

Samsung Galaxy A5 & A7 (2017)

The new Samsung Galaxy A5 and A7 boast of identical features. Both dual-SIM handsets sport an aluminium frame; are equipped with a 1.9GHz Exynos 7880 octa-core processor, 3GB RAM, 32GB storage (with a dedicated microSD slot), and carry 16MP front and rear cameras. The handsets come with an IP68 rating, which means they are water- and dust-resistant. The differences lie in the display size and battery capacity. The A5 comes with a 5.2-inch Full HD display and a 3000mAh battery, while the A7 has a 5.7-inch Full HD display and packs a 3600mAh battery.

shop.samsung.com/in ₹28,990 (A5), ₹33,490 (A7)



TECHTONIC
Zook ZB-Rocker TwinPods

The ZB-Rocker TwinPods are touted as wireless budget earphones in direct competition with the Apple AirPods. They connect to your smartphone via Bluetooth 4.2 and promise up to 3-4 hours playback time on a full battery. You also get a carrying case that doubles up as a charger and comes with its own reserve that can power the TwinPods three-times over, promising a total play time of around 16 hours. To guarantee a comfortable and secure fit, the ZB-Rocker TwinPods, which sport their own play/pause music controls, ship with small, medium and large (S, M, L) ear tips. A built-in microphone, with noise reduction and echo cancellation tech, allows for hands-free calls, while its water- and sweat-resistant build makes it robust for everyday use.

zook.com | www.amazon.in ₹5,499



SMART LIGHTS

Besides creating an ambience and highlighting home décor, the right kind of lighting helps you relax and aids in overall wellbeing. But this does not mean you need to install a range of bulbs with varying wattage and colours. Instead, consider the **Reos Lite LED** (₹1,499) with a brightness of 1100 lumens. Simply screw the bulb into a holder, download the *Reos Lite* app on your Android or iOS device, activate Bluetooth on your smartphone, and switch the LED on. The app seeks out Reos LEDs within its range and allows you to connect up to seven such lights with the app.

You could also consider the **Syska Rainbow LED SmartLight** (₹1,499) with a brightness of 480 lumens that comes with similar features. Both bulbs are capable of 16-million hues and shades. And you can change to whichever colour you want via their apps; even pick colours from photos or images. You can set the lights to notify you of calls and SMSes, reduce or increase luminance, and even pulsate in time with music to create a party atmosphere.

The *Syska Rainbow LED* app also comes with interactive light and colour-based games for kids.

Alternatively, take a look at the **Syska Sonic LED SmartLight** (₹2,699). Like the Reos and the Syska Rainbow, it pairs via Bluetooth with its *Syska Sonic* app, and boasts of similar features. Additionally, this LED with a brightness of 500 lumens, comes with a built-in 5W speaker that allows you to stream music from your connected smartphone.

Now, while you shouldn't expect hi-fidelity audio from the Sonic LED, it works well enough for light music in the room. Besides, its discrete speaker design and novelty factor is a great conversation starter. The box pack also includes a pendant holder that you can use to hang the LED from the ceiling.

getreos.com | syskaledlights.com



Imagine an apartment where you can control the lighting with your smartphone; sensors that detect when someone enters a room; gadgetry that bring the internet and gaming to your TV, and robots that clean your apartment as soon as you leave for work. Well, all of this technology is already here. It isn't too expensive, and the best part is you can set it all up by yourself. **Ashutosh Desai and Savio D'Souza tell you about a few gadgets and gizmos to...**

MAKE YOUR HOME SMARTER

PLUGS & SENSORS

What if you could control your TV sets, battery chargers, air conditioners, geysers, water pump, et al wirelessly from your smartphone, without any rewiring? Well, try the **Oakter Basic Smart Home Kit** (₹5,700) that comprises a Hub, a 6-Amp, as well as a 16-Amp plug point (aka "Leaf").

The Hub - which can support up to five users, and 50 such plug points - acts as the wireless link between your handset and the three-pin plug points. All you need is a Wi-Fi internet connection and the *Oakter* app for Android and iOS devices.

Initial set up is straightforward and done entirely through the app. After registration with *Oakter*, just follow the instructions to connect the Hub to your Wi-Fi network. You will then be able switch your appliances on and off from the phone itself. You can also create separate schedules for each plug. For instance, you can configure the 16Amp plug to switch the AC on in the afternoon while the 6Amp starts the electric kettle for you. The app displays "activity history" and even lets you control multiple locations with a single login.

Oakter lets you buy more plugs and accessories like a smart thermostat that lets you change your AC's cooling levels. For heavy-duty appliances like large AC units and freezers, there is the 25A *Oakter Leaf* (₹2,340), which is a box that connects to the main electrical wiring. However, this requires an electrician for set up. The *Leaves* come with built-in surge protection and are made of fire-resistant ABS polycarbonate material.



With automation taken care of, you can consider the **Godrej Eagle-I Lite** (₹4,000) alarm system for home security. It consists of an alarm panel, a two-piece wireless transmitter contact, and a remote control.

The alarm panel needs a two-pin power outlet. The two-piece wireless transmitter is powered by two replaceable coin cell batteries, and needs to be fixed - using the included dual-sided tape - in such a way that one part is on the door (or window), while the other part is on the door (or window) frame. The edges of these two components should be in contact when the door or window is closed.

When the door is opened, it moves one of the contacts away from the other, sending a signal to the alarm panel, which in turn sounds a deafening (90dB) alarm. This unit also doubles as a night light. It can even be configured to work in a silent mode, so the LED lights do not give its position away.

Set up is fairly simple; the remote control and the contacts need to be paired with the alarm. You can arm/disarm and trigger the alarm with the remote control. It can also be configured to sound an alert after a 15- or 30-second delay, to prevent false alarms.

You can get individual alarm contacts (₹1,000) and even buy sensors such as a smoke detector (₹2,700), ceiling-mounted motion sensor (₹2,300), and glass break sensor (₹2,500) that can be paired with the alarm panel. The downside is that the remote is really small and liable to get misplaced.

oakter.com | www.godrejsecure.com



CLEANING ROBOTS

The **Milagrow Agubot 5.0** (₹34,990) is a robotic vacuum cleaner that will clean your floors even when you're not around. It is also kitted with two side brushes and fine-mesh filters that work together to loosen dirt and trap tiny particles like pollen and dust mites. Dirt is sucked into a 500ml container that is easy to detach and clean.

It even comes with a water tank and a removable Velcro mop to dislodge dirt and debris that might be stuck to the floor. The wet mop can then be peeled off, washed and used again.

Multiple sensors on the Agubot help it detect obstacles and prevent it from tumbling off a sudden drop like stairs. But, it is capable of climbing a slightly raised platform of up to 22mm.

The cleaning robot can be controlled with its included remote or Android app. The bot has built-in Wi-Fi to connect your handset directly. It also lets you manually steer it to a particular spot or choose from multiple cleaning modes like spiral, zig-zag and wall-to-wall. The Agubot's 2200mAh battery lasts for two hours, or the equivalent of cleaning a 3,500 square-foot area before needing a recharge. When it's done, it homes in to its charging dock.

Then, there's the **Roomba 980** (₹69,900) by iRobot - a company that has been a pioneer in this space since 2002. This machine does not include a wet cleaning mode, but boasts of similar features as the Agubot. It uses a single brush and dual counter-rotating rollers to clean. It doesn't come with a remote; instead you have to use the *iRobot* app - for Android and iOS - via your home Wi-Fi network. Set up is simple and the app is well designed. You can view live battery status, detailed stats on the number of cleaning jobs, and area it has covered.

You also get two infrared beacons in the box that act as "virtual walls" to limit the Roomba's cleaning area.

Both robots let you set up automated schedules, guaranteeing a clean room at the end of it. That said, their size doesn't allow them to reach spots in tight corners and narrow spaces. The Milagrow is a budget-friendly option that comes with multiple cleaning modes and manual control, while the iRobot sports a premium build, and scores with its well-designed mobile app.

milagrowthumantech.com | irobot.in



SMARTER TV

The **Apple TV** is a nifty little gadget - available in 32GB (₹13,500) and 64GB (₹17,900) capacities - that brings web content and apps right to your TV screen. It is equipped with a power plug port (cable included); an HDMI interface to connect to your TV (you'll need to buy the cable), an Ethernet port for a wired internet, a USB-C port (no cable in the box, but this is only used to troubleshoot the device), and support for 802.11ac dual-band Wi-Fi.

You also get the *Apple TV* remote and a USB-to-Lightning cable in the box to charge it. A full battery lasts nearly a month.

To set up the *Apple TV*, you will need to create an *Apple ID*, or use your existing login with the help of the *Apple TV* remote, or use its *iOS* app on your *iPad* or *iPhone*.

During setup, the box quickly latches onto your

Wi-Fi network if you haven't set up a wired connection, and connects to the remote, *iPhone* and *iPad* via Bluetooth. The remote itself is intuitive to use. You get a glass touch surface to swipe and navigate



around your TV screen; pressing it selects an option. It also comes with buttons for navigation (home and menu), play and pause, volume control, and the *Siri* voice assistant that lets you search your *Apple TV* box with spoken commands. This works well and saves you the trouble of typing your queries.

Apple TV runs the *TV OS* which has its own app store from where you can browse for curated content in entertainment, education, games, health and fitness, lifestyle, kids and travel. This includes apps for *Apple Movies* and *Music*, *YouTube*, *Hotstar*, *Facebook*, *Jio Cinema*, *Mashable*, *Netflix*, *Vimeo*, *Eros Now*, *TED Talks*, *UFC*, *WWE*, *Spull* and *Box TV*. This means you get access to a whole bunch of free and paid content. You can also play games like *Real Racing* and *Asphalt 8* on your TV screen, while

using the remote as a steering wheel, thanks to its built-in accelerometer and gyroscope.

Sadly, there is no native app for *Amazon Prime Video* yet. You can, however, use the *Airplay* feature on your *iPhone* or *iPad*'s *Amazon* app to stream content to your *Apple TV*.

The downside to the *Apple TV* is that it ties you down firmly with *Apple* and the services it offers through its app store. But this works well for most part because there isn't any shortage of good content, and shouldn't pose a problem for folk who are already invested in the ecosystem.

For most people, the 32GB version should suffice, but if you plan to load the device with games and apps, then consider the 64GB variant.

Alternatively, take a look at **Google Chromecast 2** (₹3,399) - a disc-shaped device that plugs into

your TV's HDMI port to let you view photos, stream videos, and even run apps from your *Android* handset, *iPhone*, *iPad*, *Mac* and *Windows* laptop.

You will, of course, need to install the **Google Home** app on your smartphone or tablet, and you will also need a Wi-Fi internet connection.

Set up is fairly simple: Plug the **Chromecast 2** into an HDMI port, power it up and follow the on-screen instructions to connect to your home Wi-Fi. The device comes with all the necessary instructions and cables you will need to get it running.

You can then use *Chromecast 2* to view *YouTube*, *Netflix*, and other video services on your TV. Just tap the **Cast** button in these apps. Apart from streaming video content from the web, you can use *Chromecast 2* to mirror your phone and tablet screen, as well as browser tabs from your laptop.

www.apple.com/in | store.google.com

BSE to phase out weekly and monthly price limits

Mumbai: To align the periodic price band mechanism with the new graded surveillance measures (GSM) framework, the BSE has decided to do away with weekly and monthly price limits for securities listed on its platform. The stock exchange will phase out the weekly price bands from March 20 and the monthly price bands from April 3 for companies that attract such periodic price limits.

FROM MAR 20

To prevent excessive volatility in shares the stock exchange, in 2015, had introduced long duration price bands, in addition to daily price bands, for stocks exclusively listed and traded on its platform. The weekly, monthly, quarterly and annual price bands were devised to contain volatility in the prices of stocks across long period to ensure improved price formation and better regulatory oversight.

Tax saver funds dole out dividends as markets rise

Equity Markets Do Well Enabling MFs To Maintain Payouts

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Chennai: It is raining dividends for investors in equity-linked savings schemes (ELSS). With equity markets turning buoyant, as many as 10 tax-saver mutual fund (MF) schemes, as ELSS is popularly known, have either paid dividends or are in the process of doing so this month.

Tax-saver funds have beaten benchmark indices such as the *Sensex* in the current rally as well as over the one-year time frame.

These funds surged 25.8% over the past one year and have delivered 9.9% returns so far in 2017. In contrast, the benchmark *Sensex* and the broader *Nifty* indices have gained 17.6% and 19.3% respectively over the one-year timeframe and have advanced 8.7% and 9.1% so far in 2017.

Tata India Tax Savings Fund has given a dividend of

Fund	Dividend	Record date
Tata India Tax Savings	9	26-Feb
ICICI Prudential Long Term Tax Equity	2.55	3-Mar
HSBC Tax Saver	1.5	23-Mar
Canara Robeco Equity Tax Saver	0.9	28-Feb
DSP BlackRock Tax Saver	0.4	10-Feb

Rs. 9 per unit, the highest by the fund since 2005. This is also among the highest payouts by a fund in the ELSS category in the current financial year. But it has been a mixed bag for other funds, which have either maintained payouts at earlier levels or increased them marginally.

"The steady market conditions has helped ELSS to maintain the dividend track record," says A Balasubramanian, managing director and CEO, Birla Sun Life MF. "Dividends would be usually above bank FD (fixed deposit)

rates. Funds typically pay 11%-12% as dividends on an average," he says. "Equity markets have done well. This has enabled us to maintain payouts," says Raghav Iyengar, executive vice president, ICICI Prudential MF.

Fund houses typically announce dividends in tax-saver MFs to attract investors who buy ELSS towards the end of the financial year. These payouts ensure income as well as tax savings for investors. Net inflows (higher purchase in schemes than sales) into tax saver MFs surged

57.1% year-on-year to Rs 7,191 crore (₹1.08 billion) in the first 11 months of 2016-17.

Dividends had dried up between 2010 and 2014 as the markets remained tepid.

Several schemes did not pay dividends during this timeframe because they did not have enough incremental profits. The last three months of the financial year is the busiest period for ELSS as investors rush to buy these products to save tax on time.

Several equity funds used to offer high dividends even if the market conditions were bad just to lure investors in the past.

This prompted market regulator SEBI to stipulate in 2010 that dividends should be given only from actual realised gains and not from the unit premium reserve. This has had a sobering effect on payouts with fund houses either stopping or offering lower dividends when the market conditions turned bad.

'Bank money better than phoney money'

Chennai: "Real money in the banking system of banked economies like India is better than phoney-money in market economies like America," said S Gurumurthy, co-convenor of the *Swadeshi Jagaran Manch*, while delivering an address at *SASTRA* University, Thanjavur. While discussing the role of public sector banks in the Indian growth story, S Gurumurthy warned policy makers on the velocity of real money vs the phoney-money. "If the estimated real money that would be printed globally by 2020 is \$9 trillion, the market's phoney money that will be generated is \$90 trillion and bank decisions based on such phoney-money will be disastrous; BASEL norms are irrelevant to India," he said. "Existing NPA of almost 20% is not insurmountable and China had a 40% NPA once and managed it successfully through effective leadership which is also currently present in India," he added. "While the role of PSBs in the *Jan Dhan* *Yogana* scheme and during the process of demonetisation is commendable, the conduct of its employees and their enforced illiteracy on core banking policy issues and their excessive focus on peripheral issues is not so commendable," said Gurumurthy.

HSBC names AIA's Tucker as chairman

HSBBC broke with tradition by choosing outsider **Mark Tucker** to replace **Douglas Flint** as chairman later this year, handing the *AIA* Group Fund houses typically announce dividends in tax-saver MFs to attract investors who buy ELSS towards the end of the financial year.

A one-time professional footballer and insurance industry veteran who once led Britain's Prudential, Tucker will take over as the bank's first-ever external chairman on Oct. 1. HSBC shares were 0.9% higher on Monday by 1150 GMT on news of Tucker's appointment, as investors welcomed the choice.

"As a top five long term shareholder, we have been involved in the process and are pleased to see a highly regarded and fresh independent chair for HSBC," said **Sacha Sadan**, director of corporate governance at *Legal & General Investment Management*. AGENCIES

Intel to buy tech firm Mobileye for \$15.3bn

Jerusalem: US chip giant Intel has agreed to buy Israeli driverless technology firm **Mobileye** for \$15.3 billion, the largest-ever acquisition of an Israeli high-tech company.

The \$63.54 per share cash deal is the world's biggest purchase of a company solely focused on the autonomous driving sector.

Mobileye accounts for 70% of the global market for advanced driver-assistance

and anti-collision systems. Intel said it expected the transaction to close within the next nine months and to immediately boost its non-GAAP earnings-per share as well as its free cash flow.

The two companies are already collaborating with German automaker *BMW* on a project to put a fleet of around 40 self-driving test vehicles on the road in the second half of this year. AGENCIES

Mahindra readies US debut with off-roader

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Chennai: The nearly \$18 billion Group Mahindra is finalising its ambitious automotive foray into the US market starting from 2019 when an offroad product entirely developed by the company's Detroit R&D centre, will be launched in that market. Korean group company *Ssangyong* too is planning to debut its products in the US in the next 18 months. According to company sources, M&M is readying for full-fledged US push given that its earlier legal cases have now all been sorted out. Mahindra's US foray is being spear-headed by Mahindra North American Technical Centre (MNATC), the company's R&D centre in Detroit, which is currently working on two separate products,

one for the Indian market and another entirely for the US market. "MNATC is developing an off-roader product for the US market which is expected to be launched sometime in 2019," said a senior company source. "It has also developed another product which will come to the Indian market by the middle of financial year 2017-18," he added. Industry sources say the Mahindra-badged vehicle intended for the American market may well be called *Thar* and has been entirely developed by MNATC. The Detroit tech centre assumes importance given that Group Mahindra is one of six companies shortlisted by the United States Postal Service (USPS) for the Next Generation

TRULY GLOBAL

Delivery Vehicle (NGDV) prototype, a nearly \$5 billion order for the company that finally bags it.

Apart from its own foray into the US, Mahindra group company *Ssangyong* too is preparing for an American outing. "Ssangyong is looking to enter the US in the short-to-medium term and it is currently developing products and strategy accordingly," said the senior company source. Industry sources say this could happen as soon as 2018. Mahindra's previous attempt to debut in the US with a rugged fuel-efficient pick-up in the late 2000 ran into legal problems with some of its dealers suing it in 2010. With those cases cleared up, the company is now revisiting its US strategy but this time the product is designed and developed in America, for the American market.

Despite pressure, FY17 to be the best for airlines

Mumbai: Airlines are likely to close the outgoing financial year with 22-23% traffic growth, making it one of the best for the sector, even though the pressure on their bottom line is increasing as oil prices are on a northward ho, says a report. "Airlines are maintaining healthy load factors backed by low fares. But since oil prices are on an uptrend, impact on profitability in Q4 is inevitable as average Aviation Turbine Fuel (ATF) price during the quarter are 37.9% higher year-on-year (YoY), while the yields continue to remain under pressure," says an *Icra* report.

The fuel cost per Available seat kilometre (ASKM) increased to Rs 1.16 in January from a low of Rs 0.82 a year ago, and the same is expected to increase further in February and

March, according to *Icra*. Backed by competitive pricing, the industry reported stellar passenger load factor of 84.4% during the first 10 months of the year; which is also one of the best amongst the key markets in the world. The Passenger Load Factor (PLF) stood at 88.3%.

FLYING HIGH

In January, The aviation industry has reported YoY passenger traffic growth of 23.2% during the first 10 months of the current financial year and is heading towards completing one of the best years in terms of passenger traffic growth. The domestic passenger growth for last five years stood at 12.9%, 5%, 4.6%, 15.5% and 22.1%, and the industry is likely to surpass the last year growth rate.

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NOTICE INVITING REQUEST FOR PROPOSAL

RFP No. NMDC/Transaction Advisor/2017 DATED 14.03.2017
RFP No. NMDC/Legal Advisor/2017 DATED 14.03.2017
RFP No. NMDC/Asset Valuer/2017 DATED 14.03.2017

Appointment of Transaction Advisor, Legal Advisor & Asset Valuer with respect to NMDC Iron & Steel Plant at Nagarnagar, a Unit of NMDC Ltd. NMDC Ltd., invites Request for Proposal (RFP) from reputed, professional, experienced and competent firms / parties, with proven track record for providing Transaction Advisory Services (TA), Legal Advisory Services (LA) and Asset Valuation Services (AV) with respect to NMDC Iron & Steel Plant at Nagarnagar, a unit of NMDC Ltd.

The details of RFP documents can be viewed and/or downloaded from NMDC website <https://www.nmdc.co.in> from 14-03-2017 to 13-04-2017. For accessing the bid document from NMDC's website, the bidder has to register as 'New User' in Bid section at NMDC's website link: <https://www.nmdc.co.in/Documents/Default.aspx>

For accessing the bid document at Central Public Procurement Portal www.eprocure.gov.in click on 'Latest Active Tenders'. The bidders on regular basis are required to visit the NMDC's website and/or CPP Portal for corrigendum, if any, at any future date.

For clarification, DGM (Fin), NMDC Ltd., Hyderabad can be contacted on Ph.040-23538766, Fax:040-23534915; email: nispdgm@nmdc.co.in

Executive Director (Finance)