

Centre notifies 3-10% MGNREGA wage rate hike

SANJEEB MUKHERJEE
New Delhi, 28 March

Ahead of the Lok Sabha elections, the central government has announced a 3-10 per cent increase in the wage rates for workers under the Mahatma Gandhi National Rural Employment Guarantee Act, or MGNREGA, in nominal terms for 2024-25.

This is similar to the increases announced for this financial year. The new wage rates will come into force from April 1. The notification was issued on Thursday.

In terms of percentage escalation, wage rates in Uttar Pradesh and Uttarakhand have seen the lowest increase — 3 per cent — in 2024-25 as compared to 2023-24 while that of Goa have seen the highest of 10.6 per cent.

Sources said the rural development ministry had sought permission from the Election Commission to notify the wage rates because the model code of conduct for the elections is in force.

The previous revision was on March 24 last year. The increase in wages at that time for different states varied from 2 per cent to 10 per cent. Karnataka, Goa, Meghalaya, and Manipur were among those that had the lowest percentage increase and Rajasthan the highest. The revised rate for Rajasthan was ₹255 against ₹231 in 2022.

Bihar and Jharkhand came second in percentage increase, with the rates going up around 8 per cent over the previous year.



Wage rates in UP and Uttarakhand have seen the lowest increase for 2024-25 while Goa has seen the highest increase

In 2022, the wage of an MGNREGA worker in these two states was ₹210, and increased to ₹228 in 2023.

In a report tabled in Parliament earlier this year, the Parliamentary Standing Committee on Rural Development and Panchayati Raj had pointed out the high range of variation in wages across states and had said they were inadequate and did not keep pace with inflation.

The panel also quoted a report of the central government committee on minimum wages – Anoop Satpathy Committee – which had recommended the wages be ₹375 a day.

'ATTEMPTS TO DEFAME COURTS'

600 lawyers write to CJI

PM: Vintage Congress culture to bully others

PRESS TRUST OF INDIA
New Delhi, 28 March

Prime Minister Narendra Modi on Thursday said it was a “vintage Congress culture” to browbeat and bully others, in reaction to more than 600 lawyers writing to the Chief Justice of India, alleging that a “vested interest group” is trying to put pressure on the judiciary and defame courts.

“To browbeat and bully others is vintage Congress culture. Five decades ago itself they had called for a ‘committed judiciary’ — they shamelessly want commitment from others for their selfish interests but desist from any commitment towards the nation,” Modi said on X.

“No wonder 1.4 billion Indians are rejecting them,” the prime minister said and tagged a post that carried the letter written by the lawyers.

More than 600 lawyers, including senior advocate Harish Salve and Bar Council chairperson Manish Kumar Mishra, wrote to Chief Justice of India D Y Chandrachud, alleging that a “vested interest group” is trying to put pressure on the judiciary and defame courts, especially in cases of corruption involving politicians.

“These tactics are damaging to our courts and threaten our democratic fabric,” the lawyers drawn from across the country said in the latter dated March 26.

CJI Chandrachud’s leadership is crucial in these “tough times” and the apex court should stand strong, they said, adding it is not the time to maintain dignified silence.

The letter, shared by official sources, targeted a section of lawyers without naming them and alleged that they defend politicians by day and then try to influence judges through the media at night.

Kejriwal's ED custody extended till Apr 1; MEA responds to US

A court on Thursday extended the Enforcement Directorate custody of Chief Minister Arvind Kejriwal till April 1 in the excise policy case. The agency had sought seven-day custody of the AAP chief, but the court said he has to be produced before it on April 1 at 11 am. The ED had produced him before Rouse Avenue Court Special Judge Kaveri Baweja as his current six-day custody was ending on Thursday. The ED said in its fresh remand plea that Kejriwal’s statements were recorded over five days but he was “giving evasive replies”.

US remarks unwarranted: MEA

The Ministry of External Affairs on Thursday said the US State Department's recent remarks on the arrest of Delhi Chief Minister Arvind Kejriwal were “unwarranted” and asserted the country is “proud of its independent and robust democratic institutions” and committed to protect them from any form of undue external influences.

ALL IN A DAY

Richest Indian woman Savitri Jindal quits Congress, joins BJP

Former Haryana minister Savitri Jindal (*pictured*) quit the Congress and joined the Bharatiya Janata Party (BJP) in Haryana's Hisar on Thursday, days after her son and industrialist Naveen Jindal switched parties.

The 84-year-old Savitri joined the BJP along with her daughter Seema in the presence of Chief Minister Nayab Singh Saini, former chief minister Manohar Lal Khattar and other BJP leaders. Savitri Jindal was listed as the richest woman in the country by Forbes India this year. According to the Forbes list of the 10 richest women in India, Savitri Jindal, the wife of the late industrialist and former minister O P Jindal, has a net worth of \$29.1 billion.



NIA arrests key conspirator in B'luru blast case

In a major breakthrough, the National Investigation Agency (NIA) has arrested a key conspirator in Bengaluru's Rameshwaram Cafe blast case, according to an official statement issued on Thursday.

Muzammil Shareef was picked up on Wednesday and placed in custody as a co-conspirator after NIA teams cracked down at 18 locations, including 12 in Karnataka, five in Tamil Nadu and one in Uttar Pradesh, it said. The NIA, which took over the case on March 3, had earlier identified the main accused, Mussavir Shazeeb Hussain, who had carried out the blast. It had also identified another conspirator, Abdul Matheen Taha, who is also wanted by the agency in other cases, the statement said.

“Both the men are on the run,” it added. NIA investigations have revealed that Muzammil Shareef had extended logistic support.

FROM PAGE 1

Mkts...

The Nifty Midcap 100 outperformed the Nifty50 by 31.5 percentage points, while the small-cap index outperformed the latter by 41.2 per-

centage points.

During the year, all three indices hit new record highs on several occasions, and India's market capitalisation came close to the \$5 trillion mark. The broad-based rally in domestic equities saw India's market capitalisation jump by ₹50 trillion to finish

BS SUDOKU

4242

							1	2
	7	8		5	1			4
	9	2	6	3				7
6	4			1	2			
8			7		3			6
5	3	7						
				2	5		6	
	5	4		8	6	2	7	1
	8		1	4				5

SOLUTION TO

#4241

1	3	7	9	6	8	5	4	2
5	2	8	4	3	7	1	9	6
6	9	4	5	2	1	8	7	3
4	6	9	8	5	2	3	1	7
7	8	3	1	9	4	6	2	5
2	5	1	6	7	3	4	8	9
8	7	2	3	4	5	9	6	1
3	1	6	7	8	9	2	5	4
9	4	5	2	1	6	7	3	8

Very hard:

★★★★★

Solution tomorrow

HOW TO PLAY

Fill in the grid so that every row, every column and every 3x3 box contains the digits 1 to 9

the year at ₹387 trillion (\$4.7 trillion). India also overtook Hong Kong during the year to become the world's fourth-largest market.

Despite intermittent volatility, India's equity markets showed remarkable resilience in FY24, weathering global uncertainties, such as the interest rate hike cycle, a US banking crisis, rising bond yields, and geopolitical conflicts. The markets were buoyed by robust economic growth and moderate oil prices, which improved India's standing among global peers. After a 29 per cent drop in the previous financial year, oil prices rebounded, rising 7.7 per cent to close at \$85 a barrel.

The robustness of the domestic markets was further bolstered by strong inflows from both mutual funds (MFs) and foreign portfolio investors (FPIs). In FY24, MFs and FPIs were net buyers of shares worth ₹1.9 trillion and ₹2 trillion, respectively.

The dovish stance of the US Federal Reserve towards the end of the financial year, coupled with the hopes of political stability brought about by the victory of the Bharatiya Janata Party in key state elections, further fuelled the market rally.

“The conviction that the rate hike cycle is coming to an end and the influx of new investors, manifested in the record number of demat openings and new systematic investment plans (SIPs), led to robust gains. Stocks gain either because of the improvement in fundamentals or a rise in stock demand. This year's gains were driven more by the rise in demand

for stocks,” said Chokkalingam G, founder of Equinomics. In FY24, the Nifty50 outperformed most of its global peers, except the tech-heavy Nasdaq Composite, which rose 34.2 per cent, and Japan's Nikkei, which rose 43.35 per cent. The MSCI World Index rose 23.1 per cent, while the MSCI Emerging Market Index gained 4.7 per cent. Market participants are optimistic about the upcoming financial year, despite potential challenges. Analysts suggest that despite the uncertainties of an election year and valuation concerns, India benefits from a combination of stable macroeconomic factors, a resilient banking sector, and minimal corporate leverage.

“An upgrade in the domestic economy forecast suggests a positive outlook for the stock market in FY25. However, the focus is on largecap stocks due to the ongoing premium valuations of midcap stocks, which could pose a concern for the broader market in the short-to-medium term,” said Vinod Nair, head of research at Geojit Financial Services.

In terms of sectors, realty and public sector enterprises (PSUs) saw the most gains this year, with their respective NSE indices rising 132.5 per cent and 104 per cent. Tata Motors and Bajaj Auto were the top performers among Nifty stocks, each rising 2.4 times. UPL was the worst-performing Nifty stock, falling 36 per cent in FY24. Shriram Finance replaced it in the Nifty on Thursday. Besides UPL, Hindustan Unilever and HDFC Bank were the only other Nifty stocks to end the year with losses.

ESAB INDIA LIMITED

CIN: L29299TN1987PLC058738
Regd. Office: Plot No. 13, 3rd Main Road, Industrial Estate, Ambattur, Chennai - 600058
Telephone No: 044-4228 1100, Email id: investor.relations@esab.co.in

NOTICE

Notice is hereby given that the Board of Directors at its meeting held on Wednesday, the 27th March 2024 has declared a second interim dividend of Rs. 24/- per equity share of Rs. 10/- each (i.e.) for the year ending **31st March 2024**.

Dividend Details:

Rate of Dividend	Rs. 24 per equity share
Record date for dividend entitlement	5th April 2024, Friday
Payment of dividend	24th April 2024, Wednesday

Pursuant to the Income-tax Act, 1961, dividend income is taxable in the hands of the shareholders, and the Company will be deducting tax at source (TDS), as applicable, from the aforesaid dividend. This communication provides details of applicable Tax Deduction at Source (TDS) provisions under the Act for Resident and Non-Resident shareholder categories.

Shareholders who wish to avail nil rate of tax or any reduced rate of tax are hereby requested to upload the necessary evidence or document in support of their claim in Registrar's website <https://www.integratedindia.in/ExemptionFormSubmission.aspx> on or before **7th April 2024**.

A. For Resident Shareholders:

- TDS will be deducted @ 10%** on the amount of dividend payable where a valid Permanent Account Number (PAN) has been furnished by the resident shareholders
- TDS will be deducted at twice the applicable rate** on the amount of dividend payable where the resident shareholders:
 - (i) **have not furnished the PAN; or**
 - (ii) **are considered to be "Specified Person" under the Section 206AB of the Income Tax Act, 1961**

Shareholders who are yet to furnish their PAN to their respective Depository Participants are therefore requested to do so immediately.

No TDS, however, will be deducted from dividend payable to:

Individual Shareholders, if:-

- the amount of dividend payable by the Company during a financial year **does not exceed**, in the aggregate, **Rs. 5,000/-**, or
- their **income is below the taxable limit and declaration is received** by the Company from the shareholders in Form 15G (for individuals up to age of 60 years) or Form 15H (for individuals above the age of 60 years).
- These forms viz. Form 15G and / or Form 15H can be downloaded from the website of <https://www.integratedindia.in/ExemptionFormSubmission.aspx>

No tax shall be deducted on the dividend payable to the following resident non-individuals where they provide details and documents as per the prescribed format.

a) Insurance companies: A declaration that they are beneficial owners of shares held along with self-attested copy of valid RDAI registration certificate needs to be submitted.

b) Mutual Funds: A declaration that they are governed by the provisions of section 10(23D) of the Act along with self-attested copy of valid SEBI registration certificate needs to be submitted.

c) Alternative Investment Fund (AIF) (Category I and II established in India): A declaration that its income is exempt under section 10(23FBA) of the Act and they are established as Category I or Category II AIF under the SEBI regulations. Copy of registration documents (self-attested) should be provided.

d) Any other entity entitled to exemption from TDS: Valid self-attested documentary evidence (e.g. relevant copy of registration, notification, order, etc.) in support of the entity being entitled to TDS exemption needs to be submitted.

B. For Non-resident Shareholders

Taxes are required to be withheld in accordance with the provisions of Section 195 of the Income tax Act, 1961 at the rates in force subject to compliance of specified person.

TDS will be deducted @ 20% (plus applicable surcharge and cess) or the Tax Treaty Rate, whichever is lower, on the amount of dividend payable to Foreign Portfolio Investors, Foreign Institutional Investors and other non-resident shareholders.

For availing the benefit of Tax Treaty Rate, the shareholders will be required to submit the following documents to the Company which should be complete in all respects:

1. Self-attested copy of Tax Residency Certificate (TRC) obtained from the tax authorities of the country of which the shareholder is resident (TRC valid for the Financial Year 2024-25)

2. Self declaration in Form 10F as per the prescribed format if all the details required in this form are not mentioned in the TRC.

3. Self-attested copy of the Permanent Account Number (PAN Card), if any, allotted by the Indian Income Tax authorities

4. Self-declaration of beneficial ownership by the non-resident shareholder as per the prescribed format.

The consideration of the aforesaid documents, including application of beneficial Tax Treaty Rate, where applicable, will depend on the adequacy and completeness of such documents submitted by the shareholders and review of the same to the satisfaction of the Company.

Accordingly, in order to enable us to determine the appropriate TDS / withholding tax rate, we request you to provide these details and documents as mentioned above on or before Sunday the **7th April 2024**.

- The Tax Exemption Forms or Documents for availing the benefit of Tax Treaty Rate submitted to the Company earlier for the Dividend 2023-24 will not be considered relevant for this Interim Dividend; **Fresh Forms and Documents will be required to be submitted for availing such benefits.**
- In the event the benefit of lower tax on dividend cannot be provided by the Company in the absence of or due to late receipt of the aforesaid documents, shareholders will still have an option to claim appropriate refund, if eligible, at the time of filing their income tax returns. **No claim shall lie against the Company for taxes once deducted.**

Benefit under Rule 378A:

In case, the dividend income is assessable to tax in the hands of a person other than the registered Shareholder as on the Record Date, the registered shareholder is required to furnish a declaration containing the name, address, PAN of the person to whom TDS credit is to be given and reasons for giving credit to such person.

In case where shares are held by Clearing Members / Intermediaries / Stockbrokers and TDS is to be applied by the Company in the PAN of the beneficial Shareholders then clearing members / intermediaries / stockbrokers or others and the beneficial Shareholders will have to provide a declaration. Format of declaration is available in the link <https://www.integratedindia.in/ExemptionFormSubmission.aspx>. This declaration should be submitted through the said link on or before 7th April 2024 i.e. within 2 days from the record date to the RTA. Kindly note that no declaration shall be accepted after 2 days from the record date.

As per the new provisions under Income Tax Act, 1961, a person shall be levied a higher TDS rate w.e.f. 1st July 2021, if they have not filed Income Tax Returns for the immediately preceding year relevant to the year in which tax is required to be deducted; and aggregate TDS / TCS Credit of Rs.50,000/- or more in immediately preceding year (Section 206AB).

This new Section requires the TDS to be deducted at higher of the following rates for not complying with the above provision.

a. At twice the rate specified in the relevant provision of the Act; or

b. At twice the rate or rates in force; or

c. At the rate of 5%

In view of the above, Income Tax Department has facilitated a new functionality "Compliance Check for Section 206AB & 206CCA" to facilitate tax deductors / collectors to verify if a person is a "Specified Person" as per section 206AB & 206CCA. The Company will do a Compliance Check using your PAN and deduct tax at higher rate if it is found that the above provisions are not complied with".

"Specified person" as defined u/s 206AB (3) is someone who has:

(a) not filed income tax return for previous year immediately prior to the previous year in which tax is required to be deducted, for which the time limit of filing of return of income under section 139(1) of the Act has expired; and

(b) The aggregate of TDS and TCS in whose case is Rs. 50,000 or more in that previous year.

Non-resident shareholders who do not have permanent establishment in India are excluded from the scope of a "specified person".

SEBI, vide circular dated November 03, 2021 (subsequently amended by circulars dated December 14, 2021, March 16, 2023 and November 17, 2023) mandated that the security holders (holding securities in physical form), whose folio(s) do not have PAN or Choice of Nomination or Contact Details or Mobile Number or Bank Account Details or Specimen Signature updated, shall be eligible for any payment including dividend, interest or redemption in respect of such folios, only through electronic mode with effect from April 01, 2024.

As such, in case of non-updation of PAN or Choice of Nomination or Contact Details or Mobile Number or Bank Account Details or Specimen Signature in respect of physical folios, dividend/interest etc. shall be paid only through electronic mode with effect from April 01, 2024 upon furnishing all the aforesaid details in entirety.

The information will be made available on the website of the company www.esabindia.com.

Chennai
27 March 2024

By order of the Board
G. Balaji
Company Secretary

Strides

STRIDES PHARMA SCIENCE LIMITED

CIN: L24230MH1990PLC057062

Regd. Office: 201, "Devavrata", Sector – 17, Vashi, Navi Mumbai – 400 703.

Tel No.: +91 22 2789 2924/ 2789 3199

Corp. Office: "Strides House", Bilekahalli, Bannerghatta Road, Bengaluru – 560 076.

Tel No.: +91 80 6784 0000/ 6784 0290

Website: www.strides.com; Email: investors@strides.com

NOTICE OF POSTAL BALLOT

NOTICE is hereby given, in accordance with Section 110 of the Companies Act, 2013 ("the Act") read with Rule 20 and 22 of the Companies (Management and Administration) Rules, 2014 ("Rules") including any amendment(s) thereof, Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations"), General Circular No. 14/2020 dated April 8, 2020, General Circular No. 17/2020 dated April 13, 2020, General Circular No. 22/2020 dated June 15, 2020, General Circular No. 33/2020 dated September 28, 2020, General Circular No. 39/2020 dated December 31, 2020, General Circular No. 10/2021 dated June 23, 2021, General Circular No. 20/2021 dated December 8, 2021, General Circular No. 3/2022 dated May 5, 2022, General Circular No. 11/2022 dated December 28, 2022 and General Circular No. 09/2023 dated September 25, 2023 ("General Circulars") issued by the Ministry of Corporate Affairs (the "MCA"), for seeking approval of the Shareholders of Strides Pharma Science Limited (the "Company") for the business set out hereunder, through Postal Ballot by remote e-voting ("Postal Ballot e-Voting").

#	Description of Resolution	Type of Resolution
1.	Appointment of Mr. Ameet P Hariani (DIN: 00087866) as Independent Director of the Company	Special Resolution

In terms of the General Circulars, the Company has emailed Postal Ballot Notice along with Explanatory Statement on **Thursday, March 28, 2024**, to the Shareholders of the Company whose names appears in the Register of Members/ list of Beneficial Owners as received from the Depositories as at **Friday, March 22, 2024 ("Cut Off Date")**. Voting rights shall be reckoned on the paid-up value of equity shares registered in the name of Shareholders as on the Cut Off Date. A person who is not a Shareholder on the Cut Off Date to treat this notice for information purposes only.

In accordance with the terms of the General Circulars, hard copy of the Postal Ballot Notice along with postal ballot forms and pre-paid business reply envelope will not be sent to the Shareholders for the Postal Ballot. The communication of the assent or dissent of the Shareholders would take place through the remote e-Voting system only.

The Postal Ballot Notice can be downloaded from the website of the Company (www.strides.com) or from the website of KFin Technologies Limited (formerly, KFin Technologies Private Limited) (KFintech), Registrar and Share Transfer Agent of the Company (<https://evoting.kfintech.com>). The Notice is also displayed on the website of The National Stock Exchange of India Limited (www.nseindia.com) and BSE Limited (www.bseindia.com), where the shares of the Company are listed.

The Company has engaged the services of KFintech, Registrar and Share Transfer Agent for providing e-Voting facility to all its Shareholders.

Manner of Registration/ updation of email and mobile for shareholders are as under:

a) **Physical shareholders are hereby notified** that based on SEBI Circular number SEBI/HO/ MIRSDD MIRSDD-PoD-1/ CIR/ 2023/ 37, dated March 16, 2023, all holders of physical securities in listed companies shall register the postal address with PIN for their corresponding folio numbers. It shall be mandatory for the security holders to provide mobile number. Moreover, to avail online services, the security holders can register e-mail ID. Shareholder can register/ update the contact details through submitting the requisite ISR 1 form along with the supporting documents.

ISR 1 Form can be obtained by following the link: <https://ris.kfintech.com/clientservices/isc/isrforms.aspx>

ISR Form(s) and the supporting documents can be provided by any one of the following modes:

i. Through 'In Person Verification' (IPV): The authorized person of the RTA shall verify the original documents furnished by the investor and retain copy(ies) with IPV stamping with date and initials;

ii. Through hard copies which are self-attested, which can be shared on the address below;

Name	KFIN Technologies Limited Unit: Strides Pharma Science Limited
Address	Selenium Building, Tower-B, Plot No 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, Rangareddy, Telangana India - 500 032.

iii. Through electronic mode with e-sign by following the link: <https://ris.kfintech.com/clientservices/isc/isrforms.aspx>

Detailed FAQ can be found on the link: <https://ris.kfintech.com/faq.html>

b) **Shareholders holding shares in demat mode**, who have not registered or updated their email address, contact details etc., are requested to contact their respective Depository Participants and register/ update, the same by following the due process.

In case of any queries, Shareholders may write to einward.ris@kfintech.com or investors@strides.com.

If any Shareholder who has registered the email address and not received Postal Ballot notice, User-ID and password for remote e-voting, such Shareholder may write to einward.ris@kfintech.com or investors@strides.com from the registered email address to receive the same.

Key details regarding the Postal Ballot/ e-Voting:

#	Particulars	Details
1.	Link for remote e-voting	https://evoting.kfintech.com/ To understand the process of e-voting, Shareholders are requested to go through the notes to the Postal Ballot Notice or refer to the FAQs at https://evoting.kfintech.com/public/Faq.aspx
2.	Scrutinizer Details	Mr. Giji Joseph K J, Practicing Company Secretary (ICSI Membership No. F6483 and CP:5576) of M/s. Joseph & Chacko LLP, Company Secretaries, Bengaluru Email: giji@jandc.in
3.	Cut-off date for e-Voting	Friday, March 22, 2024 Shareholders whose name appear in the Register of Members/ list of Beneficial Owners maintained by the depositories as on the Cut-off date shall be entitled to vote on the resolution set forth in the Postal Ballot Notice.
4.	e-Voting Period	<ul style="list-style-type: none">Commences on Friday, March 29, 2024 at 09:00 hrs ISTEnds on Saturday, April 27, 2024 at 17:00 hrs IST Please note that remote e-voting module shall be disabled by KFintech beyond 17:00 hrs IST on April 27, 2024. Voting shall not be allowed beyond the aforesaid date and time. Once vote on the resolution is cast by a Shareholder, the Shareholder shall not be allowed to change the same subsequently.
5.	Last date for publishing results of the e-Voting	On or before Tuesday, April 30, 2024 Results shall be communicated to BSE Limited and The National Stock Exchange of India Limited where the equity shares of the Company are listed. Results shall also be displayed on the notice board at the Registered Office of the Company for a period of 3 (Three) days, on the Company's website (www.strides.com) and on the website of KFintech.
6.	In case of any grievances or queries contact	Shareholders may: <ul style="list-style-type: none">refer to the Help & Frequently Asked Questions (FAQs) and E-voting user manual available at the 'Download' section of https://evoting.kfintech.com; ORcontact Ms. Rajitha C. Dy, Vice President/ Mr. Mohan Kumar A, Senior Manager of KFin Technologies Limited, Selenium Building, Tower B, Plot No. 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad Rangareddy, Telangana – 500 032; ORE-mail at: einward.ris@kfintech.com or evoting@kfintech.com; ORCall KFintech's Toll Free No. at 1800-309-4001.

By Order of the Board
For Strides Pharma Science Limited,
Sd/-
Manjula Ramamurthy
Company Secretary
ICSI Membership No. A30515

Place : Navi Mumbai
Date : March 28, 2024

Opinion,
Insight Out

Opinion, Monday to Saturday

To book your copy,
sms reachbs to 57575 or
email order@bsmail.in

national canvas
sees a critical phase

A dawn of third
globalisation?

This could be an era where geo-political issues are a preoccupation for cross-border integration

ing ground and filling the gaps
for India's youth

Business Standard

Years of Insight