

# MNR

# iNFOCUS

*Enriching the innerself*

February 2026

MNR's IN-HOUSE MAGAZINE



**International Day Celebrations** at **Manthena American School, Sharjah, U.A.E.** on 14 February 2026, was graciously attended by **H. E Mr. Ahamed Bin Sanad Al Suwaidi, Shri Ravi Varma Mantena**, Vice-Chairman, MNR ET & Chancellor, MNRU and other esteemed dignitaries, making the evening a proud and memorable celebration of culture, unity and global spirit.

# From Curiosity to Discovery: The Power of Science

## National Science Day & India's Scientific Spirit

*"Science is a way of thinking much more than it is a body of knowledge." - Carl Sagan*

Every year on 28th February, India celebrates National Science Day to commemorate the discovery of the Raman Effect by the eminent physicist Sir C. V. Raman, an achievement that earned India its first Nobel Prize in Science in 1930. This day is not just a tribute to a landmark discovery, but a celebration of scientific temper, curiosity, and innovation that shape our nation's progress.

For students and young minds, this day serves as an inspiration to question the unknown, think critically, and pursue research and innovation. In an era driven by technology and evidence-based decisions, nurturing scientific thinking is essential for building a sustainable and progressive future.

*"The important thing is not to stop questioning. Curiosity has its own reason for existing."*

*- Albert Einstein*

India's journey in science—from ancient mathematical wisdom to modern achievements in space, medicine, and digital technology—reflects the power of knowledge combined with perseverance. As a nation aspiring to global leadership in science and innovation, it is our collective responsibility to promote research, ethical scientific practices, and inclusive education.

On this National Science Day, let us honor our scientists, educators, and students who dedicate themselves to discovery and learning. More importantly, let us commit to fostering a scientific attitude, one that values logic, creativity, and compassion for the betterment of humanity.

*"Science and everyday life cannot and should not be separated." - Rosalind Franklin*

Let science guide our thoughts, innovation shape our actions, and knowledge light the path to a better tomorrow.



## NATIONAL SCIENCE DAY



### C. V. RAMAN

Editor

**Dr. Kodaparthi Ashwitha**

Illustrations and  
Designing

**Nagarjuna Ambati  
K Kishore Kumar**

Supervision

**P. Sharmila**

**INFOCUS  
MNR's In-House  
Magazine**

Publisher

&

Editor-in-Chief

**Sri M.N. Raju**

Postal Address :

**INFOCUS**

MNR's In-House Magazine

**MNR Research Conventions Pvt. Ltd.**

2-23B/350, Bhagyanagar- Phase III, HMT Hills Colony,

Opp. JNTU Kukatpally, Hyderabad - 500 085.

Ph : 040-23890835

Email : [infocus@mnrindia.org](mailto:infocus@mnrindia.org)

Facebook : [www.facebook.com/infocusinhouse](http://www.facebook.com/infocusinhouse)

# Events @ MNR Higher Education and Research Academy (MNR-HERA) Campus, Sangareddy, Telangana.

## ACTIVITIES @ MNR MEDICAL COLLEGE & HOSPITAL

The Induction Program for MBBS Batch 2025–2026 was successfully conducted at MNR Medical College and Hospital, warmly welcoming the new batch of future medical professionals.





Sri M N. Raju  
Chairman  
MNR Educational Trust

## THE ELEPHANTS IN A BOTTLE – PART – II

The five Pandavas and their wife Draupadi had become servants in the royal family of king Virata.

Months passed without any event. Then something terrible happened.

Kichaka, the brother of Queen Sudeshna, was an oaf. He was the strongest man in entire Matsya. Moreover, he was the Commander-in-chief of army of the country, Matsya. He found Sairandhri (Draupadi) rather attractive and shamelessly pestering her with entreaties, because no one was able to oppose him. Draupadi could not bear the insults. Though she appealed to the king and the Queen, there was no use, moreover they advised her to yield to him, since they too were afraid of him.

Since there was no option to save herself from Kichaka, she pretended as if she liked and beguiled him to come to the dancing hall in the night of that day. Kichaka was very happy.

Sairandhri went to the royal kitchen and found Bhima cooking. She told him everything about Kichaka. Bhima's eyes turned red in fury.

That night, Kichaka went to the dancing hall. The doors were open. He found all the lamps had been put off, except a small lamp in a corner. He revelled in happiness, seeing a lady on the bed. The lady in the bed welcomed Kichaka with open arms. Kichaka tumbled

into bed. The arms were strong; he realised that the arms were not of a lady. He tried to escape but could not. Within seconds of time Kichaka's bones were broken, and skull cracked and he became a lump of bones and flesh.

Bhima slipped from that place silently, without any one's notice. Then, Draupadi ran to the other end of the Dance-hall, awoke the guards and said that Kichaka came to molest her, though she warned him. She was distressed and told that her Gandharva husbands killed him. The guards found Kichaka dead. Immediately, they ran to the palace where the king and the queen slept and told them the terrible news.

Next day the death of Kichaka was a big sensational news not only in Matsya but in neighbouring kingdoms, Sudeshna suspected that Sairandhri was involved in this. Sairandhri said that she had five husbands and they were the Gandharvas. She was living as Sairandhri because of a curse. Her husbands would kill those people if any harm was done to her. Further she told that Kichaka might have been killed by her husbands.

Sudeshna and other royal family people were terrified and they never dared even to look at her. Draupadi became an object of fear to the people of Virata.

News of the death of Kichaka reached

Hastinapuri. Duryodhana was sure that the killer of Kichaka was Bhima, who was able to kill Bakasura, Hidimba, Kirmira, Jatasura and others. He could not come to know the hiding place of the Pandavas. He was excited. He decided to expose them during the last year of Agnathavasa, and thereby would be able to send them for another spell of thirteen years to spend in the forest.

Duryodhana made a plan. He sent King Susarna, the ruler of Trigarta to attack Matsya from the south, so Virata would go to the south with his army, as Kichaka was killed. Duryodhana then would attack Matsya from the north with all his army, so that Matsya would be captured very easily. His major plan was to fish-out the Pandavas from Matsya.

Susarna, invaded Matsya from the south and seized the cattle. The cowherds ran in great distress and reported to the king. Virata was completely upset and nervous because Kichaka was not there. Then Kanaka (Yudhishtira) said "O king be not worried; I am also a warrior. I drive away the enemies if you please also send with me the cook, Valala, the stable-keeper Dharmagranthi and the cowherd Tantripala along with army.

Delighted, Virata instructed the army to be ready, he himself headed the army, went along with the four Pandavas to fight the enemy. Virata's army and the Pandavas could attack Susarna's army defeated very early and captured Susarna.

When the palace of Matsya was getting ready to celebrate the victory of Virata, they received another shocking news that Duryodhana was about to attack Matsya from its north side with all his mighty army and all the Kuru elders like Drona, Karna and others. Then the people in the palace were in a consternation as there was no one to protect them. When they approached Uttara, the son of Virata, when he was among the people and especially the women, he said "If only I get someone to be my charioteer, I will defeat Duryodhana's army and people will know that I am equal to Arjuna."

Sairandhri overheard these words. Then she told Uttara. "O Prince, when I was serving Draupadi as servant maid, Brihannala, the

dance teacher of your sister, was also working as a charioteer to Arjuna, the Pandava hero. Take him and go forth to save the kingdom."

Uttara hesitated to take the eunuch, Brihannala as his charioteer. But there was no choice. He agreed.

Brihannala took Uttara straight into the forest, instead of the battle field. Stopped the chariot at a Samitree. He asked Uttara to climb up the tree and bring down a bundle which was looking like a corpse wrapped in a cloth. Uttara leapt out of the chariot and started running away with fear. Brihannala ran after him and carried him back. He said it is not a corpse, it is a bundle of the weapons of the Pandavas, and bring them". Uttara asked with surprise, "How do you know?"

**"Because I am Arjuna," said Arjuna.**

Uttara fell to his knees as he saw Arjuna standing before him, and his spirits were on cloud-nine.

Arjuna unbundled the weapons, wore his armour and bow Gandiva in his hand. Arjuna was no more a eunuch or a dance teacher, but he was the great hero.

This time the chariot entered the battle field. The young prince was the charioteer and the eunuch was the warrior. The Kauravas started laughing and said themselves they wouldn't fight against a eunuch and put down their weapons. They could not realise that he was Arjuna till he released his arrows and brought down the flag of the Kauravas.

Yes! it was Arjuna, they saw the flag with Hanuman on his chariot and the Gandiva in the hand. Duryodhana was furious. He commanded Karna and others to kill Arjuna. Arjuna attacked all of them by releasing a magical arrow which made all the Kauravas and their army to sleep.

On the instructions of Arjuna, Uttara cut all the upper garments of all the Kauravas and took them home as a mark of victory and to humiliate the Kauravas.

**The elephants were out of bottle.**



# The Impact of Free Radicals on Health and the Role of Antioxidant Defences



**Dr. Spoorthi Gajre**

Assistant Professor,

MNR College of Pharmacy

## Free Radical Scavenging and Antioxidants

Free radical scavenging is a vital defence mechanism that helps mitigate oxidative stress by neutralizing highly reactive free radicals before they damage cellular components. Scavenging involves antioxidants capturing and stabilizing free radicals by donating electrons or hydrogen atoms. This halts radical chain reactions and protects cells from oxidative injury and related diseases.

## Food As Medicine

The concept of “food as medicine” has gained substantial scientific validation, as natural antioxidants from fruits, vegetables, herbs, and spices provide accessible and effective protection against oxidative stress. The synergistic interactions among dietary antioxidants often exceed their individual contributions, emphasizing the importance of comprehensive nutritional approaches rather than isolated supplementation. However, the complex relationship between antioxidants and health outcomes requires careful consideration, as excessive supplementation may paradoxically interfere with beneficial oxidative signalling.

Future research should focus on developing personalized antioxidant strategies tailored to individual oxidative stress profiles, genetic polymorphisms that affect antioxidant

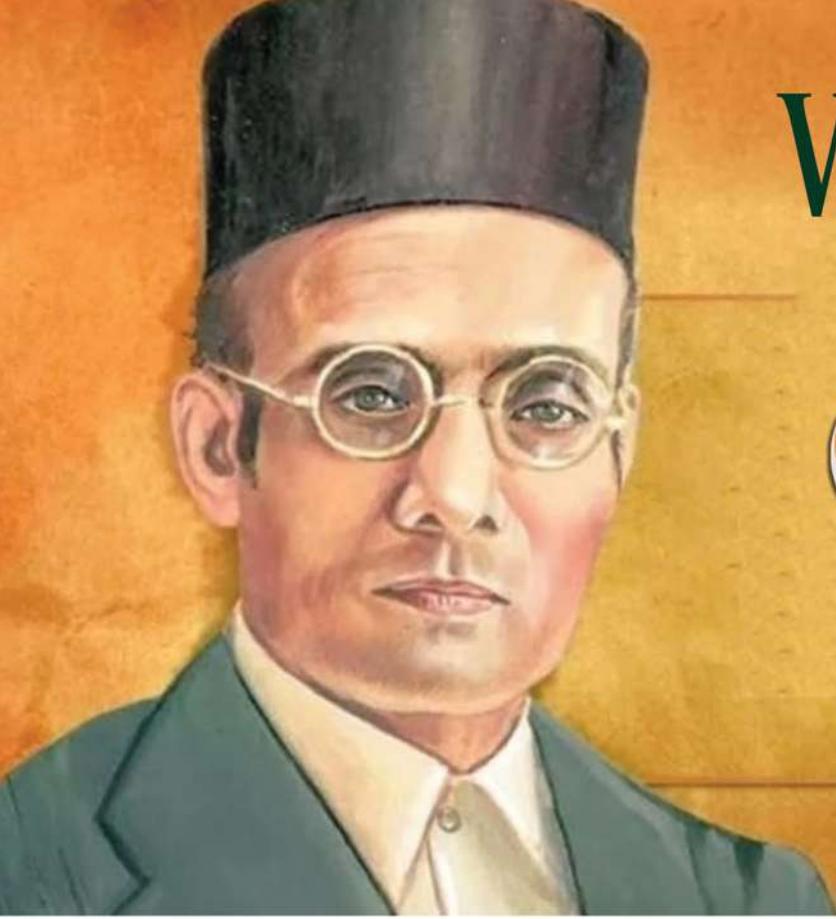
Free radicals are reactive molecules or atoms that possess one or more unpaired electrons, rendering them highly unstable and short-lived. Their inherent instability causes them to readily engage in reactions with nearby molecules to achieve stability by electron abstraction, thereby initiating chain reactions that can result in significant cellular damage. Two primary classes of free radicals are reactive oxygen species (ROS) and reactive nitrogen species (RNS). These species play dual roles within biological systems—while at low to moderate levels they contribute positively to physiological functions such as immune defence, cellular signaling, mitogenesis, and maintenance of redox homeostasis, their excessive accumulation disrupts this balance, resulting in oxidative and nitrosative stress.

When antioxidant defences are overwhelmed, elevated ROS/RNS levels induce oxidative damage to lipids, proteins, and nucleic acids, implicating them in the onset and progression of various diseases such as diabetes mellitus, neurodegenerative disorders, rheumatoid arthritis, cataracts, and cardiovascular and respiratory diseases. Moreover, oxidative stress accelerates biological aging, underscoring the pathophysiological significance of free radical biology.

enzyme activity, and specific disease risk factors. Advanced methodologies, including proteomics, genomics, and nanotechnology, offer promising avenues for precise measurement of oxidative damage biomarkers and for targeted antioxidant delivery systems. The integration of molecular biomarkers with clinical outcomes will enable more effective prevention and treatment strategies for oxidative stress-related diseases.

In conclusion, maintaining optimal redox balance through well-planned dietary habits, lifestyle modifications, and targeted interventions represents a fundamental approach to disease prevention and health promotion. The continued investigation of free radical biology and antioxidant mechanisms will undoubtedly contribute to improved therapeutic strategies and enhanced quality of life for individuals at risk of oxidative stress-related pathologies.

| S. No. | Fruits & Vegetables            | Presence of Chemical Class of phytoconstituents | Uses                                       |
|--------|--------------------------------|---|--|
| 1      | Apple                          | Flavonoids                                      | Reduce tumour cell growth                  |
| 2      | Grapes (Red)                   | Phenolics                                       | Prevent cardiac diseases & cancer          |
| 3      | Pomegranate                    | Flavonoids, anthocyanins                        | Prevents various cancer, anti-inflammatory |
| 4      | Kiwi                           | Flavones  | Anti-inflammatory activity                 |
| 5      | Orange                         | Phenolics & flavonoids                          | Free radical scavenger activity            |
| 6      | Blue berries<br>Bill Berry     | Anthocyanins, flavanols                         | Antioxidant & Urinary infections           |
| 7      | Raspberries<br>& black berries | Anthocyanins, tannins                           | Anti-inflammatory, antioxidant             |
| 8      | Citrus (orange,<br>lemon)      | Flavanones                                      | Antioxidant, Used in vascular diseases     |
| 9      | Mango                          | Phenolics, xanthones                            | Anti-inflammatory, antioxidant             |
| 10     | Amla                           | Tannins   | Antioxidant                                |
| 11     | Puncture vine                  | Flavonoids, phenolics                           | Traditional tonic                          |
| 12     | Bael                           | Phenolics                                       | Digestive, anti-diarrheal                  |
| 13     | Tea                            | Flavonoids, catechins                           | Antioxidant, cardio-protective             |
| 14     | Coffee                         | polyphenols                                     | Antioxidant, stimulant                     |
| 15     | Tulsi                          | Polyphenols, flavonoids                         | Antioxidant, respiratory support           |
| 16     | Garlic                         | Phenolics, organo-sulphur                       | Cardioprotective, antioxidant              |
| 17     | Betel leaf                     | polyphenol                                      | Oral hygiene                               |
| 18     | Dill                           | Flavonoids                                      | Antioxidant, digestive aid                 |
| 19     | Onion                          | Flavonoids, phenolic acids                      | Cardiometabolic, antioxidants              |
| 20     | Beet root                      | Phenolic acids                                  | Antioxidant, CVS support                   |
| 21     | Kalonji                        | Phenolics                                       | Antioxidant, anti-inflammatory             |



# Veer Savarkar: A Fearless Freedom Fighter



**Mrs. Bommera Padma**  
Librarian

MNR PG College



**Vinayak Damodar Savarkar**, popularly known as Veer Savarkar, was one of the most dynamic and courageous revolutionaries of India's freedom struggle. Born on 28 May 1883 in Bhagur, Maharashtra, Savarkar emerged as a powerful nationalist, poet, writer, and political thinker who dedicated his life to the cause of India's independence.

From a young age, Savarkar displayed extraordinary patriotism and revolutionary zeal. While studying in London, he became actively involved in revolutionary activities and inspired young Indians to rise against British colonial rule. His fearless writings and speeches ignited the spirit of nationalism, making him a target of the British government.

Savarkar was arrested in 1910 and sentenced to two life terms (50 years) of rigorous imprisonment in the dreaded Cellular Jail, Andaman and Nicobar Islands. Despite facing inhuman torture and solitary confinement, his resolve never weakened. Instead, he used his imprisonment to reflect, write, and strengthen his ideological vision

for a free and strong India.

Beyond his role as a revolutionary, Savarkar was a prolific writer and intellectual. He authored several influential works, including "The First War of Indian Independence 1857," which challenged British narratives of Indian history. He also emphasized social reform, advocating the eradication of caste discrimination, promotion of scientific temper, and rational thinking.

Savarkar believed that political freedom must be accompanied by social unity and national strength. His ideas on nationalism and cultural identity continue to spark debate and discussion, reflecting his enduring influence on India's political and intellectual landscape.

Veer Savarkar's life stands as a testament to courage, sacrifice, and unwavering commitment to the nation. Remembering him is not just about revisiting history, but about drawing inspiration from his fearless pursuit of freedom and reform.



# Artificial Intelligence in Musculoskeletal Testing, A Novel Plank Stability Monitoring System Addressing the Limitations of Subjective Physical Assessment Methods-Inertial measurement unit (IMU) sensors



**Dr. Ratchamarri Useni**  
PT(ORTHO), HCPC(UK), CORU(IRELAND),  
MIAP (INDIA), Associate Professor

MNR University School Of Physiotherapy

## The Problem with Traditional Plank Assessment

For decades, the plank has been the gold standard for evaluating core endurance in physiotherapy and sports medicine. Yet clinicians still rely on a stopwatch and naked-eye observation. This subjective method frequently rewards “longer” holds achieved through dangerous compensations — lumbar hyperextension, anterior pelvic tilt, shoulder hiking, or tremor-suppression — while missing early fatigue signs that predict injury.

In the era of tele-rehabilitation and home-based care, the limitations are even more pronounced: physiotherapists cannot ensure form accuracy remotely, leading to poor compliance, delayed recovery, and increased re-injury risk.

Real-time AI analysis of plank posture using standard webcam and optional wearable IMU sensors. The system instantly detects spinal sagging, pelvic tilt, and micro-tremors (Image: Author’s Laboratory, MNR University, 2025)

## A Revolutionary AI-Powered Solution

The AI-Based Plank Stability Monitoring System (developed at MNR University School of Physiotherapy) transforms the simple plank into an advanced diagnostic tool using computer vision, deep-learning pose estimation (MediaPipe + custom CNN), and optional low-cost IMU sensors.

## Key Technological Features

- Real-time 2D/3D skeletal tracking with sub-centimetre accuracy
- Quality-Adjusted Endurance Scoring™ — only time spent in correct alignment counts
- Automatic detection of 7 critical faults: spinal sagging, pelvic rotation, hip drop, shoulder elevation, lateral sway, tremor onset, breathing dyssynergy
- Micro-instability Index (0–100) — quantifies neuromuscular fatigue 20–30 seconds before visible collapse
- Cloud-based clinician dashboard for tele-rehabilitation

## Clinical Impact – Evidence That Speaks:

In a 2025 pilot study (n=84) involving chronic low back pain patients and collegiate athletes:

- 92 % reduction in false-high endurance scores
- 78 % earlier detection of fatigue onset versus visual assessment
- 4.6-point average improvement in Oswestry Disability Index after 6 weeks of AI-guided training
- 100 % of remote patients achieved  $\geq 90$  % exercise form accuracy (vs 42 % in control group)

### Who Benefits?

- Chronic low back pain & postural dysfunction patients
- Post-surgical orthopaedic rehabilitation (spine, hip, knee)
- Athletes – return-to-sport decision making
- Geriatric fall-prevention programs
- Paediatric scoliosis & posture correction
- Corporate wellness & fitness screening campaigns

### Why This Changes Everything

- 1. Objectivity** – Replaces “eyeballing” with validated biomechanical metrics
- 2. Safety** – Stops exercise before compensatory patterns cause harm
- 3. Accessibility** – Runs on any laptop/phone webcam; no expensive motion-capture lab needed
- 4. Scalability** – Perfect for tele-rehabilitation and mass community screening



**5. Efficiency** – Auto-generates progress reports, saving clinicians 15–20 minutes per patient

### The Future Is Already Here

As physiotherapy moves firmly into the digital age, tools that blend clinical expertise with artificial intelligence will define the new standard of care. The AI-Based Plank Stability Monitoring System is not just an assessment upgrade — it is a patient-safety revolution that makes high-quality core evaluation available to every clinic, gymnasium, and home in the world.

“Good posture is no longer a subjective opinion, it is now a measurable, real-time clinical reality.”  
- Dr Ratchamarri Useni

“Artificial Intelligence will not replace physiotherapists. But physiotherapists who use AI will lead the future of rehabilitation.”

Students and clinicians of MNR University must embrace innovation and lead the upcoming generation of digitally empowered physiotherapy professionals.

# Activities @ MNR Golden Kids (Navi Mumbai)

**Sankranti & Republic Day Celebrations  
@ MNR Golden Kids G12, Mumbai**



**Annual Sports Day Celebrations  
@ MNR Golden Kids G2, Mumbai**



**Sankranti & Republic Day Celebrations  
@ MNR Golden Kids G3, Mumbai**



**Sports Day and Our Community Helpers Activity  
@ MNR Golden Kids G30, Mumbai**



# Activities @ MNR Group of Schools

**Robotic Lab Inauguration Activity  
@ MNR I-Exceed School, JNTU**



**Science Fest Activity  
@ MNR I-Exceed School, JNTU**



**Grand Parents Day Celebrations  
@ MNR School of Excellence, Sangareddy**



**Grand Parents Day Celebrations  
@ MNR Golden Kids, G5**



**Farewell Day and Republic Day Celebrations  
@ MNR School of Excellence, Kamothe**



**Grand Parents Day Celebrations  
@ MNR School of Excellence, BHEL**



# Activities @ MNR Group of Schools

Science Fair Activity  
@ MNR High School, Chintal



Science Fair Activity  
@ MNR School of Excellence, Mehadipatnam



Vegetable Day Activity  
@ MNR High School, BHEL



Science Fest Activity  
@ MNR High School, BHEL



Science Fair Activity  
@ MNR School of Excellence, Sangareddy



International Youth Day & Sankranti Celebrations  
@ MNR International School, Palaspe



# Events @ MNR Higher Education and Research Academy (MNR-HERA) Campus, Sangareddy, Telangana.

## ACTIVITIES @ MNR COLLEGE OF PHARMACY

MNR College of Pharmacy successfully conducted a One-Day National Conference on 31-01-2026, focusing on innovations and startup opportunities in pharmaceutical research. The conference brought together academicians, researchers, industry experts and students to explore emerging trends and entrepreneurial prospects in the pharmaceutical sector.



# Events @ MNR Higher Education and Research Academy (MNR-HERA) Campus, Sangareddy, Telangana.

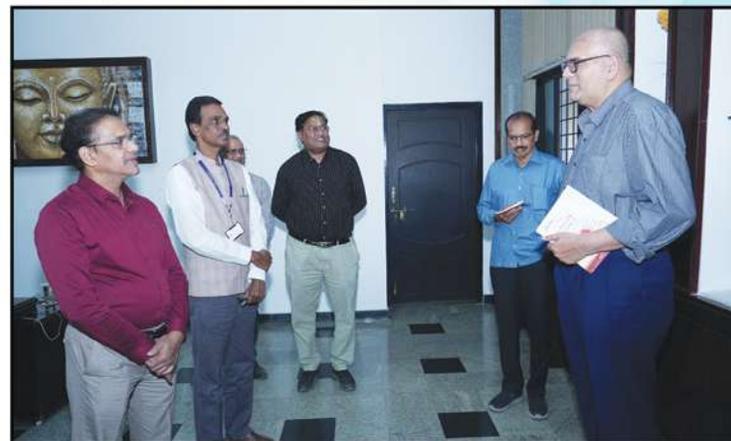
## ACTIVITIES @ MNR DENTAL COLLEGE & HOSPITAL

The Department of Periodontics & Oral Implantology successfully conducted a program on "Soft Tissue Augmentation Around Dental Implants." The session focused on advanced clinical techniques to enhance peri-implant soft tissue health, aesthetics and long-term implant success.



## ACTIVITIES @ MNR UNIVERSITY

Mr. Anand Govindalur, Founder & CEO of GOVIN Venture Capital, recently visited MNR University. He held a productive discussion with Shri Ravi Varma Mantena, Chancellor of MNR University, along with university officials and research scientists. The meeting was coordinated by Prof. Satyanarayana Prasad, Director R&D.



## ACTIVITIES @ MNR PG COLLEGE, KUKATPALLY

Students of M.Sc. Nutrition & Dietetics from MNR PG College attended the 5th International Edition of PARADIGM on the occasion of National Dietetics Day, gaining valuable insights from experts and enriching their knowledge in the field of clinical and community nutrition



# Events @ MNR Higher Education and Research Academy (MNR-HERA) Campus, Sangareddy, Telangana.

## ACTIVITIES @ MNR HOMOEOPATHIC MEDICAL COLLEGE & HOSPITAL

MNR Homeopathic Medical College & Hospital conducted its Convocation Ceremony on 09-02-2026, celebrating the successful graduation of its students and marking a proud milestone in their professional journey



# MANTHENA AMERICAN SCHOOL, SHARJAH

Manthena American School proudly celebrated International Day 2026, showcasing global cultures, unity and diversity in a vibrant and memorable event





**BE A PART OF GREAT LEGACY**



Splendid moment as the Vice-Chairman, **Sri. Ravi Varma Mantena**, MNR Educational Trust, felicitates Honourable President of India, **Smt. Droupadi Murmu**, at the illustrious **Golden Jubilee Celebrations** of MNR Educational Trust at Parade Grounds on 20<sup>th</sup> December, 2023



**COURSES OFFERED**

**School of Engineering & Technology and Artificial Intelligence**

- B.Tech. (Hons) CSE
- B.Tech. (Hons) CSE (Artificial Intelligence & Machine Learning)
- B.Tech. (Hons) CSE (Artificial Intelligence & Data Science)
- B.Tech. (Hons) ECE (Internet of Things)

**SALIENT FEATURES OF MNRU**

- Future Ready Education
- Industry Centric Pedagogy
- Doctorate Faculty
- World Class Labs
- Internships (Local & Abroad)
- Incubation Centre
- Twinning Programmes in Foreign Universities



**100% Placement Assistance**

**MNRU Scholarships and Financial Support**

MNR University offers scholarships and financial support to talented students who demonstrate academic excellence. MNRU scholarship assistance ensures all potential and deserving students have access to high quality education.

| IPE (%)     | CBSE/Any State Board in CGPA | Any State CET RANK | JEE Mains (% tile) | UGC CUET - UG (% tile) | Scholarship (% of tuition fee only) | Tuition Fee after Scholarship per annum |
|-------------|------------------------------|--------------------|--------------------|------------------------|-------------------------------------|---|
| 95% & above | >= 9.0                       | 1000 & below       | 70% & above        | 75% & above            | 60%                                 | ₹ 80,000                                |
| 90%-94.99%  | >= 8.5                       | 1500 to 1000       | 69.99% to 65%      | 70% to 74.99%          | 50%                                 | ₹ 1,00,000                              |
| 85%-89.99%  | >= 8.0                       | 2000 to 1499       | 64.99% to 60%      | 65% to 69.99%          | 40%                                 | ₹ 1,20,000                              |
| 80%-84.99%  | >=7.5                        | 2500 to 1999       | 59.99% to 55%      | 60% to 64.99%          | 30%                                 | ₹ 1,40,000                              |
| 70%-79.99%  | >=6.5                        | 3000 to 2499       | 54.99% to 50%      | 55% to 59.99%          | 20%                                 | ₹ 1,60,000                              |
| 60%-69.99%  | >=5.5                        | 5000 to 3001       | 49.99% to 45%      | 50% to 54.99%          | 10%                                 | ₹ 1,80,000                              |
| Below 60%   | Below 5.5                    | Below 5000         | Below 45%          | Below 50%              | Nil                                 | ₹ 2,00,000                              |

