

## Hyderabad ranks as second most expensive residential market: Knight Frank India

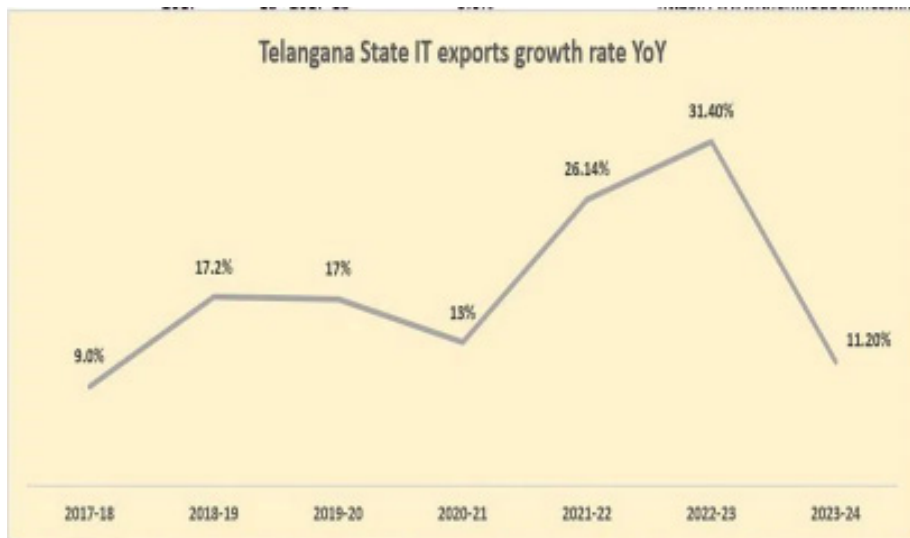
Hyderabad: Hyderabad is the second most expensive residential market in India, according to the latest Affordability Index report by Knight Frank India. The city's affordability ratio, which compares the EMI to income, stood at 30 per cent in the first half of 2024, maintaining the same level as in 2023. Ahmedabad remains the most affordable housing market among the top eight cities, with a ratio of 21 per cent, followed by Pune and Kolkata at 24 per cent each. Mumbai remains higher than the affordability threshold at 51 per cent. Over the years, the affordability index for Hyderabad has shown significant changes. In 2010, the ratio was at 47 per cent, which dropped to 34 per cent in 2019, further decreasing to 31 per cent in 2020, and reaching its lowest at 28 per cent in 2021. The subsequent years saw a slight increase, with the ratio stabilizing at 30 per cent in 2022, 2023, and the first half of 2024. Shishir Bajjal, Chairman and Man-

aging Director, Knight Frank India pointed out that stable affordability was essential to sustaining homebuyer demand and sales momentum, which, in turn, acted as a key economic driver for the country.

As income levels rise and economic growth strengthens, end-users' financial confidence is significantly bolstered, encouraging them to make longer-term financial commitments toward asset creation. "Given the RBI's healthy 7.2 per cent GDP growth estimate for FY 2025 and a stable interest rate scenario, income and affordability levels are expected to continue to support homebuyer demand in 2024," he said. The report highlights that the weighted average price per square foot in Hyderabad was Rs 2,728 in 2010, rising to Rs 4,500 in 2019. Prices steadily increased to Rs 5,681 by the first half of 2024, marking a 26 per cent rise since 2019 and a 5 per cent increase compared to the first half of 2023.



## Alarming Decline: Telangana's IT exports fall by over Rs. 30,000 crore



Hyderabad: Even as the Congress government in the State said the growth of IT exports from Telangana was much higher than the national average, citing only cumulative figures from 2014-15 to 2023-24, truth is that the last one year actually saw a sharp and alarming decline not just in IT exports from the State, but also in the number of new IT jobs created here.

IT exports from the State, which were worth Rs.57,706 crore in 2022-23 dipped sharply to Rs.26,948 crore in 2023-24, a decline of Rs.30,758 crore! As for IT employment, 1,27,594 new jobs were created in 2022-23, while in 2023-24, this fell to

40,285 new jobs, a fall of 87,309 jobs. Interestingly, IT Minister D Sridhar Babu, speaking at an event in the city on Saturday, had glossed over the alarming decline in 2023-24 in both IT exports and new IT jobs, and instead, spoke of only the cumulative figures. He had chose to point out while the country registered a single-digit growth rate, Telangana's IT exports had increased by 11.28 per cent. The State IT/ITeS exports, he said, were valued at Rs.2.70 lakh crore in 2023-24, and employment increased to 9.5 lakh, compared to the last financial year. Though the figures are right, fact is that this is a cumulative figure, and compared to 2022-23, there

was dip in both these aspects in 2023-24. In fact, even the 11.28 per cent growth was much less compared to the 2022-23 financial year, when Telangana's IT exports were worth Rs.2,41,275 crore, which was a growth of 31.44 per cent over the previous fiscal year. Pointing out the alarming decline, BRS working president and former IT Minister KT Rama Rao asked the Congress government to focus on the sector. This was not a good sign, especially after the State had a great run in terms of growth of IT jobs created and IT exports over the last six to seven years, he said. "Had a chance to look at the latest trends released by the govt. The alarming decline in Telangana's IT exports is a matter of serious concern. Even more concerning is the fact that new IT jobs created in Telangana have fallen to one-third of the 2022-23 numbers," he said in a post on X. "The IT sector

is a crucial engine that fuels the growth of Hyderabad city and Telangana State. During the tenure of BRS, this sector witnessed unprecedented growth thanks to several path-breaking policies and the TSIPASS single-window initiative," he said. "I urge the Congress government to prioritize IT & ITES sector and ensure policy continuity. Existing investors need to be supported, and new investments must be attracted. Young entrepreneurs and startups must be supported by all means,

" Rama Rao said, adding that incessant infrastructure upgradation and strict maintenance of law and order play an important role in sustaining the growth of the IT sector in the State. "The Congress government needs to focus on these two areas, which seem to have taken a backseat since they assumed office," he stressed.

## Home guard arrested allegedly for extorting money from couples in KBR park

Hyderabad: A home guard and his accomplice were arrested by the Banjara Hills police for allegedly threatening and extorting money from couples at KBR Park. The home guard, M Srinivas, who works at the headquarters and is attached to the interceptor vehicle, with the help of a broker, Yadagiri, identified couples sitting

at isolated places in KBR Park walkway. "Yadagiri kept a watch on the activities around the park and tipped of the home guard. Then Srinivas went to the couples and threatened them of initiating action for indulging in immoral activities and extorted money from them," said an official of Banjara Hills police station.

# The Quad four and their four dilemmas



Quad is a unique minilateral initiative in one of the world's strategically most consequential regions, the Indo-Pacific. Among other things, its uniqueness is a product of two specific factors. For one, without any pre-designed grand vision, the four-nation grouping - consisting of India, Japan, the United States and Australia - appears to evolve its objectives organically with remarkable agility and creativity. Two, while it refuses to openly acknowledge its primary target, China, it seeks to create conditions to dissuade Beijing's aggressive behaviour. Quad, unlike traditional military strategies such as deterrence and defence, works on the logic of non-military dissuasion. It works to create conditions that shape Beijing's perception of the non-military costs and consequences of its aggression towards Quad members. Unlike deterrence, there is no assured retaliation; and unlike defence, Quad makes no promise to defend its members. The recently concluded Quad foreign ministers meeting in Tokyo too exhibited these tendencies. But what stands out about the Quad, including in the Tokyo meeting, are the four fundamental dilemmas that the Quad faces. Dilemma regarding agenda

One of the striking things about the Quad is that its work plan is crowded with far too many items. Consider the following statement from the Tokyo joint statement: "Through the Quad, we are supporting the region through practical cooperation on challenges such as maritime security, critical and emerging technologies, cyber security, humanitarian assistance and disaster relief, health security, climate change, counterterrorism, infrastructure and con-

nectivity, and addressing the debt crisis through sustainable, transparent and fair lending and financing practices." It is not impossible to understand the rationale behind this expansive agenda: the region needs public goods more than traditional security given the state of development in the Indo-Pacific region where the Quad is active. Considering that the global institutions have failed to provide public goods and global governance, minilaterals such as the Quad need to step in. But here's the Quad's dilemma: A narrow military agenda may be too sensitive and confrontational for many of the region's middle and smaller powers, while a limited public goods agenda may be too little to be useful for anyone. Therefore, a huge public goods agenda with little military component appears to be a compromise to deal with the dilemma regarding its plan of action. But this approach is also not without its problems: It may become too crowded, promise too much and deliver too little. The China dilemma

The second fundamental dilemma that the Quad faces is in dealing with the China question. This is particularly noteworthy considering that the quad, at its core, is a dissuasion strategy designed for China. And yet, China is conspicuously absent from all Quad documentation except for some indirect mentions. This is the closest that Quad is willing to go in terms of talking about China: "We are seriously concerned about the situation in the East and South China Seas and reiterate our strong opposition to any unilateral actions that seek to change the status quo by force or coercion." Quad's decision to pussyfoot

around the China challenge highlights its second dilemma. Naming China as an aggressor might attract an unwanted outcome, China's ire; however, not naming China, on the other hand, could suggest that the Quad Four lack the courage to stand up to China's aggression. The compromise chosen by the Quad Four appears to be an indirect castigation of China which it might not object to considering that the Quad's wording can be open to interpretation. While it is perhaps the best available strategy, it still runs the risk of the Quad giving out the message that it is indirectly following the redlines set by Beijing.

The militarisation dilemma There have been calls for militarising the Quad. However, the quad member states have unequivocally and repeatedly stated that it is neither a military alliance nor an initiative intended to create military outcomes, even though the four quad members are also the four participants in the Malabar exercises. In 2023, Secretary of State Blinken, for instance, clarified that "This is not a military grouping, it's not that kind of alliance".

Here's the Quad's dilemma. If the quad goes military, it is bound to trigger strong responses from China. However, if the quad members don't address the larger security context, it will over time help China given its continuing rise in the broader region. The compromise seems to be to address security issues indirectly. Some of the issues in this approach are the Promotion of maritime domain awareness in the region, highlighting illegal fishing (primarily by China), emphasizing international law, rule-based international order, free and open Indo-Pacific, and freedom of navi-

gation, among others. The problem with this compromise is that if indeed one of the quad partners faces a military eventuality, the other quad partners will not be able to do much through this particular platform. In that sense, the Quad may, after all, only be a partnership during good times. The democracy dilemma Quad's fourth dilemma pertains to one of its foundational claims: the coming together of four democracies to provide public goods to the region. The quad faces multiple democracy-related dilemmas. For one, while the Quad repeatedly underscores that it is bound by democratic principles, it functions as a top-down regional public goods provider with little quad plus mechanisms or regional platforms for consultations and consensus-building with like-minded states. As a matter of fact, several aspirants are keen on joining the Quad in a Quad Plus format, but the Quad Four wants to function as an elite and exclusive club, for good or bad. While the Quad is far more democratic than the BRI, it may not come across as truly democratic unless it creates mechanisms for more consensus-building in the region and other transparency measures, something the Quad partners individually accuse China's BRI of lacking by design. Secondly, its focus on 'democracy' may need to undergo compromises especially when dealing with states with less-than-perfect democratic systems, and under the influence of China. Put differently, if the objective is to check China in the region by providing an alternative to China in the region, the Quad would have to think beyond democracy as an organising principle of its regional engagement.

# Harsimrat K Badal terms Finance Bill as a Tax Trap Bill, states it kind to the corporate

Chandigarh (JAG MOHAN THAKEN), August 7: Senior Shiromani Akali Dal (SAD) leader and Bathinda MP Harsimrat Kaur Badal Wednesday while terming the Finance Bill 2024 as a Tax Trap bill said it was very kind to the corporate at the cost of the medium and small industry as well as the common man. She also called for repatriating all income generated from the union territory of Chandigarh to Punjab since 1970 for failing to transfer the UT to Punjab as committed by the central government. She also demanded both the Wagah and Hussainiwala borders with Pakistan be opened for trade.

Participating in the discussion on the Finance Bill in the Lok Sabha, Mrs Harsimrat Badal said "no one has been spared by this Bill. Whether you earn money, spend money or invest it, you have to pay tax". She said however the Bill was very kind to the corporate sector with tax for foreign investors being reduced from 45 per cent to 35 per cent even as Angel Tax for startups had been withdrawn. She said similarly while corporate tax had been fixed at 25 per cent, small investors going in for partnership and proprietor firms would be taxed at the rate of 30 per cent. Urging the government not to create a chasm between the haves and the have-nots, Mrs Badal said the demand of MSMEs to remove clause 43 B in income tax act which disallowed businesses from claiming deductions for expenses incurred towards goods or services purchased from MSMEs if the payment was delayed beyond a specific timeframe was disallowed. She said this was done despite a specific assurance given by the union finance minister during her visit to Ludhiana. She also spoke on how the credit link capital scheme which allowed an Rs 15 lakh subsidy to MSMEs had been taken back. She also demanded that the 85 to 90 per cent subsidy provided to MSMEs to attend government listed fairs should not be withdrawn.

Mrs Badal while speaking about taxing health and life insurance premiums said this was nothing short of terrorism and violated an individual's fundamental right. She also called for freight equalization, saying States which were land locked could not produce goods at competitive prices otherwise. She also highlighted how the bicycle industry had been allowed to go to seed due to lack incentives for tech upgrades. Speaking about the need to remove or rationalize taxes on agricultural implements, Mrs Badal said the central government had failed to double the income of farmers or provide MSP to them and that taxes on agricultural implements was hurting them further. She also spoke on the debt trap which had engulfed Punjab highlighting how the State's debt had increased by Rs one lakh crore in eight years with the debt to GSDP ratio becoming 47 per cent.

Raising the issue of Bathinda airport on Tuesday she urged union minister for civil aviation Rammohan Naidu to upgrade Bathinda to an international airport and introduce international flights from Bathinda to Canada to facilitate the huge number of students studying there as well

as families who were travelling to and fro between the two destinations. The Bathinda MP also called for introducing a daily Delhi-Bathinda Alliance air flight utilizing Boeing aircraft and flights under regional connectivity scheme UDAN. She also urged for the introduction of flights linking the two holy Takhts of Sri Hazur Sahib, Nanded and Sri Patna Sahib. Providing details, Mrs Harsimrat Badal said Bathinda was positioned as a strategic hub connecting eight districts across three States in Punjab, Haryana and Rajasthan spanning from Sirsa in Haryana to Sri Ganganagar in Rajasthan encompassing Sangrur, Mansa, Ferozepur and Faridkot districts in Punjab. She said Bathinda's importance even extended beyond geographical boundaries as it encompassed Asia's largest Army cantonment, an Air Force Station, a Central University, a major oil refinery, three thermal plants and the revered Takht of the Sikhs – Sri Damdama Sahib.

She said since there was no airport within a 300-kilometre radius, the city's airport presented a fit case for upgradation to an international airport. She said since there were a large number of students from the eight districts including those in the adjacent States who were studying in Canada, flights to Canada could be started from Bathinda. She said this would also facilitate NRIs as well as families who were travelling to and fro between the two destinations and had to presently land in Delhi and then travel by road to their destinations in Punjab, Haryana and Rajasthan. Mrs Badal said similarly starting a daily Delhi – Bathinda Alliance air flight would result in the region's economic and social development. She said while a Delhi- Bathinda – Delhi flight had been flagged off in 2016 and operated five times



a week with an impressive 80 per cent occupancy, it was suspended during the Covid pandemic.

She said in September 2023 a Bathinda- Hindon – Bathinda flight had been initiated utilizing ATR aircraft; this

should be replaced with a Delhi- Bathinda Alliance flight. She said linking the two Takhts of Sri Hazur Sahib, Nanded and Sri Patna Sahib would facilitate Sikh pilgrims and called for acceding to this long pending demand of the Sikh community.

## Credit Card spending via UPI hits new high

Mumbai: The Unified Payments Interface (UPI) platform, a flagship of the Indian Digital Public Infrastructure (DPI) which has gone global, has added another feather to its cap. According to Dilip Asbe, Managing Director and CEO of the National Payments Corporation of India (NPCI), credit card spendings via UPI has touched Rs 10,000 crore a month. The NPCI CEO also informed that credit lines on UPI account has reached about Rs 100-Rs 200 crore, as the remainder comes from the RuPay credit card on UPI facility.

According to him, ICICI Bank is one of the leading banks offering credit on UPI, with other five to six lenders live on the platform. NPCI launched "credit line on UPI" last year, offering low-ticket, high-volume retail loans to people and businesses. Axis Bank, HDFC Bank, ICICI Bank, Indian Bank, Punjab National Bank (PNB), and State Bank of India (SBI) are live with this facility.

Among the digital platforms, BHIM, Google Pay, Paytm, PayZapp, Navi, and Tata Neu are live on this product



offering. RuPay Credit Cards on UPI provide a seamless, digitally enabled credit card lifecycle experience for the customers. Currently, as many as 16 banks are facilitating this product. Meanwhile, the UPI-based transactions touched Rs 20.64 lakh

crore in July against Rs 20.07 lakh crore in the previous month – a huge 35 per cent surge (year-on-year). The total UPI transaction count went up almost 4 per cent (month-on-month) to 14.44 billion in July from 13.89 billion in the previous month.

# Capital Small Finance Bank and Edelweiss Life Insurance enter into strategic partnership

Capital Small Finance Bank Limited ("Capital SFB"), India's first Small Finance Bank and Edelweiss Life Insurance announced their strategic partnership in Mumbai. This collaboration will enable Capital Small Finance Bank's diverse customer base to access Edelweiss Life Insurance's comprehensive suite of life insurance products, thereby meeting their need for financial security. Mr. Sarvjit Singh Samra, MD & CEO, Capital Small Finance Bank said, "We are thrilled to announce our strategic partnership with Edelweiss Life Insurance. As we expand our financial solutions, this tie-up with Edelweiss Life enhances our ability to offer comprehensive and tailored life insurance products to our customers, reinforcing our position as a trusted financial partner. By improving accessibility to quality insurance solutions, we aim to become the primary banker for our middle-income group customers, creating a more secure and prosperous future for them."

Sumit Rai, MD & CEO, Edelweiss Life Insurance said "We are excited to embark on this journey with Capital Small Finance Bank and will together protect people's dreams and aspirations. This partnership is grounded in a shared commitment to exceptional customer experience, superior business quality, and highest standards of legal & ethical conduct. This alignment of values will enable us to deliver innovative and reliable solutions to our customers. Institutions like Capital Small Finance Bank, which have a geographical stronghold and understand the pulse of their customers, give us a strategic advantage in bringing innovative products to the market to effectively meet customer needs. We are currently focussed on expanding our footprint across the country and this strategic partnership is a step in that direction." Mr. Sarvjit Singh Samra and Mr.



Sumit Rai signed the agreement and announced their collaboration at an event in Mumbai today. This arrangement aims to enhance the Bank's life insurance offerings by providing its customers with access to Edelweiss Life's digital platform and service touchpoints.

With over two decades of experience in the banking industry, Capital Small Finance Bank has developed a nuanced understanding of its niche market—middle-income segment customers, tailoring its products and services to meet their specific needs. Through this collaboration,

Capital Small Finance Bank will leverage its extensive network and customer base to offer Edelweiss Life's comprehensive suite of life insurance products. This partnership is poised to enhance the customer experience by seamlessly integrating life insurance solutions with their banking services.

## Dalmia Bharat Foundation Organizes Road Safety Awareness Rally in Kadapa

In a dedicated effort to enhance community safety, Dalmia Bharat Foundation (DBF), the Corporate Social Responsibility (CSR) arm of Dalmia Bharat Ltd. (DBL), hosted a successful road safety awareness rally today in Kadapa. The rally, covering a 2 km stretch from Collectorate to Kotireddy circle, engaged the local community and emphasized the importance of road safety for two-wheeler riders. The event witnessed enthusiastic participation from students, youth and community members, all united in spreading the message of safe road practices.

The event featured the distribution of Information, Education and Communication materials, including pamphlets and display items, to raise awareness about road safety. Additionally, the CSR team from the Kadapa plant distributed 200 crash helmets to individuals with valid driving licenses in the area. Out of the total, 100 helmets were presented to the District Col-

lector of Kadapa, with the remaining helmets distributed to eligible residents in neighboring villages on a first-come, first-served basis.

Commenting on the initiative, Mr Mukesh Kumar Sinha, Unit Head – Kadapa said, "Today's initiative reflects our ongoing dedication to community safety and responsible citizenship. By raising awareness about road safety and providing essential protective gear, we aim to make a meaningful impact. We're proud to collaborate with local authorities and community members to promote safer road practices and contribute to a safer environment for all."

This initiative responds to a directive from the High Court of Andhra Pradesh, which raised concerns about the rising number of road accidents and called for corrective measures by the District Collectorate.



# Bill seeks to expand NDMA role, fails to strengthen its status

Last week, the government introduced a Bill in Parliament seeking to amend the Disaster Management Act, 2005. It proposes to make important changes in the Act, aimed mainly at improving the operational efficiencies in responding to a natural disaster. However, it misses the opportunity to upgrade and strengthen the institutional status of NDMA. This would have empowered the body to coordinate better with state agencies, and provided it with more financial and human resources. Significance of the DM Act: The DM Act was enacted in the aftermath of the devastating 2004 tsunami — the idea for such legislation was in the works at least since the 1998 Odisha super cyclone.

The Act led to the creation of the NDMA, SDMA at the state level, a National Disaster Response Force (NDRF), and a National Institute of Disaster Management (NIDM) — an institute meant for disaster-related research, training, awareness, and capacity building. The Act was followed by a National Disaster Management Policy in 2009 and a National Disaster Management Plan in 2016. Floods to heatwaves, cities with corporations to get own disaster management body: This institutional framework has served India well in dealing with natural disasters. Over the years, it has saved thousands of lives, and provided relief, rescue and rehabilitation services. Growing incidents of natural disasters, exacerbated by climate change, have made agencies such as NDMA more important than ever, requiring the assignment of greater responsibilities and resources.

The proposed amendments: The amendment Bill acknowledges this fact and proposes to make a few important changes to make the Act more effective. Urban Disaster Management Authorities: The institutional structure for disaster management extends to the district level, and district disaster management authorities are already functional. However, the Bill recognises the special requirements of large metropolitan cities that often comprise multiple districts. In such cities — all state capitals and cities with a municipal corporation — would now also have an Urban Disaster Management Authority, headed by the municipal commissioner. This can help in having a unified and coordinated approach towards city-level disasters such as urban flooding. SDRF: Although most states have raised their disaster relief forces on the lines of NDRF over the years, an SDRF is not mandated in the 2005 Act. The size and capacity of the SDRFs in the states vary significantly. The Bill proposes to make it mandatory for every state to raise and maintain an SDRF.

National Crisis Management Committee: NCMC, headed by the Cabinet Secretary, is already functional for handling all kinds of national emergencies, including disasters. The Bill gives legal status to the NCMC, making it the nodal body to deal with disasters with “serious or national ramifications”. Enhanced role of NDMA: The role and responsibilities of the NDMA are proposed to be significantly expanded. It has been asked to periodically take stock of the entire range of disaster risks to the



country, including risks from emerging disasters. Disaster Databases: The NDMA is also being asked to create and maintain a national disaster database with information on the assessment of the disaster, fund allocation, expenditure, and preparedness and mitigation plans. The SDMA will also need to create state-level disaster databases. Compensations: The Bill proposes that the NDMA should recommend guidelines for minimum standards of relief to be provided to people affected by disasters. This includes a recommendation on compensation amounts in case of loss of lives, damage to homes and property, and loss of livelihoods. Man-made disasters: The Bill seeks to include an important clarification about the definition of disasters. The original Act defined disasters as any “catastrophe, mishap, calamity or grave occurrence in any area, arising from natural or man made causes...”. The Bill says the phrase “man-made causes” does not include any law-and-order-related situation. Loss of lives, suffering, or property damage in a riot, for example, would not invoke provisions of this law. Absence of vice-chairperson: The NDMA is headed by the Prime Minister as chairperson. A vice-chairperson, in the rank of a Cabinet Minister, is supposed to be responsible for day-to-day functioning. The post of vice-chairperson, however, has been vacant for about a decade. The amendment Bill legitimises this position by allowing for the day-to-day functioning to be carried out by any Member designated by the chairperson or the vice-chairperson. Unaddressed issues in Bill

Considering its growing role and importance, it has been argued that NDMA be given more powers and elevated to the status of a government department, if not a full-fledged ministry in itself. The NDMA now remains active throughout the year,

and has to regularly coordinate with state governments and their agencies. Currently, this is done through the Home Ministry, which is the nodal ministry for the NDMA. Without a vice-chairperson, the NDMA has been deprived of not just leadership but also the political heft necessary to deal with states and other central government agencies. The NDMA does not have any administrative financial powers. Routing every small decision through the

Home Ministry is an inefficient and time-consuming process. The body is also severely short-staffed at the top, with just three members functioning. It used to once have six to seven members, each in charge of a specific type of disaster. The amendment Bill ignores these deficiencies for the time being. Some of the other provisions are also likely to face opposition, particularly the ones that deal with changes at the state level.

## TGSPDCL asks cable operators, internet providers to remove cables from electric poles

Hyderabad: Telangana State Southern Power Distribution Company Limited (TGSPDCL) Chairman and Managing Director Musharraf Ali Farooque on Wednesday directed cable operators and internet providers to remove unauthorised cables tied to electric poles in the Greater Hyderabad Municipal Corporation (GHMC) limits.

Musharraf, who held a meeting with the representatives of cable operators and internet service provider companies and cable association, asked them to take steps to install cables as per norms within one week on main roads in the city and two weeks on power poles on other main roads.

Due to the hanging of cables, cable bundles and telecom equipment of different shapes on the power poles was causing damage to it, he said, adding that the cables were lying strewn on the footpaths, causing inconvenience and danger to the



passers-by.

During the survey conducted by the company recently, it was found that most of the unused cables were lying on electric poles and the entire pole was surrounded by cables, making it difficult for the power staff to carry out repairs on the poles, he pointed out. “Cables and other objects hanging in heaps from the power poles in the city are dangerous to pedestrians, vehicular traffic and power personnel,” he said.

# Why Hepatitis B elimination in India needs a harder push

On July 28, the world observed Hepatitis B Day, a crucial event dedicated to raising awareness about hepatitis B, an infection of the liver caused by the hepatitis B virus (HBV). This infection can manifest in two forms: acute (short and severe) or chronic (long-term). The need to observe Hepatitis B Day stems from the importance of generating adequate awareness about the significant harm caused by this virus at the population level, enabling the implementation of necessary measures to eliminate it for good. Chronic HBV infection can lead to serious complications, including cirrhosis of the liver and liver cancer, which significantly increase the risk of death. According to this year's World Health Organization (WHO) report, 254 million people are living with chronic HBV infection globally, with 29.8 million of them residing in India. The majority of deaths from hepatitis B are due to cirrhosis and liver cancer.

In highly endemic areas, hepatitis B is most commonly transmitted from mother to child at birth or through exposure to infected blood, especially from an infected child to an uninfected child during the first five years of life. Other modes of transmission include needlestick injuries, tattooing,

piercing, and exposure to infected blood and body fluids, such as saliva, menstrual, vaginal, and seminal fluids. The virus can also be spread through the reuse of contaminated needles and syringes or sharp objects in healthcare settings, the community, or among persons who inject drugs. Sexual transmission is more prevalent in unvaccinated individuals with multiple sexual partners. Diagnosing hepatitis B requires laboratory confirmation, as it is not possible to differentiate it from hepatitis caused by other viral agents on clinical grounds alone. Accurate diagnosis can be achieved through blood tests.

India has initiated the National Programme on Surveillance of Viral Hepatitis (NPSVH) at the National Centre for Disease Control (NCDC) to control the growing hepatitis epidemic. Government data indicates that the average prevalence of hepatitis B in India is 3-4%. The country is progressively moving towards the elimination of viral hepatitis B and C, aligning with its global commitment to achieving Sustainable Development Goal 3. This goal aims to end the epidemics of AIDS, tuberculosis, malaria, and neglected tropical diseases, and to combat hepatitis,



waterborne diseases, and other communicable diseases by 2030. India is a signatory to the resolution 69.22 endorsed in the WHO Global Health Sector Strategy on Viral Hepatitis 2016-2021, which aims to end viral hepatitis by 2030. The silver lining in the fight against hepatitis B is that it can be prevented with a safe and effective vaccine. The vaccine is typically administered

shortly after birth with boosters given a few weeks later, providing nearly 100% protection against the virus.

Although the hepatitis B vaccine is currently part of the national immunization program, the government needs to ensure wider vaccine coverage among children to effectively combat the spread of the virus.

# State's role in Kanwar chaos

The Kanwar Yatra risks losing its aura of kanwariyas (pilgrims)' resolute spiritualism, becoming instead a spectacle of disruption and aggression, with politicisation of faith being the cherry on top. The 12-day yatra this year ended on Friday with near-constant blaring of music massive boomboxes atop trucks and tractors, traffic snarls, tonnes of garbage strewn on the streets (and in Haridwar itself), brawls between kanwariya groups, and the tragic death of a few in accidents-. Over the past few years, very little faith and much more of muscular assertion by the pilgrims has been on show on North India's roads, including in the National Capital Region.

The problem lies in how the political dispensations in the states view the yatra. Their approach, instead of being purely administrative, has been one of passive encouragement of kanwariya aggression. Instead of sticking to essentials such as healthcare arrangements and demarcating portions of the road network for the safe passage of the pilgrims, there has been a soft push by the states to majoritarian politics in the name of the yatra.

While permits for massive sound equipment and their unrelenting cacophony and the egregious use of state resources (showering flowers from helicopters) are some examples of this, the tolerance for a belligerent claim to public space much beyond the sanctioned routes and the conspicuous use of the yatra for outrageous communalisation by political leaders are far more troubling signs. Following reports of kanwariya aggression,



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Uttar Pradesh chief minister Yogi Adityanath did well to emphasise the need for "self-discipline" in spiritual undertakings such as the yatra, but it was also his administration that mooted the blatantly divisive "nameplate" measure in the name of faith. Hoardings welcoming kanwariyas to

pit-stops are all about making political and quasi-political patronage conspicuous, assuring them of the backing of the powerful, and implicitly offering the promise that the State will overlook any disruption of public harmony. The pilgrims undoubtedly have a right to public spaces, but not at the

cost of having these overrun by hordes of young men quick to violence. The need now is to dial down State facilitation of muscular religiosity of any hue and revive the true spirit of the yatra — fundamentally a daunting pilgrimage made on foot, for the pilgrim's own spiritual fulfilment, not a loud show-and-tell exercise.

# NEET Coaching in Namakkal: Once a producer of State toppers, Namakkal makes a NEET national comeback

The bell rang promptly at 12.45 p.m. The deafening sound shattered the silence in the grand hallway, and scores of boys emerged from their classrooms holding stainless steel plates to break for lunch. They instinctively formed a line, and headed for the canteen — a few hundred metres from the hallway — walking past a banner displaying photos of students in several rows and columns with marks by their side, and a board administering a “pledge of excellence”. In the opposite building, girls stick to a similar protocol. “They will be back in 45 minutes for the afternoon classes,” says an attender, who keeps tabs on those entering and leaving the premises.

This is a part of the day in the life of students who have enrolled for coaching for the National Eligibility-cum-Entrance Test (NEET) at Spiro Prime Education Institutes, a top school-cum coaching centre for competitive examinations in Namakkal district. The classes begin at 9 a.m. here, but the study hours start two hours before. After the noon classes, more study hours, and doubt-clearing sessions follow in the evening (with a few breaks, including for physical education), keeping the students busy till the night. The institute offers hostel facilities for students to stay through the year, and prepare for the test. Such hostel facilities are not confined to Spiro. They are a common feature of the relatively big coaching centres of Namakkal. Much of it has to do with the district’s emergence as a ‘hub for competitive exams’, resulting in more parents from other districts of the State enrolling their wards here. In fact, Namakkal had the highest share of candidates scoring 650 and above in NEET UG 2024 — which is mandatory for admissions to medical courses in the country — from the State, and the second-highest in India. The figure was even better than that of the State capital, Chennai.

Besides, a perusal of the centre-wise data released by the National Testing Agency (which conducts NEET) on July 20, 2024 reveals that of over 6,100 students who wrote the test at the 11 centres in the district, 32 scored 700 and above; 313, between 650 and 699; and over 700, between 600 and 649. These are considered good scores to secure a seat in a government college. (It is to be noted that while a centre-wise analysis of scores need not necessarily be attributed to the performance of the district, trainers and directors of some of the institutes in Namakkal that this reporter spoke to confirmed that those enrolling for coaching in the district are asked to choose Namakkal as the test centre, or themselves prefer it as the first choice to get more time for preparation). There are plenty of reasons for our performance, says S.M. Udhayakumar, Chairman and Managing Director, Spiro Prime Education Institutes. “Firstly, I will attribute it to the way we approach the curriculum, and provide individual attention. We talk to each student daily, understand their problems and help them resolve those. This gives us the results. This [NEET] is a highly competitive exam, and you constantly have to be by the students’ side — on an academic and a personal front,” he adds.

He further says that in a big city like Chennai, which has a significant number of coaching institutes and amenities for competitive exams, there may be several distractions. A day-scholar student who has enrolled for NEET coaching at a centre in Chennai may have to spend a lot of his/her time and energy on travel every day. “But in Namakkal, that may not be the case. Even if one is a day-scholar, neither much time nor energy is spent on commuting...” Moreover, parents from the southern districts prefer to send their wards to Namakkal as it is closer, says Naveen Kumar, Director, Mayil Academy. “Sometimes parents decide to rent a house throughout the coaching period. In such cases, Namakkal, as a town, is more affordable. Some parents can also culturally bond with the district,” he says. According to residents, one can get a single-room occupancy with a kitchen and an attached bathroom for a meagre sum of ₹7,000 a month within the town limits, or ₹5,000 or lesser outside the limits.

Besides, Mr. Naveen adds, the institutes in Namakkal keep their expectations of a student at the bare minimum before the course commences, contrary to institutes that expect too much from their students. “We teach from scratch, and don’t expect the students to be in the know of the concepts beforehand. The faculty understand the capabilities of a student who has completed his matric education, and train them accordingly,” adds Mr. Naveen. Ultimately, Mr. Udhayakumar says, it ties down to how efficiently and intelligently one handles training and practice.

“The assignments, and individual attention are the two major differences that have helped me improve my performance,” says Yazhini, a repeat-student for NEET, who had dropped out of a top coaching institute in Chennai and joined Spiro. “There were too many members in the institute [in Chennai], and way too little practice sessions were offered. When I enquired about a better institute, people told me to enrol at Spiro here...,” she adds. Spiro has about 20-odd faculty, and 600 students for the repeater batch (those who devote one year to prepare for NEET after their Class XII). This year, one of their candidates has secured over 700, and over a 100 of them, over 600. It offers bilingual coaching. The fee is ₹95,000 a year for the repeater course, and ₹1.5 lakh a year for the integrated course (coaching along with Plus One and Plus Two syllabi). As for Mayil academy, its main branch is in Salem. It has helped some Tamil-medium students score over 600 in the test. Over 15 students from here have scored over 600 this year. The fee is ₹90,000 a year.

Prior to foraying into competitive tests, Namakkal used to be a prominent district that churned out State toppers in the Plus Two examinations. However, the introduction of NEET and the Tamil Nadu government’s ban on declaration of Class X and XII toppers by institutions/schools on banners for the purpose of advertisement led to the decline of a merely Class 12-oriented coaching. However, the district was quick to latch on to competitive



exams. In fact, S.P.N. Saravanan, Correspondent and Secretary, Green Park Educational Institutions, says the district was among the first in the State, and Green Park among the earliest of institutions, that realised the significance of introduction of NEET and calculated well ahead. Having been a teacher for 36 years, Dr. Saravanan, a recipient of the State government’s Dr. Radhakrishnan Award for Best Teacher in 2015, attributes much of the success of the district to having good teachers at the helm of affairs. “At one point in time, more than 60% of the schools in Namakkal were run by teachers, who themselves hailed from poor backgrounds. The institutions that have boomed today have come from there, and hence, the primary focus is on the welfare of students,” he says, adding that being a teacher-director helps manage affairs better at the top in an educational institution. From preparing the schedule to setting the question papers, adopting a methodology, and designing the way of teaching, there is a wider scope for informed decision-making, Dr. Saravanan felt. Perhaps the emphasis on quality teaching is why Green Park has an arduous recruitment drive for its faculty for competitive exams — a three-layered process that first mandates an aspirant to clear a prelims test, scoring over 60%, followed by a three-hour demo class for students of three sections. Based on the students’ feedback, he/she may get a call for a personal interview, and only after that would a faculty be appointed. They are, however, paid handsomely, says Sachin Surya, academic director, Green Park Educational Institutions. The institute has produced several 650 and above scores over the years, and this year’s topper, P. Rajaneesh, who secured 720/720, had enrolled with the Green Park for an integrated course (NEET coaching along with Class XI, XII). He was offered a concession in fee on the basis of his performance, recalls Dr. Saravanan, adding that over 30 students of the institute had scored over 700 this year. While the fee varies for individual, depending on the marks scored in Class XII and performance during the course of coaching, the institute charges ₹1.25 lakh a year on an average for a repeater student. Students of Green Park Educational Institutions.

While finding the right faculty remained a challenge for the institutes in the initial stages of transitioning into coaching

centres, imparting conceptual understanding for students who until then were accustomed to a style of rote learning was challenging. “It takes more time to conceptually train a student of the State Board, as opposed to those from the CBSE. Some of them [State Board students] find it hard to quickly grasp the concepts,” says Ganesan of Fabulous NEET Academy, an institution that was started during the COVID-19 period.

However, faculty of top institutes have overcome the challenge, which they say is only observed during the initial phase of coaching. Rathishree, a faculty at Spiro, says “Contrary to what people think, it is possible to train the students conceptually within the 11-month-period. In cases where it is necessary, we avail of ‘smart’ lessons to effectively communicate the concept across to the student by way of animated lessons, among others. Only after that are the students tested and trained...” The ideal way to address the root cause of the problem is to thoroughly familiarise students to the concepts of Classes X to XII in schools itself, says Sathiesh, Director, Feathers NEET Academy. “Coaching centres will always be here. But the schools should play their part. In a way, students opt for these centres to have a platform to study from, and focus more...,” he adds.

While the coaching centres have proved their mettle and tackled the challenges, a section of educationists feels there is a long way to go when it comes to coaching and education from a holistic perspective.

The Tamil Nadu government, which opposes NEET, had constituted a high-level committee to study the impact of the test on medical admissions in the State, and the panel, headed by Justice A.K. Rajan, submitted the report in 2021. The report had pointed out that coaching-based exams such as NEET helped only those who ‘have’, as against those who ‘do not’, and those who cleared the test would only possess “test-taking skills” as opposed to high levels of reasoning, analytical, and psychosocial abilities that are essential to study medicine today. L. Jawhar Nesan, former Vice-Chancellor of JSS Science and Technology University, and a member of the committee told “The dynamics of medical education has changed from a disease-oriented model to a health-oriented model.

# What a dhoti-clad farmer being turned away from a city mall tells us about Indian masculinity

A dhoti-clad farmer being turned away from a city mall over his attire is no isolated incident. This symptom of our cultural-psycho-pathology around dressing the Indian male body presents us with an opportunity to go beyond mere sartorial choices.

The Indian man finds himself at the intersection of racialised violence of colonialism and gendered violence of patriarchy, at once victim and perpetrator. His brand of masculinity remains a belated reenactment of the colonial master, whether consciously in admiration or unwittingly. In his imitation of harder and more exclusionary masculinity, he has foregone a softer, syncretic way of being favouring, even savouring fluidity. Many Indian men persist in dotting their foreheads, piercing their ears, adorning their necks and wrists, draping their waists, and baring their feet, as do women. Can the dhoti incident then prompt us to return to the drape, not as an external marker of identity ("traditional Indian man"), but rather from an internal fluidity of being?

While I myself have, over the years, transitioned my wardrobe to mostly mundu/dhoti/jarek/kamen drapes, I cannot advocate solely for altering the sartorial form to the dhoti or something else. This is because, in the particular case of India (and South East Asia), the gesture of decolonising bears an added historical responsibility of not only reclaiming dwindling markers of identity (such as attire and food) but also a foundation of the self, which sees men/women/other humanly fathomable binaries as fundamentally non-dual beings. While championing a native attire may be a start in the direction of change, it also risks staying a superficial and frag-



mentary fix if we do not also grasp a shift in the very granularities of being human that are enfolded within the drape. Bodies, clothes, communities and nations are temporary architectures for the self, scaffolded by economies and ecologies of knowledge, subject to gains and losses.

Anything that trends in the Indian population stands to make significant economic gains by sheer statistical scale; cloth-

ing is no different. Yet if clothing creators (traditional or otherwise) remain indifferent to the environmental impacts of industrialised textile production, India's ecological wounds will only deepen at the behest of ongoing economic growth. Reconfiguring the deadlock between ecological and economic well-being entails imagining and activating ways of knowing the world different from the nature-culture/masculine-feminine/self-other binary for-

mulations of Euro-centric modernity. This is an opportune time for administrators, consumers, and, more critically, for the man on the street to reconsider the profound losses we have been conditioned into in our everyday mundane practices. The reflection attempts to provoke a response rooted in understanding and conviction for necessary changes that are not merely cosmetic and nothing less than an act of reclaiming the self.