

## All set for GST

The Srinagar meet has cleared the way for early implementation

The GST Council crossed the Rubicon last Friday when it agreed upon the rates applicable on 500 services and about 2,000 goods. While the rate slots for the crucial categories of textiles, gold, bidis and footwear are yet to be decided (for which the Council meets again on June 3), the Srinagar meeting marked a major leap forward, particularly in a time of political acrimony. The July deadline for moving to GST still looks difficult to achieve, but the groundwork – from passing the laws concerned, arriving at rates of zero per cent, 5 per cent, 12 per cent, 18 per cent and 28 per cent for all goods and services, to fixing the levies for goods and services – is finally complete. Twelve States have passed their respective SGST legislations (allowing them to tax services as well), while the Centre has passed its CGST law (allowing it to tax goods so far exclusively taxed by States) and three others – one for Integrated GST applicable on inter-State transactions, a law for Union Territories and one compensating States for the transition. The rest of the States are expected to pass their SGST laws at the earliest. A document spelling out the process of transition from VAT to GST would also have to be drawn up by the States. But this is only the last and easy part of a 17-year journey which will culminate in a landmark tax reform. By subjecting all taxable goods and services to Central and State taxes, placing them under four or five rates and allowing input credit in the case of most, India's tax system would finally have been freed of its clutter. The next step is to anticipate and address teething issues, such as the operation of the GST Network. Indeed, the GSTN must have a dry run, given the volume of data it will deal with on a dynamic basis.

The Srinagar outcome has given rise to a debate on the inflationary effects of GST. On the manufacturing side, FMCG goods will attract a lower GST, while in the case of capital goods, cement, metals and pharma there is almost no change in levy. However, B2C services that have moved into a higher rate bracket (from the current level of 15 per cent to 18 per cent or 28 per cent) will become expensive. These could include telecom, finance, AC restaurants and business class travel. A rate increase should not matter in the case of B2B goods or services. The Council has said that it would come down on "profiteering", but this should not turn into overreach and tax terrorism.

There are still some oddities in the GST law, such as the ₹20-lakh annual turnover threshold not applying to inter-State transactions in goods and services. This does not take into account the fact that small service sector providers could be operating across regions. Such glitches can be addressed in due course.

## FROM THE VIEWSROOM

### Outcasts in a digital world

Net banking is a challenge for the elderly

Every time my 65-year-old aunt visits the private bank in her neighbourhood, she is met with scowls and smirks from the staff who find her a bother and are not keen to help or answer her queries, and recommend that she use internet banking instead. She's unfamiliar with net operations and so she has stopped visiting the branch and prefers to travel five times the distance to the main branch to seek help. The fact that I accompany her spurs the 'relationship manager' to help with her pension account.

She is not alone. There are countless senior citizens in a similar situation – not comfortable about accessing their account from a laptop or a mobile. Media reports about accounts being hacked and money being illegally transferred scare those who are new to computers, and make them distrustful.

And banks do nothing to assuage their fears. There is no dearth of advertisements projecting the customer friendly face of banks, and announcements about banks being accessible 24x7 thanks to net banking. Never do we see any promotional material assuring citizens that their accounts are secure and that they can bank online without fear of hackers. It is not just Indians who have reservations about net banking. Three years ago, data released by Pew Research Centre showed that only 61 per cent of internet users in the US bank online. Reason: lack of trust in digital banking.

The hurdle is not just lack of familiarity with computers. Many senior citizens have failing eyesight and have to seek external help to manage an online account. Identity theft, technology hiccups and misuse of information only compound their apprehensions. Given this reality, banks should stop pushing digitisation for digitisation's sake. Instead, they should provide one-on-one assistance to senior citizens who request it.

Digitisation may be convenient for the Government, but it has its downside. For elderly consumers, faceless banking contributes to substantial stress. Besides, the significant downsizing of staff in banks does not augur well for a developing country that needs employment for its burgeoning population.

Preeti Mehra Associate Editor



# How to prevent a digital armageddon

There's a huge underground criminal market actively operating to subvert and weaponise computer systems

KRISHNASHREE ACHUTHAN

Just weeks after a hacker crew called The Shadow Brokers leaked National Security Agency's hacking tools along with a host of zero-day exploits, a global attack has been unleashed using WannaCry, a ransomware that exploits a vulnerability disclosed from the NSA leak.

India is one of the countries most affected by the ransomware attack. While the entire nation is scouring for ways to patch software and systems to defend against the WannaCry worm, let's introspect on what we have lost sight of in our rush for digitisation.

The question is, have we underestimated the complexity of developing a digital India? Are we prepared for the challenges that digital interconnectedness brings about?

**Amorphous landscape**

The threat landscape today is in a very fluid state due to several factors—the influx of millions of Internet of Things (IoT) devices which is allowing interconnectedness and digitisation at the minuscule level, the emergence of a mobile-first market in India, and the movement of data from desktops to the cloud.

To add to this, more than 80-90 per cent of the software running on these devices is either open source or supplied by foreign sources.

This opens up a huge attack surface, one that is difficult to contain, even with incessant patching.

After analysing several thousand malware and Trojans at Amrita University's Centre for Cybersecurity Systems and Networks, we have discovered that many of the com-

monly used systems and software in India come pre-installed with malware, including backdoors.

These exist even at the firmware level, which makes them difficult to audit. In fact, hardware backdoors are very common in low-cost devices made in China and Taiwan. The communication between IoT devices is often in the clear which makes data tampering and man-in-the-middle attacks easier.

**Loose on security**

While many industry control systems use formal verification techniques to verify the correctness of their application, their security properties are seldom assessed. An analysis of several financial commonly used financial applications reveal several trivial vulnerabilities that allow third parties to sniff out sensitive user information, thus empowering them to launch a man-in-the-middle attack later. Two-factor authentication has also been demonstrated to fail to secure user accounts.

Even official app markets such as Google Play host malicious content, and devices purchased from untrusted vendors and resellers may already be infected with malware.

What this proves is that it is not just desktop systems or mobile phones that can be attacked. A pace-maker donned by a patient, the flight plan of an aircraft or the power grid of an entire nation can be remotely manoeuvred to launch an attack.

There are criminal groups that employ several reconnaissance techniques to target industry and government tycoons, big corporations and common man alike. In-



The netherworld of cyberspace It's scary out there BENOTO DAOUST/SHUTTERSTOCK.COM

tegrating 1.3 billion Indians into Digital India is in fact exposing every citizen to an attack.

What everyone must know is that there is a huge underground criminal market that is actively operating to weaponise systems and devices, and each one of us is a target. Software and systems cannot be implicitly trusted – their trustworthiness has to be proven.

Self-reliance at the grassroots is the way to go, if we don't 'WannaCry'.

**Towards self-reliance**

There are three challenges that need to be addressed for a self-reliant and secure Digital India. First, we must become self-reliant in developing indigenous, world-class software and systems which must be adequately validated and hardened through secure development techniques.

Second, we must evolve three determinants for digital security: how we ensure software authenticity and integrity, how we assess risk in an increasingly interconnected network, and how we disseminate software updates.

Third, we must launch initiatives for cyber literacy, safety and law enforcement policies to educate and integrate the common man into Digital India.

All said and done, humans are the weakest link in the cyber security chain. The majority of cyber attacks rely on tricking the user to perform an action on behalf of a criminal. In almost all breaches, a user was compromised through spam messages or phishing emails.

At the same time, the lack of secure operating practices by system administrators and device operators can jeopardise the entire infrastructure of an organisation. Enter-

prises need to make prudent investments in order to secure their infrastructure.

The Government must scale up its initiatives to educate the common man on the perils of going digital. Security education must be introduced in schools at an early age so that the youth can make educated decisions.

We need to expand the efforts of Cyber Incident Response Centres which aid in public dissemination of such information and offer helpline service to people.

A provision for the people to report offenders or suspected offenders, along with strong e-policing, can prevent such malicious software from infiltrating into the grassroots.

The writer is the director of the Centre for Cybersecurity Systems and Networks, Amrita University

# From being Bangalored to being Trumped

In other words, being deglobalised. Therefore, India must realign itself with regions that are globalising, such as Europe



NARENDRA PANI

CITYZEN

Infosys was among the first Indian companies to respond to President Donald Trump's measures to retain jobs in the US. It announced that it would be creating 10,000 new jobs in the US, even as it was, along with other software companies, laying off workers in India.

There was a time when losing a job in the US that was transferred to India was known as "being Bangalored". Today, jobs in Bangalore are being 'Trumped'.

The instinctive reaction to this change has been to fall back on nationalism. The White House celebrated Infosys' decision as a sign of the success of Trump's efforts to bring jobs back. Even as the Indian reaction has been more muted, there is bound to be a need felt sooner or later to address any reversal of outsourcing.

This is primarily a national challenge. As deglobalisation makes inroads into the world economy India is bound to be affected. The problem may not be as universal as was

expected just a few months ago. The new French president has an outward-looking strategy that looks to Europe and beyond. It is possible that the current pro-Europe dispensation in Germany will also continue.

And there are tendencies among some countries in Asia to seek relatively more open communication and investment paths.

**Schizophrenic attitude**

The obvious response to one part of the world deglobalising while the other is not would be to realign our global connections with the parts of the world that are globalising. But this requires a nimbleness in global trade negotiations that India does not quite have. Its attitude to globalisation has been oddly ambiguous, even schizophrenic.

Its position in WTO negotiations have been staunchly anti-globalisation while its domestic policies after 1991 have been focussed on lowering trade and investment barriers. This contradiction has meant that even while India struggles to achieve consistent high growth in exports, its domestic market is being eroded by imports.

India has tried to brush this contradiction under the carpet by focusing on bilateral negotiations even at the cost of being isolated in global trade negotiations. This isolation may not have meant much in the earlier global regime where the



Marching orders Time to re-strategise, like Infosys MASIRAM

US was leading the movement away from global trade bodies in favour of new trade blocs.

But Trump's deglobalisation has abandoned TPP, raising the possibility of the WTO regaining at least a part of its earlier role. Far from seeing this as an opportunity, India's approach to the world trade body remains negative. It continues to refuse to allow investment to be discussed in the WTO though it is very dependent on FDI and FII.

What is more, India remains suspicious of newer efforts at multilateral economic integration even when it occurs in our neighbourhood. China's 'One Belt One Road' initiative may have had elements that India needed to oppose, partic-

ularly territorial issues with regard to PoK. But the Indian boycott suggested a rejection of the initiative itself rather than any single element.

There is then very little chance of India finding new opportunities to make up for what it might lose in Trump's more localised vision of the American economy.

**Held to account**

A major part of the price for India's intransigence will be paid by our cities. The jobs that are being moved out are primarily in our cities. The loss of these jobs also means a decline in the investment around them in, say, building a new information technology park. This would bring with it a secondary

loss of jobs. The outflow of Indian capital can also be accompanied by a decline in investment opportunities for smaller local capital in, say, basic construction.

The way out is to offset the outflow of capital due to deglobalisation in some parts of the world by attracting investment from the parts that are globalising. We can hope that the Government will finally see the contradiction between its attitude to the domestic market and its approach to global trade processes; the contradiction between rejecting OBOR even as it allows a surge of Chinese products in our domestic market.

Till such time, there may be an extra burden on our cities to attract foreign investment on their own. This would require a focus on aspects of urbanisation that have largely been brushed aside so far. The challenge in building urban infrastructure cannot be seen to be predominantly one of creating new glamorous projects.

The more routine problems such as avoiding flooding during rains cannot be considered only after the event. The challenge is daunting but it should not be impossible for an Indian city to gain an investment-attracting reputation of the kind Shanghai has.

The writer is a professor at the School of Social Science, National Institute of Advanced Studies, Bengaluru

## BELOW THE LINE

All work, no play



**Beauty** To make the brains work

The two-day GST Council meet in Srinagar negotiated the tricky business of fitment of tax rates. To ensure that participants at the meeting had sufficient R&R to deal with the rigours of the agenda, there was a shikara ride, a cultural programme as well as a trip to Gulmarg. Pleasure's good for business!

**Still spooked**

Share market volatility has always spooked fund managers around the world. But when the BSE S&P

Sensex clocked over 30,000 points this April, fears of a slump from the all-time high grew stronger.

To allay these woes, an 'interesting read' purportedly from Kotak Mutual Fund has been circulating among finance professionals. It cites the cricketing achievements of the likes of Kapil Dev, Saurav Ganguly and Sachin Tendulkar, highlighting how records believed to be once unattainable were broken subsequently. The message closes with the moral that for the future, a high of 30,000 points "is not the end of life". However, this is accompanied by the usual "Mutual Fund investments are subject to market risk", making everyone want to read the offer document before being swayed by the campaign.

**Tiptoeing around Aadhaar**

Issues around the privacy of Aadhaar card-holders keeps haunting the Narendra Modi govern-

ment. He realised his error and paddled his statement by adding that these were the results "by and large".

**Smart strategy**

Commuters taking buses from Delhi's Lajpat Nagar bus shelter were in for a surprise. Japanese AC-maker Daikin India has air-conditioned the shelter. And branded it. Though the exercise is short-term, it offers welcome respite from the soaring mercury levels, so no one's complaining. Competitors, are you listening?

**IPL dampener**

Entry into IPL matches will attract a whopping GST rate of 28 per cent (with input tax credit). This is going to come as a dampener for millions of cricket fans. What takes the cake is that entry into IPL matches is equated to gambling, entry into race courses and casinos when it comes to deciding a

GST rate! All these have been put under the 28 per cent category.

**Party on, bar-boys!**

Having an astute lawyer as finance minister helps, it seems. Lawyers will not have to fork out a single penny to the exchequer out of their pockets because the GST rules are being suitably written. Remember, legal services were not subjected to service tax in the first two decades after its introduction in the mid-nineties. Even when it was finally imposed two-three years back, the onus to pay service tax was put on the client! It's ditto with GST. The reverse charge saga continues and the client (only business entities with over ₹20 lakh turnover) will have to pay for GST on legal services. A cushy arrangement this. As for the chartered accountants' fraternity, there's no special dispensation for them. Only grin and bear it.

Our Delhi Bureau

# UK's strange politics

A low-down on snap-poll manifestos

ROBERT HUTTON

**W**e're past the halfway mark in Britain's snap election, we've got the manifestos, and we've had a look at what the parties are offering. So what have we learned so far?

**1. No one wants to talk about Brexit in The Brexit Election:** Prime Minister Theresa May doesn't want to get in Brexit specifics, and Labour don't want to remind everybody that their position is confused, said Rob Ford, professor of politics at Manchester University. So they've both ended up talking about the same domestic policies.

**2. But Brexit still matters in this election:** The 2016 referendum has led to a realignment in British politics. The UK Independence Party's support has collapsed. And Brexit is a proxy for the leadership question. Brexit is a magnifier for the competence issue. Which of these people do you want as a negotiator?

**3. The Liberal Democrats aren't going to save you from Brexit:** At the start of the campaign, there was an idea that the Liberal Democrats, the one national party with a clear position opposing Brexit, might become the voice of the 48 per cent of the country who wanted to stay in the European Union. Well, not so much. The party, which got 8 per cent of the vote in 2015, is struggling to get above 10 per cent in opinion polls. Far from gaining seats, it looks possible that the party could even go backwards.

**4. Labour's polling is improving:** This is one of the big surprises of the campaign. A majority of Labour's lawmakers last year passed a vote of no confidence in their leader Jeremy Corbyn. The consensus of everyone who follows politics is that Jeremy Corbyn is a worse leader than Ed Miliband in almost every way. But he's still apparently able to put together a co-

alition of voters as large as Ed Miliband did.

**5. That's got polling companies nervous:** Aside from Miliband, the other big losers of 2015 were the polling companies, which had suggested Labour might be on course to win. A year-long inquiry concluded that it had been speaking to the wrong voters, with too many Labour supporters in the mix. The problem looked hard to fix, and they've had less time to address it than they hoped. Might they be overstating Labour again?

**6. Theresa May is feeling confident:** One of the rules of British politics is that old people vote and young people don't. One of May's biggest announcements this week was that wealthier pensioners will lose some of their benefits, and could have to use the value of their homes to pay for their own care. Her willingness to alienate her core vote is really interesting. It requires a high amount of confidence to upset the pensioner vote.

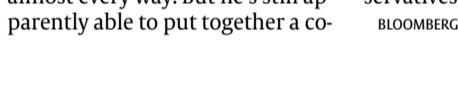
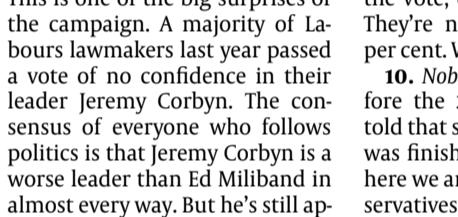
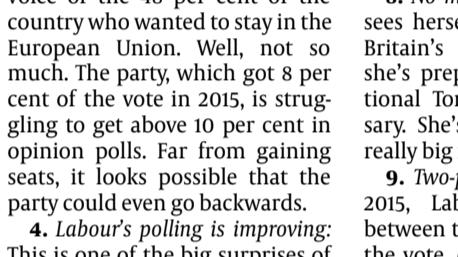
**7. Labour think they can win pensioners:** The party's Treasury spokesman John McDonnell on Friday unveiled a poster attacking the cuts on pensioners, which he labelled sick and sneaky. It could help the party pull wavering voters back into their column.

**8. No more Theresa Maybe:** May sees herself as the champion of Britain's working classes, and she's prepared to take on traditional Tory supporters if necessary. She's actually taking some really big risks.

**9. Two-party politics is back:** In 2015, Labour and the Tories between them won 67 per cent of the vote, close to a post-war low. They're now polling around 80 per cent. Which brings us to...

**10. Nobody knows anything:** Before the 2015 election, we were told that single-party government was finished in this country. And here we are wondering if the Conservatives could win a majority.

BLOOMBERG



## 5 THINGS to WATCH OUT for TODAY

**■ Tejas Express,** the much-awaited train that boasts several modern facilities on-board such as LED TVs and tea, coffee vending machines, will be flagged off from Mumbai to Goa today. Since the train is equipped with better facilities, the fare will also be slightly higher as compared to normal mail/express services.

**■ Prime Minister** Modi is to visit Gujarat today and tomorrow. He will go to Kutch to inaugurate works at Kandla and dedicate to the nation the Narmada Water pumping station. He will attend the annual general meeting of the African Development Bank on May 23.

**■ A 10-day** counselling session of the Delhi University will begin today wherein students seeking admission can get guidance. The counselling session, also known as Open Days, will continue till May 31 at the Conference Centre, Gate No 4, North Campus from 10 am to 1 pm.

**■ Himachal Pradesh** Chief Minister Virbhadra Singh is likely to appear as accused before a special court today in a nearly ₹10-crore disproportionate assets case. Special Judge VK Goyal had on May 8 issued summons against Singh, his wife Pratibha and others.

**■ The trial** in the 1992 Babri Masjid demolition case by a special CBI court will resume in Lucknow today, following an SC order to it to hear the case on a daily basis and deliver the verdict in two years. The SC had on April 19 directed the special court to start the proceedings in the matter within a month.

## BOOK REVIEW

# It just keeps rolling along

An investigative journalist unravels the Apollo Tyres story, following the man who started it all

PRINCE MATHEWS THOMAS

**O**ne has come across quite a few entrepreneurs from the old economy who have a disdain for their counterparts in e-commerce. It is not surprising. Take the case of Kunal Bahl and Rohit Bansal of Snapdeal, the e-commerce company they founded in 2010. In no time, the company was the Number Two player in the industry and got hallowed investors such as Japanese multinational Softbank and Chinese billionaire Softbank and Chinese e-commerce icon Jack Ma.

In fact, many touted that Snapdeal would eventually overtake market leader Flipkart and become India's Alibaba, the Chinese company founded by Jack Ma.

But the script changed dramatically. Even as it lost market share, Snapdeal's valuation took a deep dive down south. From about \$6 billion in 2016, Snapdeal is now said to be valued at a little over \$1 billion as its shareholders explore a sell-out to Flipkart. Within seven years, life has come a full circle for Snapdeal, and for its founders Kunal Bahl and Rohit Bansal.

**Rolling on** Compare this story to that of Apollo Tyres and its Chairman and Managing Director Onkar S Kanwar. The company was founded in 1972 by his father, Raunaq Singh, one of the leading entrepreneurs in the country during the License Raj era. The Delhi-based businessman set up sev-

eral ventures, including those that manufactured steel pipes and auto components. In the early 1970s, he landed a license to set up a tyre factory in far away Kerala. Though he set up the plant, the company had a tough time from the beginning, mired in labour strife and hounded by banks who wanted to recover their loans to Apollo.

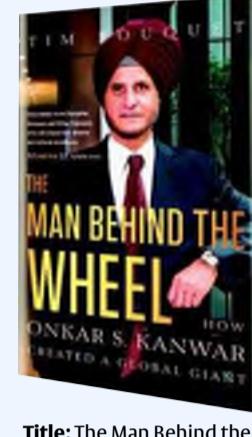
If that was not enough, the tyre company faced new challenges. As a close associate of the then Prime Minister Indira Gandhi, Singh had to face the music when the Congress lost elections in the aftermath of the Emergency.

Apollo's board was dissolved by an order of the Supreme Court and was replaced by an Interim Board. Though Gandhi came back to power in 1980, woes at the tyre company were far from over. Singh even thought of selling the company for ₹1!

It was only at the insistence of Onkar Kanwar that Singh held back and gave his eldest son a chance to revive the troubled unit.

From 1980, when Onkar Kanwar moved to Kerala, the fate of Apollo changed, one tyre at a time. Onkar negotiated with labour unions and also focused on better products to start a gradual change. When the young Onkar joined Apollo, the company was losing ₹4 crore a year. In his second year, it made an annual profit of ₹6 crore.

**Ties that bind** Over the next 30 years, he oversaw a dramatic rise of Apollo. It stitched up some impressive partnerships with the likes of General Tire (some didn't work out like the one with Michelin), expanded the company's manufacturing pres-



**Title:** The Man Behind the Wheel: How Onkar S Kanwar Created a Global Giant  
**Author:** Tim Bouquet  
**Publisher:** Rupa  
**Price:** ₹595

ence within India and overseas, and made impressive acquisitions, including that of Dunlop's African business.

Though his most ambitious project, the audacious \$2.5 billion-buy of the bigger peer, Cooper Tire & Rubber, didn't work out, Onkar Kanwar built Apollo as India's largest tyre company with world-class facilities. Its revenues top \$2 billion, and has manufacturing units in India, Africa, Holland (through its acquisition of Vredestein) and the one in Hungary that was opened earlier this year. The company employs 16,000 people.

In between these milestones, Onkar Kanwar also had to confront his father who tried to wrest back the controls of Apollo after his eldest son had made a profitable business out of it. It was a dramatic period for the family and the company, as the father and son faced off in AGMs and board meetings. Eventually, popular support, and the votes went in Onkar's favour.

**Chequered life** It might be unfair to compare the

careers of Kunal Bahl and Rohit Bansal, with that of Onkar Kanwar, given the differences in the sectors that the two sets of promoters work in. But there is an essence of romance and intrigue in the way entrepreneurs from the brick and mortar sectors had to find their way around myriad problems. There were hardly any low lying fruits and easy gratification. And the business wasn't a business unless it made money.

To that extent, *The Man Behind the Wheel* is a page-turner of a biography that makes you marvel at the street-smartness of the Sardar. Apollo is indeed one of the biggest success stories coming out of India Inc.

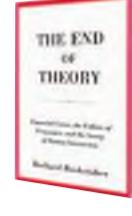
### What's missing

But it is a story not many are aware of. Bouquet, a journalist whose bylines have appeared in *Telegraph Magazine* and *Vanity Fair*, has made a strong case of Onkar Kanwar in his book. From tracing the family history in Pakistan, to the latest generation in leadership role, which is Onkar's son Neeraj Kanwar, Bouquet has made the most of the access granted to him.

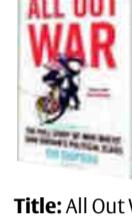
Bouquet is in his elements in the pages that talk about the many merger and acquisition stories of Apollo. Not surprising for anyone who has read his earlier book *Cold Steel*, an adrenaline-laden account of Lakshmi Mittal's acquisition of Arcelor. But therein lies the main pique with the book.

Much of the latter half of the book is dominated by accounts of Apollo's M&A activities, which were led by Neeraj Kanwar. Though the overarching presence of Onkar Kanwar is unmistakable, the younger generation fuelled these buys. Kanwar's brilliance was in leading Apollo through the changing economic environment in the country and making it a world-beater by the turn of the century. One wishes there was more of these times in the book.

## NEW READS



**Title:** The End of Theory: Financial Crises, the Failure of Economics, and the Sweep of Human Interaction  
**Author:** Richard Bookstaber  
**Publisher:** Princeton University Press  
**Price:** \$29.95  
A 'realistic and human' approach to help prevent today's financial system from blowing up again.



**Title:** All Out War: The Full Story of How Brexit Sank Britain's Political Class  
**Author:** Tim Shipman  
**Publisher:** HarperCollins  
**Price:** ₹599  
The first book to tell the full story of how and why Britain voted to leave the European Union.



**Title:** The 80/20 Principle: The Secret to Achieving More with Less (Updated)  
**Author:** Richard Koch  
**Publisher:** Hachette India  
**Price:** ₹499  
An updated and expanded edition of the popular work in its 20th anniversary.

## BY THE WAY

DIPANKAR BHATTACHARYA looks at people and professions



## EASY

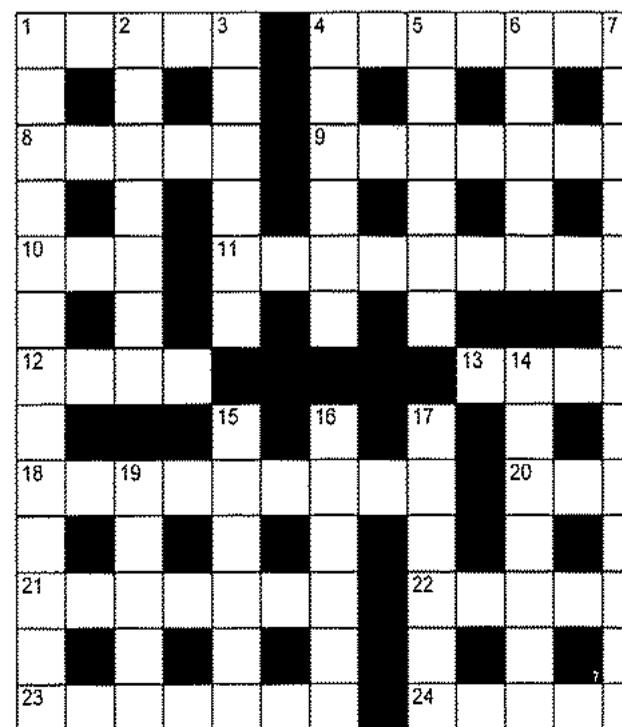
### ACROSS

- 01. Gets a wage (5)
- 04. Vocal part above the air (7)
- 08. Office-holder in church (5)
- 09. Think it to be (7)
- 10. Afternoon meal (3)
- 11. Sensational dramatic piece (9)
- 12. Chilled, frosted (4)
- 13. Trampled on (4)
- 18. Chinese; heavenly (9)
- 20. Sun-brown (3)
- 21. Refrain from (7)
- 22. A craze (5)
- 23. Knot of ribbon-loops (7)
- 24. Break (5)

### DOWN

- 01. Means of execution (8,5)
- 02. Issue in all directions (7)
- 03. Keep one short (6)
- 04. Do something in a trifling way (6)
- 05. Cold dishes (6)
- 06. Scene of public contest (5)
- 07. One is led up it, with deception (3,6,4)
- 14. Round building (7)
- 15. Across, at an angle (6)
- 16. Man engaged to marry (6)
- 17. Stops car being moved (6)
- 19. Mislays (5)

## BL TWO-WAY CROSSWORD 854



### SOLUTION: BL Two-way Crossword 853

Across 1. Bricklayers 8. Unite 9. Launder 10. Settler 11. Image 12. Record 14. People 18. Proof 19. Anthems 21. Radiant 23. Angry 24. Generalised  
Down 1. Bruiser 2. Idiot 3. Kneel 4. Allure 5. Elusive 6. Sad 7. Worse 13. Refrain 15. Pledges 16. Essayed 17. Carter 18. Perch 20. Trail 22. Dog

## NOT SO EASY

### ACROSS

- 01. As one deserves, gets leading nitwit between the lugs (5)
- 04. Harmony above the air will end with cast in disarray (7)
- 08. Provider of berries for wine is one with office in church (5)
- 09. Think it to be going out as it happens around end of June (7)
- 10. Starts talking every afternoon as it is drunk (3)
- 11. Alarm me, do, composing such a highly theatrical piece (9)
- 12. Very chilly, coming back on 1st December (4)
- 13. Tour-leader, seeing nothing in the road, walked over (4)
- 18. Could castle lie in ruins, being so heavenly and Chinese? (9)
- 20. Dance will go off the beat (3)
- 21. Rating it's an alternative way to leave it alone (7)
- 22. Am in a muddle that might be considered madness (5)
- 23. In parrot-fashion, set a ribbon as a favour (7)
- 24. It's a great hit for the break (5)
- DOWN
- 01. Seat first charged for a fatal session (8,5)
- 02. Academician I'd upset at tea-break would push out all round (7)
- 03. In one MP's arrangement, credit would keep one short (6)
- 04. Behave like a dilettante and shake it about in liquid (6)
- 05. Dishes, as given up by youngsters (6)
- 06. Some share nakedness where fighting takes place (5)
- 07. One is misleadingly led up what may have a bed either side (3,6,4)
- 14. It's in the roster and, in German, round the building (7)
- 15. An angle on a story that runs athwart (6)
- 16. Café in turmoil, so he is engaged (6)
- 17. Shut-up creature that as an afterthought holds car fast (6)
- 19. Watch as it gets slower and slower, so isn't a winner (5)
- 01. Seat first charged for a fatal