



The Sikka Times

Updated on 28-11-2020

Sensex 44,435.83

NIFTY 13,012.05

Gold 51,450
10 grm

Silver 59,000
100 grm

Dollar 73.9

Euro 88.47

Pound 98.14

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PROPOSAL TO ALLOW BUSINESS HOUSES INTO BANKING A GOOD-LOOKING STEP IN BAD DIRECTION

The RBI working group's proposal to allow corporate houses to set up banks is a 'good-looking' step in a 'bad direction' and may lead to crony capitalism and eventual financial instability, former chief economist of World Bank Kaushik Basu said on Thursday.

Basu further said that there is a good reason why all successful economies have a clear dividing line between industries and corporations on the one hand, and banks and lending organizations on the other.

"The proposal from the recently set up Internal Working Group of the Reserve Bank of India, allowing Indian corporate houses to own and run banks is a good-looking step in a bad direction," he told.

Basu, who was also chief economic adviser during the UPA period, said at first sight, this may look good because the close connection between industrial corporations wanting to borrow and banks wanting to lend speeds up lending activities and makes the banking sector look more efficient.

"But such connected lending is almost invariably a step towards crony capitalism, where a few big corporations capture the business space in the country, slowly edging out the smaller players. "Also, connected lending can lead to eventual financial instability," he argued.

Last week, an Internal Working Group (IWG) set up by the Reserve Bank of India (RBI) made various recommendations, including that large corporates may be permitted to promote banks only after necessary amendments to the Banking Regulation Act.

"There is a lot of evidence that connected lending was the biggest cause of the build-up of bad loans in 1997 in Asia, which resulted in the East Asian Crisis that began in Thailand and turned out to be one of the biggest financial crashes in the world," he pointed out.

India's Banking Regulation Act, 1949, which was originally the Banking Companies Act, 1949 is a very well-crafted law, the eminent economist said adding it reflects the sophistication of the founders of modern India. Basu, however, noted that times have changed and there are reasons to amend some parts of it.

"I think creating avenues for some Non-Banking Financial Companies (NBFCs), which are not controlled by industrial houses, into proper banks is worth considering seriously.

"But the change in law that will allow industrial houses to own and run banks is a completely wrong move and a recipe for two possible outcomes -- crony capitalism and financial crash," he opined.

– Economic Times



Post-Diwali sales drop leaves Smartphone companies with mixed feelings

After record-breaking smartphone sales until Diwali, demand has slumped 20-25% on-month in November so far, retailers and experts said.

A national retail store association said it was a Black Diwali this year, with sales falling over 50% on-year.

Smartphone sales likely fell as much as 25% in November and may decline further in December, according to Counterpoint Technology Market Research. Month-on-month sales usually fall right after Diwali, but the downside this year could be sharper given that peak demand in the lead-up to the festival was the highest, analysts said.

"September usually records the highest shipments as brands begin stocking up for festive sales. But after Diwali sales, there is an immediate drop, which is close to 20-25%," said Tarun Pathak, research director at Counterpoint.



"The general trend in the festive season is that Diwali sales, backed by discounts and deals, witnesses 2-3 times of usual business and an equal drop immediately after Diwali, and the next month the demand normalises," said Ashwini Bhadoria, VP-exchange programmes and alliances at Cashify. "Right now, we are at one-third of business of our peak days."

Top brands including Xiaomi, Vivo and Realme all reported their highest Diwali sales this season while Apple recorded its highest shipments in the July-September period, even before the launch of its latest iPhones.

"Mainline retailers were anyway witnessing Black Diwali this year with sales having declined by 50%. October was the worst month for us. There was some pick-up in November because of Diwali but now it's again heading towards the worst," said Arvinder Khurana, president of the All India Mobile Retailers' Association, which represents 150,000 stores.

Economic Times

UTTARAKHAND TRAVEL GUIDELINES: COVID-19 TEST MANDATORY FOR DELHIITES

Considering the rapidly increasing number of COVID-19 cases in Delhi, Uttarakhand has made novel coronavirus tests mandatory for Delhiites. Anyone who is coming to Uttarakhand from the national capital will have to undergo a mandatory COVID-19 test at the Jollygrant Airport in Dehradun.

The decision has been taken by Dehradun Health Department to reduce the risk of the spread of the deadly disease in Uttarakhand. Reportedly, the tests will be conducted not only at the airport but at the railway station, and the Asharodi check post in Dehradun too. Dehradun Health Department has also informed that the COVID-19 testing at the border is free of charge. But, tourists may have to pay the charges in the coming days.

Notably, last week around 1000 people were tested for COVID-19 at the

Dehradun border and 29 among them came positive. State reports state that 25 among the patients were from Delhi-NCR.

The data is concerning enough and therefore, this precautionary measure is essential currently as this is the time of the year when a great number of tourists visit Uttarakhand. Their safety and prevention of any uncontrollable health situation are of utmost priority for the Uttarakhand government.

According to Dr. RK Dixit, District Surveillance Officer, Dehradun, a significant number of people from Delhi have moved to Uttarakhand, especially Dehradun in the last two weeks for a wedding, short vacations, etc. That is why it is important to test them before they visit different locations in the state and spread the virus.

Keeping safety into consideration,



random COVID-19 sampling for people coming from Delhi is being done in Haridwar. Even officials in Nainital are also thinking to start COVID-19 testing at its border. The decision will be taken by the district administration soon.

India.com

Proposed Film City to boost Noida-Greater Noida realty markets

As per the plan, Film City will be developed on thousand acres in Sector 21 of Yamuna Authority Area. Chief Minister Yogi Adityanath has announced this.



Chairman's Message

Dear All,

COVID-19 has accelerated the need and importance of owned homes for a generation that was tilting towards renting over buying. With the beginnings of festive season, the festive season feel is back. While other sectors are getting back on track, real estate sector too is witnessing positive changes. We all hope this impact will remain in the coming quarters. Happy Diwali!



Happy Reading!
Yours Truly,
(Chairman)

CHHAT PUJA CELEBRATIONS SIKKA KAARMIC GREENS



DIWALI PUJA CELEBRATIONS



Sikka Kaamna Greens



Sikka Karmic Greens



Sikka Kimaantra

SECTOR UPDATE: NOVEMBER 2020



CONSTRUCTION UPDATE OCTOBER - 2020



SECTOR 143B, NOIDA



- T-C1(Laurzel), Wc sheet plumbing point repair work
- T-C1(Laurzel) Tile repair in dining area
- T-C1(Laurzel) Tile skirting repair work in bedroom
- T-C1(Laurel) Tile skirting repair work in bedroom
- T-B1 (Esteem) terrace brickcoba work preparation
- T-B2 (Famed) Malwa shifting of shuttering material
- T-D1, Penthouse slab deshuttering work
- Nt B/w T-B1 & B2 Boundary wall shuttering work of column
- Swimming pool waterproofing work in progress



SECTOR 143, NOIDA



- T-C1(Laurel), Plaster repairing work, Plaster repairing work
- T-E4 (Splender) Toikt plaster chipping work
- Electrical wiring work
- T-B1 (Esteem)Terrace blockwork fixing work, Toilet plumbing work
- T-D1 (Dignity) Upper penthouse slab shuttering work
- Nt B/w • T-D1 & D2 Planted area and pathway casting work



www.thedowntownnoida.com



- Shuttering making work
- Retail block L G slab shuttering in progress.
- Retail block balance raft steel binding in progress.
- Rear block lower basement roof ready for casting
- Rear block lower basement roof ready for casting
- Office tower 26th floor roof reinforcement binding in progress



A FINE BLEND OF ELEGANCE & TRANQUILITY NH-58, MEERUT



- Tower No.-6 Door Frame Work
- Blockwork, Plaster Work,
- Shuttering Work
- Steel Work



SAHASTRADHARA ROAD, DEHRADUN



- Retail block L G slab shuttering in progress.
- Office tower 26th floor roof reinforcement binding in progress
- Shear wall shuttering
- Rear block lower basement roof ready for casting
- Steel Cutting, Bending Work.



RAJPUR ROAD, DEHRADUN



- Blockwork on Still floor completed today.
- Outer Plaster work is in progress.
- Scaffolding fixing is in progress for outer plaster work.
- Wall Conducting & Mumty slab conducting work is in progress.



HOW TO GET RID OF ACNE SCARS AT HOME: 5 DIY FACE PACKS FOR BLEMISH FREE SKIN

If you have struggled with acne, you know exactly how stubborn those pesky acne marks are. Is it any more dreadful to have acne and then deal with acne scars as the aftermath as well? Acne scars are especially annoying on days when you have plans ahead and the scars are simply ruining the mood. Acne scars can take anywhere from a few days to a month and sometimes even more to fade away. There are many methods of discolouring the appearance of the scars like with creams or through medical procedure, the latter being extremely expensive. While there are many creams and ointments that claim to fade the scars away, these products often have many chemicals that can cause harm to the skin altogether. Little do many know that acne scars can actually reduce considerably just by natural ingredients you can find at home that is safer, easier and convenient to use.

Chickpea Flour + Turmeric Pack

Ubtan is an all natural face pack that has been used for many years. Popularly known as ubtan in India, this face pack has been used for centuries by women to achieve flawless skin that naturally glows. Add a tablespoon of chickpea

flour to a bowl to which add a teaspoon of turmeric powder and sandalwood powder (optional). Add rosewater to create a paste and apply it on your face. Scrub it off as you would a regular face pack or rinse it off. Repeat this daily preferably twice a day to achieve clear naturally glowing skin without any blemishes.



Apple Cider Vinegar Face + Green Tea Pack

Apple Cider Vinegar has anti-oxidants that help in killing bacteria that promotes acne. Apple cider vinegar has alpha hydroxyl acid which is non-comedogenic in nature and dissolves dead skin cells. It helps in restoring the natural pH of the skin and facing blemishes thereafter. Green tea on the other hand has anti-inflammatory properties that works on the redness of the acne mark and reduces puffiness as well. In a bowl, add 2 tablespoons of apple cider vinegar to 3 tablespoons of cooled green tea and to

that add a tablespoon of honey and mix well. Take a cotton swab and soak it with the pack and rub it on your face in circular motion for a few minutes and then leave the mask on for 10 minutes. Repeat this twice a day for 1-2 weeks depending on the scarring.

Honey + Cinnamon Pack

Honey can be used as a gentle moisturiser as it is that helps in reducing acne scars. Honey has moisturizing agents which keeps the skin soft while gently making its way to its effectiveness. Cinnamon has anti-inflammatory properties that fight back bacteria that otherwise promote the buildup of acne and scars. Add a teaspoon of cinnamon powder to 2-3 teaspoons of honey in a bowl and mix thoroughly. Gently massage the pack on the face or affected area with your fingers for approximately 10-12 minutes to let the skin absorb the ingredients. Rinse it off with lukewarm water and add your usual toner. Repeat this daily until the acne scars fade away.

Aloe Vera Gel + Green Tea Pack

Aloe vera gel is known for scar reduction and acne prone skin. Aloe Vera is a wonder ingredient for the skin especially for those who have acne prone skin. Gently rubbing fresh aloe vera is the best acne reduction treatment in its most natural form. To increase the effectiveness however, this pack does wonders too. In a clean bowl, add a tablespoon of aloe vera gel, a teaspoon of turmeric and 2 tablespoons of cooled down green tea. Mix the ingredients well

and apply it on the skin gently and leave it on for approx. 15 minutes. Turmeric is a natural bleach that instantly reduces the redness and colour and makes the skin glow naturally.



Orange Peel + Milk

Orange peels contain retinol that help in the reduction of acne scars. Orange peel contains the most natural form of retinol found in any natural ingredient whose sole purpose is to reduce the appearance of acne scars. Dried orange peels are easy to preserve and this 2-ingredient face pack is perfect for all skin types especially oil/combo/acne prone skin. Add 1 tablespoon of dried orange peel powder in a small bowl and add a teaspoon of milk to it form a paste. Use this mixture for 10 minutes on your face and rinse it off as usual. Use this paste twice a week for blemish free skin.

swirlster.ndtv.com

26/11-like Terror Strike Almost Impossible Now, Says Defence Minister Rajnath Singh

A 26/11-like terror strike in India is almost impossible as the national security architecture has been significantly bolstered in the last few years, Defence Minister Rajnath Singh said on Thursday, the 12th anniversary of the deadly Mumbai attack in which 166 people including 28 foreigners from 10 nations were killed.

While addressing the Hindustan Times Leadership Summit, Singh also referred to the Sino-India border row in Ladakh, and said the armed forces have been given a free hand to effectively deal with any attempts to change the Line of Actual Control and that the government will not allow any harm to India's self respect.

"I want to assure everyone that under Prime Minister Narendra Modi's administration, there will be no compromise on India's self-respect, sovereignty and territorial integrity," he said.

Referring to the 26/11 attack, Singh said India is no more a soft target for terrorism due to variety of measures in the last few years, and added that Pakistan has been exposed as "nursery of terrorism" following diplomatic outreach by New Delhi.

"We can assure all the countrymen that now India has strengthened its internal and external security cycle so much that it is now almost impossible to execute another 26/11 attack on Indian soil," Singh said.

On November 26, 2008, a group of 10 Pakistani terrorists went into a rampage, carrying out a coordinated attack on a railway station, two luxury hotels and a Jewish centre, after they sneaked into India's financial capital through the Arabian sea route. Over 166 people including 28 foreigners from 10 nations were killed in the nearly 60-hour siege that sent shockwave across the country and even brought India and Pakistan to the brink of a war.

"Now India's response to terrorism has been under a 360 degree approach. India is taking action within its borders. But, if needed, our brave soldiers are going beyond that to destroy the terrorist bases," the defence minister said. The defence minister also referred to the failed attempts by Pakistan-based terrorists to carry out a major attack in Nagrota in Jammu and Kashmir recently.

"Whether it was the surgical strike after the Uri incident or the Balakot air strikes after the Pulwama attack, our armed forces have taken drastic action to deal with terrorism," Singh said.

"Pakistan's model of terrorism against India is slowly being demolished... We have escalated the cost for those supporting terrorism, and countries like Pakistan may have to pay a heavy price for making terrorism a state policy," Singh said.



The Print

Indian Butter Chicken Recipe



Prep time : 30 minutes
Cook time : 30 minutes
Marinating time : 30 minutes minimum,
8 hours maximum
Yield : 4 servings

If you have trouble finding the spices, you can substitute paprika for the Kashmiri Lal Mirch and skip the Kasuri Methi.

INGREDIENTS

For the chicken and marinade:

- 1 pound boneless, skinless chicken thighs, cut into roughly 1-inch cubes
- 1/4 cup full-fat plain yogurt
- 1 tablespoon olive oil
- 1 tablespoon ginger garlic paste
- 1 teaspoon dried coriander
- 1 teaspoon Kashmiri Lal Mirch
- 1 teaspoon cumin
- Salt to taste

FOR THE SAUCE:

- 8 to 10 whole almonds
- 8 to 10 whole cashews
- 2 tablespoons unsalted butter, divided
- 1 tablespoon ginger garlic paste
- 1 teaspoon sugar
- 1 (15-ounce) can diced tomatoes
- 2 tablespoons dried coriander
- 1 1/2 teaspoons ground Garam Masala
- 1/2 teaspoon ground Kashmiri Lal Mirch
- 1/2 teaspoon salt
- 1 cup water
- 1/4 cup heavy cream
- 1/2 teaspoon Kasuri Methi

TO SERVE:

- Cooked rice, roti, or naan bread

METHOD:

Marinate the chicken: Bring the chicken and the rest of the marinade ingredients together in a large bowl. Using your hands, massage the marinade into the chicken.

Cover with plastic wrap and refrigerate for at least 1 hour, or up to overnight.

Soak cashews and almonds in water for at least an hour to (or up to overnight) before preparing the rest of the recipe.

Cook the chicken: Heat a skillet or grill pan over medium-high heat. Drizzle a teaspoon of oil to the pan.

Working in batches, remove chicken from the marinade and grill them on the pan for 3 to 5 minutes on each side, until the chicken is cooked through (clear juice runs out of it when you cut into it). Do not crowd the pan.

Once cooked, transfer the chicken into a separate dish. Cover and set aside for later.

Start making the sauce: Melt 1 1/2 tablespoons of the butter in a medium sized Dutch oven or a skillet on medium low heat. As soon as the butter melts, add the ginger garlic paste followed by sugar. Sauté for 1 to 2 minutes.

Stir in the tomato and cook for 8 to 10 minutes on medium high heat, until all the extra liquid is cooked off. The sauce should be a loose, paste-like consistency.

Add coriander, garam masala, Kashmiri Lal Mirch, and salt. Stir and cook on medium heat for 2 to 3 minutes. Turn off the heat.

Puree the sauce with the nuts: Transfer the paste to a blender or the bowl of a food processor. Add the soaked cashews and almonds. Blend into a smooth paste.

Finish the dish: Return the paste to the cooking pan over medium heat. Add the water to the paste and stir to make a smooth sauce.

As the sauce begins to boil, add the grilled chicken and heavy cream. Stir well. Cover the pan and simmer for 5 minutes.

Rest the butter chicken: Turn off the heat and uncover the pan. Stir in the remaining 1/2 tablespoon butter and the kasuri methi. Cover again, and let the dish rest for 8 to 10 minutes so the flavor of kasuri methi can marry into the butter chicken.

Serve: Serve the butter with a side of steamed basmati rice, roti, or naan. Leftovers will keep refrigerated, covered, for five days.

You can freeze this dish in an airtight covered container or a zip-top bag for a month. Thaw and reheat in a saucepan over medium-low heat to retain the texture.



“INDIA’S BEST ALL ROUNDER”: FANS HAIL AS PANDYA BOWLS AFTER 14 MONTHS.

India all-rounder Hardik Pandya bowled in top-flight cricket for the first time since returning from a back surgery more than a year ago, with his team under pressure against Australia during the second ODI on Sunday.

Two days ago, after the first One-day International, Pandya, who has remodeled his action to reduce the stress on his body, said he would bowl in the "important" games and only when the time is right.

Pandya bowled a good first over too, conceding just five runs against a rampaging Steve Smith and Marnus Labuschagne at the Sydney Cricket Ground.

On either side of the dashing all-rounder's over, leg-spinner Yuzvendra Chahal and part-timer Mayank Agarwal were smashed for two boundaries each as Australia consolidated their position after a blazing start.

In his second over, Pandya gave away just four runs with the Australians finding it difficult to put away his slower ball bowling his third over, he lured Smith into slashing a short and wide delivery, which seemed a part of his plan, straight into Mohammed Shami.

Earlier, his delivery stride was too side-on but on Sunday it looked open-chested, which he had worked on to reduce the burden on his body. On a day when the Indian bowlers found the going tough, Pandya returned impressive figures of 1/24 in four overs.

With another 10 months left for the ICC T20 World Cup, Pandya had indicated on Friday that bowling is something that he wants to do keeping long-term goals and big events in mind.

Pandya underwent a back surgery in October last year in the UK. His lower back had been troubling him since the Test series in England in 2018.

The surgery kept him out of action for almost a year, with the all-rounder last playing a T20 International against South Africa at home in September 2019.

After that, he missed the Tests against the same opposition, the home series against Bangladesh and the West Indies, a T20I series against Sri Lanka and ODIs against Australia at home, and the entire tour of New Zealand earlier this year.



Times of India

Events



ENTERTAINMENT

DELHI, FRIDAY, 18 DECEMBER 2020



Hemkund Hyundai
Contact No: 9209099200



Consumer Schemes October '20

Model	Variants	Cash Discount			Total Benefit
		Cash Discount All Customers	Additional For Exchange Customers	Additional For POI /Corporate Customers	
Santro	Era	15,000	15,000	5,000	35,000
	Other Variants	25,000	15,000	5,000	45,000
Grand i10		40,000	15,000	5,000	60,000
NIOS		10,000	10,000	5,000	25,000
Elite i20	Magna +	No Consumer Offer			
	Other Variants	50,000	20,000	5,000	75,000
Xcent Prime		30,000			30,000
AURA	Petrol	10,000	15,000	5,000	30,000
	CNG		15,000	5,000	20,000
	Diesel	10,000	15,000	5,000	30,000
Elantra	Petrol MT	70,000	30,000		1,00,000
	Petrol AT	30,000	30,000		60,000
			30,000		30,000

Important Notes

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 - * Doctors (IMA/IDA/State Level) || Registered Nurses (Sister/Brother) || Pharmaceutical Companies
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Exclusive Corporate benefits of ₹ 5,000/-*	Exclusive Corporate benefits of ₹ 5,000/-*	Exchange benefits of ₹ 25,000/-*
Loyalty Benefits of ₹ 35,000/-*	Loyalty Benefits of ₹ 35,000/-*	Loyalty Benefits of ₹ 35,000/-*
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5 GRAM GOLD COIN	1 BHK FLAT
10 GRAM GOLD COIN	2/3/4 BHK FLAT
10 GRAM GOLD COIN	IN KAPITAL GRAND MINIMUM 250 SQFT. OFFICE SPACE
NO LIMIT ON NUMBER OF REFERRALS	

(*If the reference is converted into a booking you will get)

For More info: pro@sikka.in

- 1 PROPOSAL TO ALLOW BUSINESS HOUSES INTO BANKING A GOOD-LOOKING STEP IN BAD DIRECTION
<https://economictimes.indiatimes.com/industry/banking/finance/banking/proposal-to-allow-business-houses-into-banking-a-good-looking-step-in-bad-direction-kaushik-basu/articleshow/79424895.cms>
- 2 UTTARAKHAND TRAVEL GUIDELINES: COVID-19 TEST MANDATORY FOR DELHIITES
<https://www.india.com/travel/articles/uttarakhand-travel-guidelines-covid-19-test-mandatory-for-delhiites-read-on-to-know-more-4229187/>
- 3 “INDIA’S BEST ALL ROUNDER”: FANS HAIL AS PANDYA BOWLS AFTER 14 MONTHS.
<https://timesofindia.indiatimes.com/sports/cricket/india-in-australia/india-vs-australia-2nd-odi-hardik-pandya-bowls-for-first-time-in-over-a-year/articleshow/79473004.cms>
- 4 “NEW LAWS MET LONG-PENDING DEMANDS OF FARMERS”: PM AMID PROTESTS
<https://www.ndtv.com/india-news/pm-modi-on-mann-ki-baat-says-farmers-have-got-new-opportunities-with-new-laws-centre-committed-to-their-welfare-2331658?pfrom=home-bigstory>
- 5 POST-DIWALI SALES DROP LEAVES SMARTPHONE COMPANIES WITH MIXED FEELINGS
<https://economictimes.indiatimes.com/industry/cons-products/electronics/post-diwali-sales-drop-leaves-smartphone-companies-with-mixed-feelings/articleshow/79400078.cms>
- 6 HOW TO GET RID OF ACNE SCARS AT HOME: 5 DIY FACE PACKS FOR BLEMISH FREE SKIN
<https://swirlster.ndtv.com/beauty/how-to-get-rid-of-acne-scars-at-home-5-diy-face-packs-for-blemish-free-skin-2331506>
- 7 26/11-LIKE TERROR STRIKE ALMOST IMPOSSIBLE NOW, SAYS DEFENCE MINISTER RAJNATH SINGH
<https://theprint.in/defence/26-11-like-terror-strike-almost-impossible-now-says-defence-minister-rajnath-singh/552690/>

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