

Hyderabad's IT workers struggle with monsoon traffic chaos

Hyderabad: The IT corridors of Hyderabad are experiencing unprecedented traffic congestions, exacerbated by the ongoing monsoon season. As soon as the rains begin, commuters find themselves trapped in gridlock, with delays stretching from one to two hours, sometimes more. Key areas like the Durgam Cheruvu cable bridge, the IKEA junction, and surrounding roads are particularly affected, with vehicles lining up for kilometres. The congestion extends to Hitec City, Madhapur, Jubilee Hills, Raidurgam, and Tolichowki, turning these areas into near-standstill zones. In response to the heavy rainfall forecast by the Indian Meteorological Department (IMD), the Cyberabad Police have urged IT companies to implement staggered work timings to alleviate the traffic burden in these areas. Despite this, the daily commute remains a significant challenge for many

employees. IT workers are increasingly frustrated by the relentless traffic. Some, like Sakshi Pandya of Amazon, find themselves leaving home two hours earlier than usual, only to still arrive late. "We try to follow the timings and guidelines, but the traffic, especially during the rainy season, makes it impossible to be on time," she said. Public transport and ride-hailing services offer a long waiting time. Aakash Tiwari from Microsoft shared his trouble, noting that securing a cab can take anywhere between half an hour to an hour, with frequent cancellations worsening the situation. "Many of us travel by public transport and during this rainy season, it takes so long to even get a cab, and the arrival times are never less than half an hour. We are just stranded," he shares. Evening commutes are particularly gruelling with employees often spending two to four hours to get home after signing out. "Being stuck in the traffic is not the



best way to start our workday. It drains most of our energy during the peak hours of

Hyderabad traffic," said Hrithik Ejanthkar from Amazon.

Unidentified wild animal on killing spree of domestic animals in Siddipet



Siddipet: Farmers of Chinnakodur mandal are in a state of panic as a wild animal was going on a killing spree of domestic cattle, particularly goats, sheep, and calves. The forest department could not identify this wild animal so far while the farmers claimed it was a Hyena. The forest officials initially thought the attack was by a pack of stray dogs. But, the dogs usually would not travel from one village to another

village.

When these attacks were reported in Machapur, Chandlapur, and Chowdaram, the forest officials concluded that it was a wild animal. However, they could not identify it based on pug marks found in these three incidents. The first attack was reported at Machapur village on May 22 when more than 60 sheep of farmer Punnam Mallaiah were killed. The last in-

cident was reported on June 10 at Chandlapur village where the animal killed two goats while a calf was injured in the attack. In another attack, the animal killed two calves and goats. Speaking to Telangana Today, DFO K Srinivas said that 68 sheep and goats, and two calves have been killed so far in the attacks. Apart from putting farmers on high alert, Srinivas said that they have placed a cage with a bait besides placing three camera traps to catch and identify the wild animal. Srinivas said that no Hyena movement was reported in the Siddipet district dismissing the claims of farmers. However, he observed that a

pack of Jackals might be attacking the domestic animals. Since there was no forest area nearby, the attacks even left the officials puzzled.

The DFO said that they were putting all-out efforts to trace the animal. The farmers have appealed to the government to catch the wild animal immediately and release it safely in the wild. Farmer Mallaiah said that even the farmers and cattle herders feared to venture out of their homes since the first attack was reported in May. The attacks have become a point of discussion in the villages of Chinnakodur mandal.

Cyberabad traffic police book 349 drivers on Saturday, Sunday

Hyderabad: As many as 349 cases of drunk driving were booked by the Cyberabad Traffic Police on Saturday and Sunday. A majority of the offenders who were caught during the course of drunk and drive checks were from Gachibowli, Madhapur, Shamshabad, Balanagar, Rajendranagar, Raidurgam and Miyapur, Cyberabad Traffic Police said.

"Drunk driving and driving by unauthorized persons have been major causes of road accidents and fatalities in

Cyberabad. Hence, we have been taking stringent legal action against such violators," a senior official from the Cyberabad Traffic Wing, said. Regular drunk driving checks with huge police deployment are being taken up, the official said adding, "We are also conducting mega drunken driving checks with staff from two or three police stations. This has led to a fall in the number of road accidents in recent times." Persons who cause fatal accidents, particularly under drunken conditions,

An entrance test gone sour: NEET

Every week, someone blows the lid off a key issue in the health care sector, obligingly for our health newsletter. Last week, spilling on to this one, is the NEET 2024 scam. Now, like Murphy's law, anything that can go wrong, went wrong. For roughly the decade in which NEET has governed entry into medical colleges for undergraduates and post graduates, it has had a chequered progress. While there was strong opposition to the concept of a single test for all, on the basis of social inequities and States' rights in a federal structure, some States cried off from implementing NEET initially, but all have fallen in line eventually - some complying under duress. Multiple cases were filed in courts across the country, Tamil Nadu passed its own legislation to circumvent NEET. The TN Admission to Undergraduate Degree Medical Courses Bill was passed by the Tamil Nadu Assembly (but not cleared by the Government) that proposed going back to medical admissions on the basis of scores of students in the 12th standard board exams. During its conduct, confusion in conduct of examination, poor management at the centres, charges of highhandedness by examination centre authorities, question paper leak, and using proxies to write the exam have been reported regularly.

Now coming back to NEET 2024: there are multiple aspects to this year's fiasco: Question papers were reportedly leaked in advance, in some centres, the wrong question papers were distributed; there were technical difficulties; and torn OMR sheets were late/wrong OMR sheets did not allow candidates the full time to complete the paper; after the results were announced, it was noted that an extraordinarily high number of candidates had scored the full marks - 720/720, some had scored 'impossible marks' given the assessment protocol; and cheating during the exams using proxies was detected in some centres. The National Testing Agency that conducts the NEET, had to set up a four-member committee to go into the alleged irregularities. The authorities also tried to explain away some charges, stating that the paper was overall easy, so many students had scored full marks, and that the odd marks that were scored were a result of the grace marks granted to about 1500 students from students which had technical issues, as part of a court order. But this did not assuage any one's ruffled feathers. Least of all, the candidates'.

Students protested across the country: Student outfits protest NEET 'irregularities', seek probe. Maitri Porecha spoke to Aspirants who sought NEET re-examination citing flaws in the process. A bunch of students went to court urging that NEET be reconducted in the country: SC seeks NTA's response for conducting the exam again; refuses to stay the counselling process; In a separate case, Lawyer seeks urgent listing of plea seeking probe in NEET 'paper leak' case.

Naturally, the sequence of events also had political ramifications. The Congress party demanded a Supreme Court-monitored probe into 'irregularities' in NEET; various State and their ruling governments also pitched, including those who had strong objections to the conduct of NEET itself. T.N. CM Stalin reiterated the State's opposition to NEET amid alleged irregu-



larities in recent exam, while Kerala's R. Bindu wrote to the Union Education Minister, and Karnataka's Chief Minister Siddaramaiah joined others in demanding proper investigation of NEET results. For an overview and some pathways ahead for the government do read our edit on the subject: A NEET mess. The committee is supposed to provide its report this week, and we'll stay the course on this story, here. The bird flu story has not flown away yet, it is still around, causing a flutter in some quarters. Last week, the WHO said a Mexico man died of a bird flu strain that hasn't been confirmed before in a human. This came after nations sounded the alert of the virus crossing the animal-human barrier, slipping into humans, unlike in the past. There has been culling and an increased vigil in areas where there are huge poultry and cattle farms with affected birds/cows. Siddharth Kumar Singh reported that Telangana issued an advisory amid Bird Flu outbreak in neighbouring States and Abdul Latheef Naha wrote about Kerala's call for vigil against spread of H5N1 virus during Bakrid. There was much rejoicing in gastroenterology clinics and patients last week, as news media reported that a major cause of inflammatory bowel disease had been discovered. Despite increasing prevalence of this autoimmune disease, IBD, which encompasses Crohn's disease and ulcerative colitis, current treatments do not work in every patient and attempts to develop new drugs often fail due to our incomplete understanding of what causes IBD. Researchers at Francis Crick Institute, in collaboration with UCL and Imperial College London published their findings in Nature. Scientists at the Crick journeyed into a 'gene desert' - an area of DNA that doesn't code for proteins - which has previously been linked to IBD and several other autoimmune diseases. They found that this gene desert contains an 'enhancer', a section of DNA that is like a volume dial for nearby genes, able to crank up the amount of proteins they make. The team discovered that this particular enhancer was only

active in macrophages, a type of immune cell known to be important in IBD, and boosted a gene called ETS2, with higher levels correlating with a higher risk of disease. Further, using genetic editing, the scientists showed that ETS2 was essential for almost all inflammatory functions in macrophages, including several that directly contribute to tissue damage in IBD. Strikingly, simply increasing the amount of ETS2 in resting macrophages turned them into inflammatory cells that closely resembled those from IBD patients.

Afshan Yasmeen brings to focus a key aspect of student life, the mental health of students. NIMHANS, State Health and Education Departments will start deliberations on an ICMR project to focus on student mental health. The Indian Council of Medical Research (ICMR) has initiated a multi-state implementation research study on student mental health that is being conducted in eight states and union territories, aimed at developing resources within educational campuses to establish an evidence-informed, feasible, scalable and sustainable implementation model for mental wellbeing promotion and suicide risk reduction among students in schools from 9th and 10th standards, pre-university and colleges. In other important news, Health Ministry reworks its protocol as India's Tuberculosis elimination drive hits a plateau, what with the 2025 elimination target looming large. Despite nearly 5 decades in battling with TB, India's gains are quite meagre. TB kills an estimated 480,000 Indians every year or over 1,400 patients every day. Additionally, the country also has more than a million 'missing' TB cases annually, which are not notified. Most remain either undiagnosed, or unaccountably and inadequately diagnosed and treated in the private sector. Acknowledging that the drive is flailing, the Health Ministry has launched into action. The Indian Council of Medical Research (ICMR) has been tasked to rework the protocol, specifically TB medication and its duration, to reboot the TB-free initiative with zero

deaths, disease, and poverty resulting from the disease. If survival of the fittest is at the heart of evolution, then why does altruism exist in nature, asks D. P. Kasbekar in our tail piece for the week. 'Green-beard' genes could explain how altruism arose in nature. Altruism is widespread in nature, he points out. Worker honey bees devote their entire life to foraging and caring for their sister, the queen, and her offspring, but do not themselves reproduce. In widow spiders, a male allows a female fertilised by him to eat him, and thus nourish herself and her offspring. How can the emergence of altruism in all these diverse forms be explained? Most of the progress in answering this question has come from studies of the social amoeba *Dictyostelium discoideum*. The take-home message is that if a gene makes a worker bee altruistic, it also helps the copy of the gene in the queen and her offspring to be passed on to the next generation, even if the worker herself does not reproduce. Such so-called 'green-beard' genes allow the individuals bearing them to recognise and preferentially cooperate with each other. Alternatively, a green-beard gene could provoke individuals to behave harmfully towards those carrying a different version of the gene. Thus, scientists have postulated, green-beard genes encode some kind of tag that helps the genome to know their identity (i.e. self-recognition). Here are some of the top explainers this week on health issues: This is a story you might want to read this week. Bindu Shajan Perappadan throws light on the National Health Claim Exchange. The Health Ministry and the Insurance Regulatory and Development Authority of India (IRDAI) are launching the National Health Claim Exchange (NHCX), a digital platform which will bring together insurance companies, healthcare sector service providers and government insurance scheme administrators. Sridhar Sivasubbu and Vinod Scaria write on bacteria that write new genes to cope with infections. *Klebsiella pneumoniae* bacteria may use a newfound protein called Neo to stop a bacteriophage infection in its tracks.

800 MW Ultra Super Critical Thermal Power Unit to be set up in Haryana – CM Saini

Chandigarh (JAG MOHAN THAKEN), June 17 - To step towards self-reliance in the field of power generation, Haryana Chief Minister Nayab Singh Saini on Monday announced the establishment of an additional 800 MW Ultra Super Critical Thermal Power Unit at the Rajiv Gandhi Thermal Power Plant in Khedar, Hisar, at a cost of Rs 7,250 crore. CM Saini claimed that this initiative will enable Haryana to achieve self-reliance in power generation in the near future. The Chief Minister was addressing the gathering while launching the Additional Subsidy Scheme in Haryana under 'Pradhan Mantri Suryaghar Free Electricity Scheme' at a state-level function organized in Ambala Monday. He also distributed certificates to the beneficiaries of the scheme on this occasion.

In another important announcement, the Chief Minister declared the abolition of the monthly minimum charge for electricity. From now on, residents of the state will receive bills based solely on the number of units of electricity consumed, providing much-needed relief to electricity consumers. While congratulating the people of the state on the launch of the 'Pradhan Mantri Suryaghar Free Electricity Scheme,' the Chief Minister said that under this scheme, a subsidy of Rs 60,000 will be provided by the Central Government, led by Prime Minister Narendra Modi, for setting up a rooftop solar plant for poor families with an income of less than Rs 1,80,000. Additionally, a subsidy of Rs 50,000 will be provided by the State Government. Although the cost of installing a rooftop solar plant is Rs 1,10,000, the consumer will not have to spend anything from their pocket.

Similarly, families with an income between Rs 1,80,000 and Rs 3 lakh will receive a subsidy of Rs 60,000 from the Central Government and Rs 20,000 from the State Government. The Chief Minister said that Prime Minister resolved to start this scheme on January 22, 2024, from the holy land of Ayodhya. Today, this scheme is being implemented in the state of Haryana. The Prime Minister aims to install solar rooftop plants on one crore houses through this scheme, which operates on a first-come, first-served basis. Eligible individuals who register first on the portal will receive the benefits of the scheme first, he added. The Chief Minister said that the Prime Minister is dedicated to uplifting the most marginalized individuals in society. Over the past 10 years, PM Modi has worked to empower the poor and lift them out of poverty through various welfare schemes. During this period, 25 crore poor families have been elevated above the poverty line in a planned manner. The 'Pradhan Mantri Suryaghar Free Electricity Scheme,' launched today in the state, is another step in strengthening the poor. This double-engine government is fully committed to realizing the Prime Minister's vision. Taking a dig at the opposition, the Chief Minister criticized previous



governments for politicizing the issue of electricity in the state. He noted that rallies were organized, and promises of 24-hour electricity were made, but the opposition failed to deliver on these promises after securing votes from the innocent people of the state. In contrast, the current administration launched the 'Mhara Gaon-Jagmag Gaon Yojana' in a planned manner, ensuring 24-hour electricity supply to every village in Haryana today.

The Chief Minister condemned opposition leaders for misleading the public by advising them not to pay electricity bills with false promises of bill forgiveness once in power. These deceitful leaders gained power through deception but never fulfilled their promises. The Chief Minister asserted that it is the double-engine government of the Center and Haryana that has put an end to this type of dishonest politics. CM Saini stated that under the leadership of Prime Minister Narendra Modi, the country is making rapid progress in solar energy. In 2016, the Prime Minister inaugurated the International Solar Alliance Secretariat in Gurugram, accelerating the nation's transition to green energy.

Highlighting recent initiatives, the Chief Minister mentioned the allotment of 100-square-yard plots to poor families in

Sonapat. The government not only passed the bill for this in the Assembly but also made a separate budget provision. Recently, more than 7,500 eligible people received allotment/possession for their plots. Where Panchayats lack available land, eligible individuals receive Rs 1,00,000 in their accounts to purchase plots. Additionally, the HAPPY Yojana was also launched, providing free bus travel for 84 lakh people from 23 lakh families with incomes less than Rs 1 lakh. Each person can travel up to 1,000 km per year on Haryana Roadways buses. The Chief Minister said that after taking oath for the third time, PM Narendra Modi released Rs 20,000 crore to farmers under the Pradhan Mantri Kisan Samman Nidhi (PM-Kisan) scheme.

Furthermore, just as the central government has built houses for 4 crore poor people under the Pradhan Mantri Awas Yojana, it aims to provide 3 crore more houses in the next five years. The Chief Minister emphasized the significant progress in the country from 2014 to 2024 in areas such as roads, universities, medical colleges, medical universities, and infrastructure development. Haryana has also seen all-round development during this period under the leadership of former Chief Minister Manohar Lal Khattar. The

state government has ensured college facilities for girls within a 20 km radius and is bearing the education costs for girls from families with incomes less than Rs 1,80,000. Speaking on this occasion, Energy Minister Ranjit Singh expressed that today marks a historic day for Ambala. In recent years, Haryana has made significant strides in the power sector, with both UBBVN and DHBVN achieving 'A Plus' category status.

He highlighted that not only have line losses been minimized to the lowest levels, but all four power companies in Haryana are now recognized as reliable across the country. Minister Ranjit Singh emphasized that the 'Pradhan Mantri Suryaghar Free Electricity Scheme' is PM Modi's dream project, now overseen by former Chief Minister Manohar Lal Khattar in his role as Union Energy Minister. We will proceed with full confidence to ensure the effective implementation of this scheme across the state, he added. Earlier, Minister of State for Transport Aseem Goyal said that the 'Pradhan Mantri Suryaghar Free Electricity Scheme' will illuminate the lives of the people of Haryana. He noted PM Modi's vision for India to lead in solar energy, setting an example for other nations. The scheme's launch in Haryana today underscores this commitment.

Vysya Limelight Awards 2024 Celebrate Excellence and Recognize Remarkable 18 Vysya Men

The Vysya Limelight Awards for Men 2024, a coveted celebration of excellence within the esteemed Vysya community, was held on 15th June 2024 at the JRC Convention in Film Nagar, Hyderabad. Hosted by the South India Shopping Mall and powered by the Manepally Jewellers initiative, this prestigious event honored the remarkable achievements of 18 Vysya men across India and beyond. The award ceremony was graced by eminent guest Mr. D. Sridhar Babu - IT Minister of Telangana, who served as the Chief Guest and presented the awards to the deserving awardees.

The event was attended by a distinguished gathering of Vysya community luminaries, including Mrs. Kalva Sujatha, Vysya Corporation Chairman, Mr. Koleti Damodhar - Ex. Chairman, Telangana State Police Housing Board, Mr. Laxminarayana Amaravadi - Ex. Chairman, Telangana State Industrial Development Corporation Limited, and Mr. Uppala Srinivas - Ex. Chairman, Telangana State Tourism Development Corporation, who graced the occasion as guests of honor. The Vysya Limelight Awards, founded by the visionary Emmadi Siva Kumar, have established themselves as the epitome of distinction and recognition within the Vysya community. With a steadfast commitment to meritocracy and transparency, these awards shine a spotlight on individuals who have not only attained immense popularity but have also scaled the heights of excellence in their respective fields. The event featured a captivating fashion show, adding to the celebratory atmosphere and showcasing the community's rich cultural heritage. The meticulously curated selection of award categories, including both jury-based and vote-based awards, ensured a comprehensive and inclusive platform for recognition. Among the 18 awardees honored at the ceremony were individuals from diverse backgrounds, including government officials, entrepreneurs, educationists, and athletes.

The list of awardees:

Mr. Dhanumjaya Rao M.M.V, General Manager - ISRO (Excellence Award of the Year - Chandrayaan 3)

Mr. Omkareshwar Chidara, IRS, Principle Chief Commissioner- Income Tax (Bureaucrats of the year)

Mr. P Sathya Venkatesh, Delivery Head, TCS (IT/ITES of the year)

Mr. Srinivasan Krishnan, MD, Emerald Jewel Industry India Limited., (Entrepreneur of the year)

Mr. Srinivasulu Nuka, Director - Finance, Brahmos Aerospace Limited (Excellence Award of the Year) Govt. Official - Defence

Mr. Amarendran Vummidi - Director, M/s Vummidi Bangaru Jewellers (Excellence Award of the Year - Jewellers)

Mr. Avinash Brahmadevara, Chairman, Avinash College of Commerce (Educationist of the year)

Mr. Ramesh M Cadabam, Chairman, Cadabam Group of Psycho Social Rehabilitation Centres (Businessman of the



year)

Mr. Sesa Giri Rao Vasa, Ex. Principal Chief Commissioner (Excellence Award of the Year-Govt. Official - Revenue)

Dr. Narendiran C, Doctorate in Cyber Security (Excellence Award of the Year - Cyber Security)

Dr. Prabhakar Jaini, Nandi Awardee, Novelist, Poet, Ex. Assistant Commissioner

(Entertainer of the year)

Dr. Sukumar Sura, Doctor at Asia Spine Hospital (Excellence Award of the Year - Doctor)

Mr. Vishwanath Komaravelli, Director, M/s Vishwanath Projects Ltd., (Excellence Award of the Year - Infrastructure)

Mr. Krishna Prasad Pydah, Chairman,

Pydah College of Engineering (Excellence Award of the Year - Education)

Mr. Shanker Rao, Director, Ajantha Beetlenut (Manufacturer of the year)

Mr. Juhith Chalamcharla, Roller Artistic Skater (Excellence Award of the Year - Athlete)

Mr. RSV Badrinath, Retired DCP Exercise / OSD Protocol (Excellence Award of the year - Govt Retd Official.

Scattered heavy rains bring relief to Hyderabad amid monsoon break

Hyderabad: Following a brief monsoon break and a week of rising temperatures with occasional scattered showers, Hyderabad on Monday experienced heavy rains and thunderstorms, causing water inundation at several low lying areas. The heavy rains, however, provided much-needed relief from the sweltering day time heat that was accompanied with higher humidity, which was at 90 percent on Monday. Golkonda received the highest rainfall at 58 mm, followed by Asif Nagar with 57 mm, Khairatabad with 52.5 mm, and Shaikpet with 46.8 mm, data from the Telangana Development and Planning Society recorded at 7 pm on Monday indicated. Other parts of the city recorded rainfall of up to 30 mm. Notably hail storms were also reported in the city at Kukatpally, Miyapur, and Serilingampally.

Throughout Monday, people in Hyderabad endured a hot day with temperatures hovering between 38 and 39 degrees Celsius until 3 pm. However, the weather took a dramatic turn in the evening as overcast skies brought heavy and scattered downpours to various areas. According to India Meteorological Department - Hyderabad (IMD-H), the maximum temperature recorded in the city was 35.9 degrees Celsius, while the minimum temperature was 26.1 degrees Celsius. While weather experts affirm that break in the spell of rains has ended, the forecast does not predict continuous heavy downpours. Nevertheless, rainfall is expected to be more frequent than in the previous week. The next few days are expected to be marked by high heat and humidity, followed by scattered intense thunderstorms during the afternoon and



evening. Across Telangana, various districts including Rangareddy, Yadadri Bhuvanagiri, Medchal-Malkajgiri, Sangareddy, Suryapet, Nalgonda, Khammam, Adilabad, Kumuram Bheem Asifabad, Siddipet, and Medak experienced scattered moderate to heavy rains. Shankarapally in Rangareddy recorded particularly heavy rainfall at 73 mm.

Popular SUVs with panoramic sunroof under 16 Lakhs

Driving is not just about reaching a destination; it's also about enjoying the journey. It's a holistic experience that encompasses the joy of the journey itself. Whether it's a leisurely drive through scenic landscapes or navigating city streets, each moment behind the wheel becomes an opportunity to appreciate the simple pleasures of the road. What better way to enhance that experience than with a panoramic sunroof? Here's a curated list of the best SUVs with panoramic sunroof under 16 lakhs that not only get you from point A to B but also let you bask in the beauty of the open sky.

MG Hector – The MG Hector stands out as a premium state-of-the-art SUV, starting at an attractive price of Rs 13.99 Lakh. The new Select Pro variant offers Dual Pane Panoramic Sunroof and Shine Pro comes with Single Pane Electric Sunroof making the Hector one of the best options in the SUV segment with exceptional value. MG Hector offers many first-in segments such as touch-screen control for the sunroof, with 11 Autonomous Level 2 features along with over 100 voice commands and i-Smart technology provid-

ing 75+ connected features, the MG Hector is the intelligent choice consumer seeking a premium yet feature-packed driving experience. With India's largest 14-inch touchscreen, Wireless Apple CarPlay, and Android Auto compatibility along with a Wireless Phone Charger, it sets a new standard for convenience.

Tata Harrier – The New Tata Harrier with carefully crafted details and purposeful design for a modern-day warrior is available at the starting price of 15.49 Lakh. One can indulge in the tranquillity of the great outdoors while basking in personal comfort with the expansive Panoramic Sunroof, customised multi-mood lighting along with the leatherette that perfectly matches the interior theme of each distinct persona. Additionally, it also offers safety with 7 airbags, ADAS, Advanced ESP, etc keeping all-around safety as its top priority. The Tata Harrier, with its impressive blend of style and comfort, exemplifies the driver's experience.

Hyundai Creta – The Hyundai Creta has gained popularity for its tech-rich cabin, featuring a large 10.25-inch touchscreen infotainment system and is

available at the price of Rs 10.99 Lakh. The Hyundai Creta comes equipped with a panoramic sunroof, wireless phone charging, an 8-way power-adjustable driver seat, and ventilated front seats. Additionally, it also has advanced safety features including six airbags and Level 2 ADAS. The Creta promises to deliver ultimate comfort and safety.

Mahindra XUV 700 – Mahindra XUV 700 with an all-new black front grille is available at a starting price of Rs 13.99 Lakh. It offers all new ventilated seats, a Skyroof, 26.03 cm of the display panel and infotainment, the first-in-segment memory ORVM's, but what truly sets it apart, is its – Adrenox that is the super advanced intelligence of XUV 700 engineered to deliver power, safety, and entertainment that is far beyond the ordinary. Mahindra XUV 700 has features that can thrill even the most discerning tech geeks.

Kia Seltos – There's no better way to travel than in the new Kia Seltos which is available at the starting price of 10.89 Lakh. The awe-inspiring new interiors are reimagined to look aesthetically stylish and edgy like the Dual Pane Panoramic sunroof, 26.03 cm (10.25") HD

Touchscreen Audio, and a full Digital Cluster of 26.04 cm (10.25") colour LCD MID giving you an immersive and futuristic driving experience. With a whole new range of state-of-the-art features like the Electric Parking Brake and Bose Premium Sound System with 8 Speakers, the new Seltos offers a remarkable level of comfort and redefines your ride experience.

MG Astor – India's first SUV with AI inside, the MG Astor is now available at an attractive starting price of 9.98 Lakh. The MG Astor comes equipped with a personal AI assistant with advanced UI and 14 Autonomous Level 2 features delivering enhanced driver's experience. Along with i-SMART 2.0 and 80+ connected features it also offers premium features like a Panoramic sunroof, Ventilated Seats in the front row, Wireless Charger, Wireless Android Auto & Apple Car Play, and Auto-dimming IRVM for additional security giving a holistic driving experience. These six cars - MG Hector, Tata Harrier, Hyundai Creta, Mahindra XUV 700, MG Astor and Kia Seltos – not only give an exemplified driving experience but offering a perfect blend of luxury, style, and the joy of an open sky

Hyderabad's popular neighborhood stores now available on PhonePe's Pincode App

Pincode, India's store-first commerce app by PhonePe today announced that Hyderabad's popular local brands, including Vijetha Supermarkets, Balaji Grand Bazar, Akshayakalpa, Pravarsha Dairy, Provilac Milk and Godavari Cuts are now available on its app. This partnership will bring a wide selection of groceries, fresh fruits, vegetables, dairy products, premium meat and other essentials on the Pincode app. Vijetha Supermarkets and Balaji Grand Bazar, both legacy stores in Hyderabad, offer over 5000 products, including an extensive assortment of fresh fruits, vegetables, and daily necessities. The dairy category includes fresh-from-farm brands known for clean-labeled dairy products such as Akshayakalpa, Provilac, and Pravarsha. Godavari Cuts provides the highest quality, freshest meat products. Speaking on the partnership, Vivek Lohcheb, CEO of Pincode, said, "We are thrilled to welcome Hyderabad's esteemed local marquee stores to the Pincode app, enhancing the shopping experience for our customers. While customers can easily access their favorite brands from the comfort of their homes, these brands are also expanding their digital presence with a trusted partner like Pincode. This collaboration allows them to extend their services across the entire city. Notably, legacy stores like Vijetha Supermarket and Balaji Grand Bazar are growing by over 50% month-on-month. This reflects the rising demand and success of our initiative." Mr. Jagan Mohan Rao, Chairman and Managing Director, Vijetha Supermarkets said, "We are de-



lighted to partner with Pincode to enhance our online presence and reach a wider audience. The partnership will also provide us the opportunity to expand our services to all of Hyderabad and on-board more stores on the platform. Through Pincode, our customers now have seamless access to a diverse range of high-quality products, including grocery, FMCG, fruits & vegetables, and other essentials. This collaboration allows us to cater to the evolving preferences of modern consumers who value convenience and quality.

The support from Pincode in terms of technology and logistics has been instrumental in expanding our digital footprint, ensuring our customers continue to enjoy the best shopping experience." Siddharth Runwal, Founder, Provilac Milk said, "We are excited to partner with Pincode to expand our reach in Hyderabad. This collaboration ensures our customers have easy access to our clean labeled fresh-from-farm to table dairy products. Pincode's platform helps us meet the growing demand for premium dairy products, supporting our

commitment to nourishment and sustainability." Pincode has over 2 million registered users, with more than 1.5 million orders processed to date, and it is growing exponentially. The offerings for merchants include free delivery, seasonal incentives, and reliability in order fulfillment, allowing merchants to expect a seamless transition into the digital marketplace. Pincode also provides comprehensive support through training, dedicated dashboards, and a mobile app for day-to-day operations, ensuring merchants can run their digital stores their way.

The social sciences, a shelter for the 'excluded' student



The month of May was important for the youth of India as the results of many examinations were released, generating ecstasy, agony, and heartbreaks. The publication of results triggers a rush for seats in higher education institutions, and, in turn, another series of examinations to qualify for these. This transition to higher education is important as it determines the quantity and quality of human capital, which is vital for economic growth. In developing economies, including India, this transition is plagued by a mismatch between demand and supply. The extent of excess seats in some courses and institutions, and shortages in some others, determines the magnitude of exclusion in the system. Persistence of exclusion leads to a scenario of courses in some disciplines emerging as the last resort for higher education for a large section of students, culminating in the creation of a reservoir of the excluded. Recent trends in India reveal that the social sciences are turning out to be one such large reservoir. The reasons

Demand-supply mismatches in higher education arise due to the incongruence between aspirations of students and parents, and the availability of courses and seats, which is determined by market forces in private institutions and government policies in public institutions. Perpetual discrepancies in the system lead to

three types of exclusions: exclusion due to excessive competition; exclusion due to financial factors, and exclusion based on subjects and courses of study. The first is evident in the case of premier institutions, which have multiple rounds of filtering mechanisms. The fact that these are few and command high social prestige and pole position in the labour market intensifies competition to enter, resulting in focused elimination. The second is common in the case of private institutions as fee fixation is not bound by statutory regulations and is often akin to dynamic pricing in other services. Reduction in government financial grants to public institutions has pushed these institutions to resort to self-financing through higher fees. The third kind of exclusion is due to systemic issues as the availability of courses and institutions gets concentrated in some specific regions, with other regions having generic courses (with outdated topics and syllabus). The prevalence of these three types of exclusions undermines the quality of human capital in the long run.

According to the 2021-22 All India Survey on Higher Education (AISHE), the growth of enrolment during the period 2017-18 to 2021-22 for the undergraduate (UG) level is 4.1% and the post graduate level, 5.9%. The Bachelor of Arts (BA) programme, which has the highest enrol-

ment at the UG level, registered an increase of around 15% from 2017-18. There is an increase of 26.5% in the Master of Arts (MA) programmes from 2017-18 to 2021-22. The share of enrolment in the BA programme in total enrolment of BA, BSc and BCom is 51% in regular mode and 75% in distance mode, while the corresponding share for MA is 12% (regular) and 42% (distance). The larger share and a lower transition indicates that BA programmes are turning out to be a generic pool, accommodating a large number of students who are excluded for a variety of reasons.

The surge of empirical orientation There are stark differences in preferences for courses within the social sciences. Three things have contributed to this. First, there is a rise in popularity for courses with more empirical orientation as employability for such graduates is perceived to be higher. Courses in economics are preferred more on this ground when compared to courses in anthropology or sociology. Second, there is an overemphasis on acquiring policy intervention skills. The expectation that social science students need to develop problem-solving skills akin to engineering students has grown overtime, resulting in narrower specialisation within the social sciences. Third, there is the emergence of private universities that promise to provide global

education in India, which has generated demand from a narrow section of the affluent population. Ironically, courses which are demanded the least in public institutions, such as anthropology, sociology and political science, are in high demand in these private universities, which have emerged as enclaves of higher quality for the affluent.

Improving quality

Higher education in the social sciences — the lens for observing and understanding changes in society, economy and polity — needs an overhaul at all levels. Quantity expansion to accommodate excluded aspirants of other disciplines needs to be followed up with a concerted effort for quality improvement. Teaching quality enhancement and course contents needs to be accorded top priority in such a mission. An obsession with policy and empirical skills has pushed some disciplines and programmes to the periphery. Financial exclusion has resulted in the widening of inequalities and the creation of elite enclaves of education in the social sciences. The aspiration of reaping demographic dividend rests on tapping a vast pool of youth studying the social sciences, which assumes significance in an era of social changes and rapid technological advancements such as generative artificial intelligence.

India's looming financial crisis

Rapid credit growth is akin to a siren song. It lures economies with the promise of prosperity only to lead them into crises. Each financial boom is framed as a story of financial innovation and good times. But each new story is just whipped-up frenzy, it is, in economist Robert Shiller's words, "irrational exuberance". As the economists Carmen Reinhart and Kenneth Rogoff explained in their celebrated history of financial folly, governments and market participants dismiss previous crises that followed credit booms by invoking the mantra "this time is different". A lofty and dangerous narrative

India is in the midst of similar folly, driven by policymakers wedded to an unhinged hype about the country's performance and prospects. The 'this-time-is-different' theme touts India's digital infrastructure as the catalyst for financial innovation and inclusion, promising growth and equality. Ironically, this lofty narrative has enabled a poorly regulated financial sector and consumers living beyond their means to generate a lending surge. Both international and domestic analysts are applauding this surge. In December 2023, the Board of Directors of the International Monetary Fund (IMF) praised the performance of the Indian financial sector, citing robust growth in bank lending and low levels of non-performing assets. Similarly, the March 2024 review of National Council of Applied Economic Research cheered a 20% increase in bank lending over the previous year, interpreting the particularly large increase in "personal loans" — while lending to industry struggled — as signalling bright prospects.

This celebration of credit growth deflects attention from the deep-rooted jobs' and human capital deficit; and it extends the hype into dangerous territory. The truth is that when lending expands, the financial sector looks in good health as new loans pay off old ones. But the house of cards collapses when lending slows and options for more loans to repay earlier obligations get shut. The IMF knows this history well: heavily indebted households and businesses sharply reduce spending to repay their debt, causing an economic crunch. This distressing script is set to repeat for India especially because of the feverish expansion of households lending at between 25% and 30% a year. As financial intermediaries have pushed their loans, many lower- and middle-income households have viewed the funds as easy cash to make ends meet or to buy homes, gadgets and cars, pay for education, and indulge in 'lifestyle' spending, including vacations and elective medical procedures. A household debt boom is a quintessentially "bad" boom. It does not add to productive capacity but, instead, bids up domestic prices, making the country less competitive. As economists Atif Mian and Amir Sufi report: the higher the household debt burden, the steeper the crash that follows. Add to the bad credit boom a stock market rising unmoored from weak corporate investment and anaemic consumer spending, an overvalued exchange rate, and a tendency for Indian authorities to talk up dodgy data, and India presents a textbook example of



the key elements that signal a looming financial crisis. The financial crisis will cause not just economic pain but will also degrade the economy's long-term well-being

While the two terms of the Modi government have brought us to this moment, three decades of economic and financial policy are culpable. Unable to generate job-rich manufacturing growth, successive policymakers have pushed the financial services industry to raise headline GDP growth rates: in the last decade, the financial sector has contributed over a quarter of GDP growth.

A chaotic financial services industry making matters worse, Indian-style liberalisation has promoted a large and chaotic financial services industry. At the top are 30-odd large providers — scheduled commercial banks and major non-banking financial institutions (NBFCs), all with a history of rogue behaviour. Alongside, thousands of smaller players, including fly-by-night NBFCs and new fintechs operate in dubious ways. The problem is simple. There are too many financial services' providers with too few options to lend for productivity-enhancement projects. Indeed, over time, lending opportunities have narrowed as the Indian corporate sector has reduced its investment-GDP ratio and borrowing pace. Financial institutions have, therefore, been under great pressure to generate profits. From the start of economic liberalisation in 1991, the search for easy profits spawned scams. But especially after COVID-19, financial services providers redirected lending toward households eager to borrow in lieu of stagnant incomes. The newly emergent fintechs led this charge by offering loans to desperate households at extortionary interest rates. A new set of scammers preyed on the gullible. Yet, some borrowers became addicted to such loans.

Today, a dangerously growing share (approaching a quarter) of household

loans is "unsecured," backed by no collateral. The poster child for unsecured consumer borrowing is credit card debt. In January 2024, Indians owned almost 100 million credit cards, up from 20 million in 2011. While the cards bring convenience, aggressively peddling them to low-credit-worthy individuals builds up stress for both borrowers and the financial system. As the Reserve Bank puts it, explosive credit card growth has attracted "below-prime" or riskier borrowers. Twenty-five-year-old Rohan (not his real name) is an example. He used his card to buy a TV, a laptop, and a smartphone. Drawn by rewards, cashbacks, and "no-interest EMI" (which bundle interest costs into the purchase price and upfront fees), he quickly fell behind on payments and soon was neck-deep in debt. Eventually, he took a cheaper loan to pay off his credit card dues. Multiply the Rohans manifold and you have a macroeconomic threat point.

Indian household debt, at 40% of GDP, is low by international standards, but household debt-service-to-income ratio, at 12%, is among the highest in the world because of high interest rates and predominantly short duration loans. Indeed, the Indian household debt-service ratio is alarmingly similar to that in the United States and Spain just before their 2008 financial crises, when high household debt-service burdens precipitated major economic downturns. The economist Rudi Dornbusch's warning applies to India: "The crisis takes a much longer time in coming than you think, and then it happens faster than you would have thought."

The source of the impending crisis lies in a paradox: despite buoyant credit growth, household consumption is increasing at an excruciatingly slow pace. Households are struggling; their savings rates have declined and they are boosting meagre consumption by borrowing money. Soon, it will no longer be possible to repay

old loans with new ones and consumption could even contract. The crisis will come initially through such macroeconomic contraction; defaults on loans will follow. The initial defaults will topple more dominoes, a consequence of the interconnected nature of banks, NBFCs, and fintechs. Cascading defaults will induce more economic contraction and financial sector distress. A solution The 2024 general election results might diffuse the India hype, but a sudden stop in credit could trigger a crisis. Preventing the crisis requires surgically downsizing the financial services industry to better match lending capacity and productive borrowing needs, and weakening the rupee to help expand exports and cushion the downturn when it comes. History makes clear that rapid credit growth and an overvalued exchange rate are a lethal combination.

But policy change is unlikely. In opposition to Joan Robinson's dictum that finance must follow growth, Indian policymakers have committed themselves to the notion that finance will spur growth and help overcome the country's severe developmental handicaps in human capital and other public goods. Policymakers are also committed to a strong exchange rate as a metric of the nation's virility. Meanwhile, as the risks of a financial crisis grow, an acute job shortage persists, reflected most poignantly in a catastrophic regression of the workforce back to agriculture. India's heavily credit-reliant economic strategy is akin to a car speeding toward a cliff's edge without brakes. Sadly, the nation's financial and policy elite has adopted a see-no-evil attitude. After all, the weak and vulnerable will bear the burden of the crisis, as the dire employment situation becomes worse — and stark inequalities become starker. Ashoka Mody teaches at Princeton University. He previously worked for the World Bank and the International Monetary Fund, and is the author of *India is Broken*:

Taking cricket to America involves a difficult culture transfer

In the 1950 football World Cup, US, a minor power in the game defeated England 1-0. US was characterised as “a team of lower-league dropouts and amateurs.” The win barely registered at home. There was a lone US reporter present and the result was received “with massive indifference,” according to a later writer. It did not signal a football revival nor was it the starting point of a popular upsurge in the game. To be fair, it wasn't hyped thus, unlike the T20 World Cup which many see as the game coming home to the country where the first international was played in 1844.

Following the U.S. win over Pakistan, the New York Times headline said, US Scores Historic Cricket Win, but only Pakistan Notices. Once again America seemed oblivious to a sporting feat. A special advisor to the Yankees, the professional baseball team, said the India-Pakistan match reminded him of the Dominican baseball league. It may have been a compliment, but I am no expert on baseball, just as the local reporter who said India beat Pakistan 119-113 is no expert on cricket. It might be politically incorrect to say this, but America isn't ready to embrace cricket yet. The picture of a young boy in Michigan or New York putting his oval football away forever and carrying a cricket bat is a difficult one to conjure up.

For starters, the International Cricket Council needs to market the game better, take it to the grassroots with more passion, and explore all avenues including making the commentary and visual presentation more attractive and inclusive. Right now it seems to have a single-focus policy: India versus Pakistan. Much of the criticism of the drop-in pitches could have been avoided had the ICC paid more attention to the amount of time required to nurse these to international standards. Low-scoring matches make T20 interesting, but the possibility of injury doesn't. As former England captain Michael Vaughan said, “Trying to sell the game in the States is great, but for players to have to play on standard surfaces is unacceptable.” To attract an American crowd (as opposed to an immigrant one), cricket should be presented in a manner Americans can identify with. It can start with television which is basically for the converted who can put up with the inanities and irrelevancies of the Indian commentators. Americans need more statistics, more background, more excitement (as opposed to loudness) and better conversation generally. To transfer a culture and a philosophy from an established community to one that is emerging requires a special set of skills.

Just as the ICC must first coach the coaches who can then take the game forward in the US, it must spend time with the TV channels on how best to attract a new audience without losing the old one. When the American magazine Sports Illustrated sent a baseball writer to England in 1961 to write about this game called cricket, he wrote, “To appreciate cricket, an American must first understand it.” Over six decades later, that is still key. Decades of American jokes (“Cricket is basically baseball on



Valium,” said actor Robin Williams) have to be countered in the public imagination with a suggestion that those who can't enjoy the game are philistines. The ICC might have missed a trick in not involving Hollywood and sports stars in a celebrity-obsessed society. Genuine cricket lovers like Mark Wahlberg (“I love the sport, could have played it professionally”) and Gerard But-

ler, both of whom had stakes in teams in the Caribbean Premier League in the early days, John Hamm, Daniel Radcliffe, Ed Sheeran, Russell Crowe are some examples. Perhaps NBA and NFL stars could have been requisitioned too. LeBron James as brand ambassador? Just a thought... After scoring the winning goal for the US against England, Haiti-born Joe

Gaetjens returned to his country and soon disappeared. He was killed, it is believed, by the death squad of his country's President. Saurabh Netravalkar, hero of the Super over in US's defeat of Pakistan, will return to his Oracle office in California when the World Cup stint is done. The difference is significant; not for the first time, sport is writing a chapter in our history.

Groundwater is heating up, threatening life below and above the surface

Under your feet lies the world's biggest reservoir. Groundwater makes up a whopping 97% of all usable freshwater. Where is it? In the voids between grains and cracks within rocks. We see it when it rises to the surface in springs, in caves, or when we pump it up for use. While groundwater is often hidden, it underpins ecosystems around the world and is a vital resource for people. You might think groundwater would be protected from climate change, given it's underground. But this is no longer the case. As the atmosphere continues to heat up, more and more heat is penetrating underground. There is already considerable evidence that the subsurface is warming. The heat shows up in temperature measurements taken in boreholes around the world. Our team of international scientists have combined our knowledge to model how groundwater will heat up in the future. Under a realistic middle of the road greenhouse gas emission scenario, with a projected mean global atmospheric temperature rise of 2.7°C, groundwater will warm by an average of

2.1°C by 2100, compared to 2000. This warming varies by region and is delayed by decades compared to the surface, because it takes time to heat up the underground mass. Our results can be accessed by everyone globally.

Why does it matter?

You might wonder what the consequences of hotter groundwater will be. First, the good news. Warming beneath the land's surface is trapping 25 times less energy than the ocean, but it is still significant. This heat is stored in layers down to tens of metres deep, making it easier to access. We could use this extra heat to sustainably warm our homes by tapping into it just a few meters below the surface. The heat can be extracted using heat pumps, powered by electricity from renewable energies. Geothermal heat pumps are surging in popularity for space heating across Europe. Unfortunately, the bad news is likely to far outweigh the good. Warmer groundwater is harmful for the rich array of life found underground – and for the many plants and animals who depend

on groundwater for their survival. Any changes in temperature can seriously disrupt the niche they have adapted to. To date, the highest groundwater temperature increases are in parts of Russia, where surface temperatures have risen by more than 1.5°C since 2000. In Australia, significant variations in groundwater temperatures are expected within the shallowest layers. Groundwater regularly flows out to feed lakes and rivers around the world, as well as the ocean, supporting a range of groundwater dependent ecosystems. If warmer groundwater flows into your favourite river or lake, it will add to the extra heat from the sun. This could mean fish and other species will find it too warm to survive. Warm waters also hold less oxygen. Lack of oxygen in rivers and lakes have already become a major cause of mass fish deaths, as we've seen recently in Australia's Murray-Darling Basin. Cold water species such as Atlantic salmon have adapted to a water temperature window provided by continuous cool groundwater discharge. As these thermal refuges heat up,