,993 பேருக்கு கொரோனா பாதிப்புகள் உறுதி செய்யப்பட்டுள்ளன.

இந்தியாவில் கொரோனா பாதிப்புகளின் எண்ணிக்கை சமீப காலங்களாக பெருமளவில் குறைந்துள்ளது. எனினும் கடந்த 2 நாட்களை விட இன்றைய கொரோனா பாதிப்பு எண்ணிக்கை சற்று உயர்ந்து காணப்படுகிறது.

இதுபற்றி மத்திய சுகாதார அமைச்சகம் வெளியிட்டுள்ள செய்தியில் கூறியிருப்பதாவது:–

கடந்த 24 மணிநேரத்தில் 13,993 பேருக்கு கொரோனா பாதிப்புகள் ஏற்பட்டு உள்ளன. ஒரு கோடியே 9 லட்சத்து 77 ஆயிரத்து 387 பேருக்கு இதுவரை கொரோனா தொற்று உறுதி செய்யப்பட்டுள்ளது. நேற்று 10,307 பேர் குணமடைந்துள்ளனர். இதனால் குணமடைந்தோர் எண்ணிக்கை 1 கோடியே 6 லட்சத்து 78 ஆயிரத்து 48 ஆக உள்ளது.

கொரோனா பாதிப்புகளுக்கு 101 பேர் உயிரிழந்து உள்ளனர். இதனால் மொத்த உயிரிழந்தோர் எண்ணிக்கை 1 லட்சத்து 56 ஆயிரத்து 212 ஆக உயர்ந்துள்ளது. நாடு முழுவதும் 1 லட்சத்து 43 ஆயிரத்து 127 பேர் சிகிச்சை பெற்று வருகின்றனர். இதுவரை 1 கோடியே 7 லட்சத்து 15 ஆயிரத்து 204 பேருக்கு தடுப்பூசிகள் செலுத்தப்பட்டு உள்ளன என தெரிவித்துள்ளது.

நேற்று ஒரே நாளில் 7 லட்சத்து 86 ஆயிரத்து 618 லட்சம் பேரிடம் பரிசோதனைகள் நடத்தப்பட்டன. நாட்டில் வைரஸ் தொற்று கண்டறிய பரிசோதனை நடத்தப்பட்டோர் எண்ணிக்கை 21 கோடியே 2 லட்சத்து 61 ஆயிரத்து 480 ஆக உள்ளது.

தமிழகத்தில் 256 இடங்களில் 1 கோடியே 67 லட்சம் பேருக்கு கொரோனா பரிசோதனை

சென்னை, பிப்.20 தமிழகத்தில் 256 நிறுவனங்களில் இதுவரை ஒரு கோடியே 67 லட்சத்து 5 ஆயிரத்து 58 பேருக்கு கொரோனா பரிசோதனை மேற்கொள்ளப்பட்டு உள்ளது.

தமிழகத்தில் நேற்று கொரோனா பாதிப்பு குறித்து சுகாதாரத்துறை வெளியிட்டுள்ள செய்திக்குறிப்பில் கூறப்பட்டிருப்பதாவது:

தமிழகத்தில் நேற்று 261 ஆண்கள், 187 பெண்கள் என மொத்தம் 448 பேர் கொரோனாவால் பாதிக்கப்பட்டு உள்ளனர். அதிகபட்சமாக சென்னையில் 136 பேரும், கோவையில் 49 பேரும், செங்கல்பட்டில் 46 பேரும், குறைந்தபட்சமாக கிருஷ்ணகிரி, தேனி, தூத்துக்குடியில் தலா இருவரும், திருப்பத்தூர், சிவகங்கை, ராணிப்பேட்டை, புதுக்கோட்டையில் தலா ஒருவரும் பாதிக்கப்பட்டுள்ளனர். பெரம்பலூர், கள்ளக்குறிச்சியில் நேற்று புதிதாக பாதிப்பு இல்லை. இதுவரை 8 லட்சத்து 47 ஆயிரத்து 385 பேர் பாதிக்கப்பட்டு உள்ளனர். கொரோனாவுக்கு அரசு மருத்துவமனையில் 3 பேரும், தனியார் மருத்துவமனையில் 4 பேரும் என 7 பேர் சிகிச்சை பலனின்றி உயிரிழந்தனர். இதுவரை 12,451 பேர் உயிரிழந்துள்ளனர்.

கொரோனா பாதிப்பில் இருந்து 467 பேர் நேற்று குணமடைந்து 'டிஸ்சார்ஜ்' செய்யப்பட்டுள்ளனர். இதில் அதிகபட்சமாக சென்னையில் 139 பேரும், கோவையில் 45 பேரும், செங்கல்பட்டில் 38 பேரும் அடங்குவர். இதுவரையில் தமிழகத்தில் 8 லட்சத்து 30 ஆயிரத்து 787 பேர் கொரோனாவில் இருந்து பூரண குணம் அடைந்து உள்ளனர். தற்போது தமிழகத்தில் 4 ஆயிரத்து 147 பேர் சிகிச்சையில் உள்ளனர். தமிழகத்தில் நேற்று மேலும் ஒரு தனியார் நிறுவனத்துக்கு கொரோனா பரிசோதனை செய்ய அனுமதி வழங்கப்பட்டுள்ளது. அந்த வகையில் தமிழகத்தில் 68 அரசு, 188 தனியார் நிறுவனங்களில் தற்போது கொரோனா பரிசோதனை நடைபெற்று வருகிறது. தமிழகத்தில் மொத்தம் 256 நிறுவனங்களில் இதுவரை ஒரு கோடியே 67 லட்சத்து 5 ஆயிரத்து 58 பேருக்கு கொரோனா பரிசோதனை மேற்கொள்ளப்பட்டு உள்ளது. நேற்று ஒரே நாளில் 52 ஆயிரத்து 124 பேருக்கு பரிசோதனை மேற்கொள்ளப்பட்டது.

இவ்வாறு அதில் கூறப்பட்டுள்ளது.