

Telangana govt hikes intermediate examination fee

Hyderabad: Intermediate students brace up to shell out more money to appear for the Intermediate Public Examinations (IPE). The Congress government on Tuesday hiked the fee for intermediate examinations, which will be conducted in the month of March 2025. The first intermediate students have to cough up Rs.520 to appear for the general courses examination as against Rs.510 in the last year. Similarly, the Telangana Board of Intermediate Education (TG BIE) hiked the examination fee for the first year vocational courses from Rs. 730 to Rs.750, including Rs.520 for theory exams and Rs.230 for practicals. The fee has been increased from Rs.510 to Rs.520 for the second year general art courses, while the second-year general science fee has gone up from Rs.730 to Rs.750, including Rs.520 for theory and Rs.230 for the practical exams. Similarly, fee for the second-year vocational courses is Rs.750, including Rs.520 for theory and Rs.230 for the practical exams, as against Rs.730 in the pre-

vious academic years.

Initially, plans were to double the intermediate examination fee to Rs.1,000 since the Andhra Pradesh government had increased the intermediate exam fee from Rs.1,500 there. However, the proposal was shelved in the eleventh hour, as such a hike would receive severe backlash from the student community in the State. Every year, over nine lakh students, including first and second-year, sit for the intermediate examinations.

Meanwhile, the Board has also announced due dates for paying the examination fee, which can be paid by students at their respective colleges without a late fee between November 6 and 26. With a late fee of Rs.100 and Rs.500, the fee will be accepted from November 27 to December 4, and December 5 to 11 respectively. The fee can also be paid with a late fee of Rs.1,000 and Rs.2,000 from December 12 to 18 and December 19 to 27 respectively. The fee due dates are applicable to all first and second year regular



students, failed candidates (general and vocational) and attendance exempted private candidates (without college study) for

arts/humanities groups, who wish to appear for inter exams to be held in March next year.

Nights in Hyderabad give winter feel as minimum temperatures drop below 20 degrees mark



Hyderabad: Slowly yet steadily, the temperatures in the city have started to slide down. The nights have already started to give the winter feel and the true essence of the season is expected to be felt this week. Having dropped below the 20 degree Celsius mark, the mercury during the night time has touched to drop further to 17 degree Celsius in some parts of the city, particularly the suburbs. On Monday, the minimum temperature in areas such as Rajendranagar, Ramachandrapuram and Patancheru, was recorded between 17.6

degree Celsius and 17.8 degree Celsius. The minimum temperatures recorded for GHMC areas as part of weather observations by the Telangana Development Planning Society had areas such as Alwal, Qutbullapur, Chandanagar and parts of Secunderabad logging in around 18 degree Celsius. However, locations such as Santoshnagar, Falaknuma, Charminar and Malakpet were slightly warmer with temperatures of 21 degree Celsius and 23 degree Celsius. The weather forecast for the next three days

looks the possibility of areas such as Rajendranagar, Begumpet, Secunderabad, LB Nagar and Jubilee Hills starting to experience the chill with temperatures to 16 degree Celsius. Interestingly, the day temperatures in the city however have remained above 30 degree Celsius and areas such as Kapra, Yousufguda, Chandanagar, Amberpet, Mehdiapatnam and Hayathnagar around 34 degree Celsius and 35 degree Celsius on Monday. Kapra remained the warmest place in the city logging in the highest day temperature of 35.6 degree Celsius. According to the Telangana De-

velopment Planning Society, the next three days could be witnessing a slight tapering down of the maximum temperatures also and the day time turning a tad cooler with temperatures in most places going down below the 30 degree Celsius mark. Meanwhile, the IMD-Hyderabad forecast, the city during the next 24 hours will have a partly cloudy sky with mist of haze conditions prevailing during morning hours. The maximum and minimum temperatures would be around 32 degree Celsius and 19 degree Celsius with north-easterlies with wind speeds of around 6 to 8 kmph. Similar, forecast has been made for the next 48 hours too.

KTR invited for MYTA decennial celebrations on November 9

Hyderabad: BRS working president KT Rama Rao has been invited for the decennial celebrations of Malaysia Telangana Association (MYTA) to be held at Malaysia on November 9. MYTA members led by its president S Tirupati met him Rao on Wednesday and extended the invitation in this regard. Former Chief Minister K Chandrashekhara Rao formally launched MYTA after the formation of Telangana State. Rama Rao will be accompanied by the BRS leaders including se-



nior MLA G Jagadish Reddy, MLC Goreti Venkanna and other senior leaders.

The Nilgiris as a shared wilderness

Exactly 20 years ago, in the summer of 2004, I fell in love again. First with a tree, then with a mountain, and, eventually, with a whole biosphere. On an exploratory journey in Coonoor, Tamil Nadu, my husband and I landed up in a beautiful colonial bungalow with an enormous blue gum eucalyptus at the entrance. Until that moment, I had thought of the species as foreign, as invasive, as water greedy. All its negative labels disappeared as I gazed in astonishment at the girth of this giant, its ghostly branches, and its perfectly balanced canopy. Soon, we had a second home in the Nilgiris, and a new commitment to the conservation of this remarkable ecozone. The Nilgiri biosphere is the first UNESCO-declared biosphere in the country, covering over 5,500 square kilometres across the three States of Karnataka, Kerala and Tamil Nadu. From the iconic Doddabetta, rising 2,637 metres into the sky, to the 260-m depth of the Moyar gorge, it encompasses a rich biodiversity. It has endemic flora and fauna seen nowhere else in the world, such as the medicinal *Baeolepis nervosa* plant used by the Irula tribe, the Nilgiri Chilappan, and the star-eyed bush frog.

More human activity, new challenges. Of late, this biosphere has seen more human activity than ever before. Known primarily for its colonial-era tea plantations, it now boasts a thriving agriculture and tourism economy. While both sectors bring in much needed livelihoods, they have also brought in new challenges. The tourism is less sustainable than local communities and the State would like, with day-trippers adding to the waste and the traffic snarls. Farmers increasingly use heavy pesticides and fertilizers, which contaminate once pristine water sources.

In the face of such rapid change, local communities have galvanised themselves to protect their home. Many civil society organisations in the district have innovated for sustainability, such as 'Clean Coonoor', a public-private partnership that creates a circular economy for growing solid waste. And the Keystone Foundation, which empowers indigenous and local communities for climate resilience. The State government and the district administration too have advanced aspirations for the Nilgiris, including the three hill stations of Ooty, Coonoor and Kotagiri, which attract visitors from across the country. They plan to go carbon neutral, stop plastic waste, conserve endemic species such as the Nilgiri tahr that roam the high shola grasslands and reduce invasives such as Lantana camara and pine to restore native shola species in the valleys. Alongside, there is an increasing interest in the culture and the history of the ancient Nilgiris. The settlements of the indigenous Toda community, who have lived in the Blue Mountains for millennia, are a must on the tourism trail. Unfortunately, only a few hundred people remain today, a frail link to the ecological knowledge of ancestors past.

One of the most ancient landforms in India, the Moyar river for two and half billion years has carved a gorge, the deepest in peninsular India. During the summer, the valley transforms into a dry, arid landscape, punctuated only by the lush, green ribbon of riparian vegetation along the river. Photo: Special Arrangement/ Felis Creations



The state alone cannot undertake the task of protecting India's first UNESCO-declared biosphere; communities need to get involved

of the most ancient landforms in India, the Moyar river for two and half billion years has carved a gorge, the deepest in peninsular India. During the summer, the valley transforms into a dry, arid landscape, punctuated only by the lush, green ribbon of riparian vegetation along the river. Photo: Special Arrangement/ Felis Creations Conservation success, helping the state. A measure of the success of conservation efforts is in the numbers of wild animals that thrive in the Nilgiri Biosphere, the largest forest expanse in the country with protected areas including Mudumalai and Mukurthi. Increasing wildlife numbers have led to wide dispersal outside protected areas. Wildlife is everywhere now, in new ecological niches created by global warming. Plants and animals have successfully adapted to living almost incognito among us. The best example is that of the elusive leopard, which has developed quite an appetite for domestic dogs. You can find the Indian gaur in the tea plantations, wild pigs in the garbage dumps, and sloth bears and leopards prowling around bungalows at night. Last year, a rather clever sloth bear broke into our home, wandered around the house, and, no doubt, disappointed by the lack of food, left the house jumping from the first-floor balcony. We were away, but our CCTV cameras recorded the entire adventure. Neighbours have had wild encounters too, with porcupines and mouse deer, elephants and leopards. Surprisingly, people seem to have adjusted to this development, though human-wildlife conflicts hit the news every so often.

This is part of an emergent global culture where billions of people are becoming nature lovers. They are rediscovering

wonder. Citizen science has become a movement. Thanks to democratising technologies, people can share the beauty around them with one click; they can raise issues of concern, about shrinking habitats and human-animal conflict. Clear evidence has emerged through the work of non-governmental organisations such as the Nature Conservation Foundation and WWF, that simple, yet powerful, technologies, which include early warning systems through mobile phone-based alerts, cameras and GPS tracking of animals, have helped reduce dangerous wildlife encounters. When animals are so widely loved and so closely tracked, poaching becomes much riskier. Poaching thrives in secrecy, away from the public gaze. When tourists and wildlife enthusiasts wish to immerse themselves in wilderness, there is economic incentive locally to ensure that nature flourishes.

If we want to continue to conserve this unique biosphere, it must be with the help of society, of the samaaj. We have to align also with the bazaar — represented by plantations, farmers, traders and the tourism industry. The state, including the Forest Department, cannot be the sole steward of the wild. It is impossible for sarkaar to take whole and sole accountability, even if the Wildlife (Protection) Act 1972/The Wildlife (Protection) Amendment Act, 2022 says all wild animals belong to the state. The perception that animals are the government's responsibility creates a great disaffection in the public mind. Farmers get angry with the forester. Plantation owners become wary. "If these are your animals, you keep them. Why are they eating my crops, or injuring our workers?" Yet, hard boundaries, fences and walls are neither feasible nor

desirable, to keep animals inside the forests. Instead, what if we assumed that we are all in this together? What if we created a trust network of everyone interested in the conservation of our biodiversity? What if we took advantage of all emerging technologies such as sensitive cameras, satellite imagery, sensors and artificial intelligence, both within and outside of protected areas? What if all citizens of our country were engaged in the regeneration of our natural wealth?

The pivotal role of storytelling. As I have discovered in my 40-year ecological journey, to conserve nature, we first must learn to love. To love, we have to sense. It is not a mere intellectual exercise. If we see the beauty and the frailty of the wild, its flora and fauna — from the tiniest ant to the mightiest elephant, our wonder is ignited. We want to protect, to nurture and be nurtured. Not everyone can visit every area of wilderness they wish to explore. Storytelling by the few who can is critical to the process of creating communities for conservation. Our ancestors in the Nilgiris knew this well. In Sigur and Vellerikombai, the ck art created thousands of years ago still celebrates the relationship between humans and animals. Charcoal and chalk have been replaced by cameras and pixels, but the urge remains the same. To share, to connect, to preserve. Tomorrow, November 3, is International Day for Biosphere Reserves. In a first such documentary, we at Rohini Nilekani Philanthropies, together with Felis Films, are proud to present The Nilgiris — A Shared Wilderness. We have dedicated this film to the communities of the Nilgiris and to Forest Departments across the biosphere.

MG Windsor becomes India's highest-selling Electric Car in Oct 2024

JSW MG Motor India recorded remarkable sales for its recently launched MG Windsor, India's 1st Intelligent CUV, in October 2024. The company sold 3116 units of the CUV, contributing nearly 30% of total Passenger Electric Car sales in October. The company witnessed a 31% YoY growth, selling 7045* units in October 2024, the highest sales figure achieved since the company's inception. The carmaker's sharp focus on sustainable mobility solutions for a cleaner tomorrow is yielding encouraging results, with its NEV portfolio significantly contributing to sales growth, M-o-M. In October, NEVs contributed 70% of the total sales of JSW MG Motor India, reflecting the rapid increase in popularity of the company's electric vehicle portfolio among customers. * These are wholesale figures About JSW MG Motor India

SAIC Motor, a global Fortune 500 company with a presence in over 100 countries and JSW Group (India's leading conglomerate with interests across B2B and B2C sectors) formed a joint venture - JSW MG Motor India Pvt. Ltd. in 2023. The joint venture aims to build a smart and sustainable automotive ecosystem while continuing to stay focused on developing a diverse portfolio of vehicles to give car buyers better access to advanced technologies and futuristic products with attractive value propositions. JSW MG Motor India Pvt. Ltd. is committed to introducing world-class technology, strengthening the manufacturing landscape, best of innovation across its business operations, and generating significant employment opportunities



through extensive localisation. About Morris Garages

Founded in the UK in 1924, Morris Garages vehicles were world-famous for their sports cars, roadsters, and cabriolet series. MG vehicles were much sought after by celebrities, including British Prime Ministers and even the British Royal Family, for their styling, elegance, and spirited performance. The MG Car Club, set up in

1930 at Abingdon in the UK, has thousands of loyal fans, making it one of the world's largest clubs for a car brand. MG has evolved into a modern, futuristic, and innovative brand over the last 100 years. Its state-of-the-art manufacturing facility in Halol, Gujarat, has an annual production capacity of 1,00,000 plus vehicles and 6,000 direct and indirect employees. Driven by its vision of CASE (Connected, Autonomous, Shared, and Electric) mobil-

ity, the innovative automaker has augmented across-the-board 'experiences' within the automobile segment today. It has introduced several 'firsts' in India, including India's first Internet SUV – MG Hector, India's first Pure Electric Internet SUV – MG ZS EV, India's first Autonomous (Level 1) Premium SUV – MG Gloster, the Astor-India's first SUV with personal AI assistant and Autonomous (Level 2) technology, and MG Comet – The Street-Smart Car.

A Two-Day Seminar on "New Criminal Laws" to be Held on 9th and 10th november

**A Two day National Seminar
on
Bharath's New Criminal Laws:
An Era of Transformation of Criminal Justice System.**

9th & 10th November 2024

Hyderabad, November 06, 2024: Ananntha Law College and Viswabharathi College of Law, in collaboration with the University College of Law, Osmania University, are thrilled to announce a two-day seminar titled, "New Criminal Laws: An Era

of Transformation of Criminal Justice System," set to take place on November 9 & 10, 2024. The seminar will be held at the Platinum Jubilee Auditorium, PGRRCCDE, Osmania University, Hyderabad. This enlightening seminar aims to bring together

legal experts, distinguished guests, and scholars from across the country to discuss and share insights into the evolving landscape of criminal law. As we stand on the brink of significant transformation in our criminal justice system, this platform invites participants to explore the implications of new criminal legislation and the challenges they present. Ravi Anantha, Correspondent of Ananntha Law College, expressed his enthusiasm for the event, stating, "This seminar provides a crucial opportunity to engage in meaningful dialogue about the recent developments in criminal law. It's imperative for legal professionals to stay informed and adaptive as the legal landscape evolves."

Attendees can look forward to an engaging lineup of activities, including panel discussions, paper presentations by authors, and interactive sessions focused on contemporary issues in criminal law. Each session is designed to facilitate comprehensive discussions, foster collaboration among legal practitioners, and enhance understanding of the practical impacts of recent reforms in criminal legislation. Dr. M. V. Chandramathi, Seminar Convener, added, "We are excited to host leading experts and scholars who will share their insights on the new criminal laws. This seminar is not just about legislative changes; it's an opportunity to reconsider and refine our approach to justice in our country."

MCEME new HQ building 'Anudesh' inaugurated

Hyderabad: Lt Gen Neeraj Varshney, Commandant, Military College of Electronics and Mechanical Engineering, named the new college HQ building as 'Anudesh'

meaning 'Directions', on Wednesday. Anudesh has a newly designed foyer, which showcases the roots and complete history of MCEME.

Catch the charming romance of 'Iss Raat Ki Subah Nahin' in Telugu this November 8 on Tata Play South Talkies

Dive into a whirlwind of romance and laughter with *Iss Raat Ki Subah Nahin*, airing on Tata Play South Talkies on 8th November 2024 at 7 PM in Telugu! Starring the charismatic trio Sri Simha Koduri, Chitra Shukla, and Misha Narang, this film serves a perfect blend of love, humour, and unexpected twists. The story follows a groom grappling with cold feet on his wedding night, triggering a chain of chaotic, hilarious events that will keep you hooked. With its quirky plot, vibrant cinematography, and an infectious soundtrack, *Iss Raat Ki Subah Nahin* promises non-stop entertainment. So, grab your popcorn and tune in to service number 350 (only on Tata Play) to experience this modern-day rom-com from the Telugu film industry.

Slice-of-life Story

A captivating blend of comedy, romance, and drama, *Iss Raat Ki Subah Nahin* weaves an unforgettable tale centered around Veeru, a groom who makes the bold decision to flee on his wedding night. What begins as a simple case of cold feet quickly unravels into a whirlwind of chaos, humor, and surprising discoveries. As Veeru navigates encounters with eccentric characters and faces a series of comedic and tense scenarios, the true motivations behind his abrupt escape gradually come to light. The film skillfully balances light-hearted humor with emotional depth, drawing audiences in with its exploration of love, relationships, and the weight of commitment.

Star-Studded Cast

The talented trio of Sri Simha Koduri, Chitra Shukla, and Misha Narang breathe life into their characters. Sri Simha Koduri excels as Veeru, the conflicted groom who bolts from his wedding, seamlessly blending humor and emotional nuance as he navigates a night of chaos. Chitra Shukla shines as Madhu, the bride-to-be, portraying her frustration and vulnerability with authenticity and depth, making her an integral part of the story. Misha Narang brings a standout performance as Krishnaveni, whose bond with Veeru adds an extra layer of complexity to his predicament. The natural chemistry among the three actors enriches both the comedic and emotional beats, making the story compelling and heartfelt.

Visuals and Direction

The vibrant cinematography by Suresh Ragutu and the skillful direction by debutant Manikanth Gelli infuse *Iss Raat Ki Subah Nahin* with a fresh and visually striking style. Ragutu's work captures the film's colourful settings and lively atmosphere, employing dynamic shots and creative angles that perfectly reflect the quirky spirit of the story. Gelli's direction is notable for its ability to maintain a light-hearted tone while managing the film's pacing effectively. The fast-paced narrative ensures that the story remains engaging, blending humor and romance seamlessly. Together, these elements create a captivating film that is as enjoyable to watch as it is to listen to.



Why Microsoft Excel won't die



Excel quickly became one of the most popular business tools. Exact figures are hard to pin down because the software is bundled with other Microsoft products, but last year the company reported that its cloud version had nearly 400m paid users.

For many, Microsoft Excel is the epitome of corporate drudgery. It's dreaded #VALUE! error has driven an incalculable number of users to despair. Yet among financial analysts, management consultants and even the odd business journalist, the spreadsheet program, which this month entered its 40th year, is a handy tool for everything from interrogating company financials to pricing assets. Satya Nadella, the boss of Microsoft, has called it the "best consumer product" the tech giant ever made. The program even has its own world championship in Las Vegas, where spreadsheet wizards pivot, concatenate and VLOOKUP their way to victory. Excel was not the first spreadsheet for PCs. That honour belongs to VisiCalc (short for visible calculator), built in 1979 by Dan Bricklin, then a student at Harvard Business School. By 1983 a rival program, Lotus 1-2-3, had taken the lead. When Microsoft released Excel in 1985, it brought a few clever twists. Instead of recalculating every cell when one changed, it updated only the affected cells. This made it much faster, especially on early PCs. Microsoft also ditched the clunky command-line interface for an easier-to-use graphical one. Excel quickly became one of the most popular business tools. Exact figures are hard to pin down because the software is

bundled with other Microsoft products, but last year the company reported that its cloud version had nearly 400m paid users. Mastery of Excel is prized: more than 100m LinkedIn users list it as a skill, compared with 61m for Google Sheets, a rival program, according to Senacea, a spreadsheet consultancy. Excel has featured in plenty of workplace blunders—though its defenders will be quick to blame human error. The financial world is littered with tales of costly spreadsheet errors. Excel has also been blamed for botching gene names in over a third of genomics papers (because it labelled them as dates); underreporting COVID-19 cases in England (because it only had a limited number of rows in which to record the results); and disrupting the trial of January 6th rioters in America (because sensitive information was left in hidden cells). Such snafus have not dented Excel's dominance. Might artificial intelligence (AI) steal its crown? With whizzy new tools powered by technology promising to make data analysis easier, the familiar grid of numbers and calculations could soon feel outdated. Rather than replacing spreadsheets, though, AI might make them even better. Last month Microsoft introduced an AI assistant for Excel which lets users crunch data using natural-language prompts.

'No More Hot Air': UNEP calls for urgent action to prevent climate catastrophe

As emissions climb to unprecedented levels, the UNEP's latest report exposes a widening chasm between climate pledges and reality. When COP28 closed in Abu Dhabi last December, with much fanfare, a statement by president Sultan Al-Jaber appeared lost in the din. In his closing speech, Al-Jaber said: "We are what we do, not what we say." Strong words that now seem to haunt the world hurtling towards 3.1°C of warming by century's end, according to the latest Emissions Gap Report from the United Nations Environment Programme (UNEP). The report titled "No more hot air...please!", issued a central message: "Ambition means nothing without action." This message cuts to the heart of the climate crisis, as despite decades of climate negotiations and commitments, global greenhouse gas emissions continue to rise, reaching an unprecedented 57.1 GtCO₂e in 2023. This 1.3% increase from 2022 levels signals that the world is moving in precisely the wrong direction at a time when dramatic emissions reductions are desperately needed. While countries have made increasingly ambitious pledges, the implementation gap between promises and actual policies continues to widen. The report reveals that the increase in total greenhouse gas emissions has been above average from 2022 levels at 1.3%. In the decade preceding the Covid-19 pandemic, (2010-2019) GHG emission growth averaged 0.8% per year. The window for limiting warming to 1.5°C, the more ambitious Paris Agreement goal, is rapidly closing. Current policies put us on track for a catastrophic 3.1°C of warming, while even the most optimistic scenario of countries fulfilling all their pledges would only limit warming to 1.9°C. To keep global warming under 1.5°C, emissions must fall 42% by 2030, compared to 2019 levels. For 2°C, emissions must fall 28% by 2030. In the 2035 nationally determined contribution targets, emissions must fall 57% for 1.5°C and 37% for 2°C, UNEP said. Perhaps most concerning is the trajectory of the G20 nations, which account for 77% of global emissions. The report indicates that eleven G20 members are off track to achieve their Nationally Determined Contributions (NDC) targets, and collectively their commitments fall far short of both cost-effective and fair-share pathways aligned with the Paris Agreement. This reality check is likely what prompted UNEP executive director, Inger Andersen, to call for global mobilisation on climate action. "Climate crunch time is here. We need global mobilisation on a scale and pace never seen before – starting right now before the next round of climate pledges – or the 1.5 degrees Celsius goal will soon be dead and well below 2 degrees Celsius will take its place in the intensive care unit," said Andersen in a statement.

Some, however, may argue that the report isn't entirely doom and gloom. It presents compelling evidence that the technical and economic means to bridge the emissions gap exist. Remarkably, just two proven technologies – solar photovoltaic and wind energy – could deliver 27% of required emission reductions by 2030 and

38% by 2035. Combined with forestry measures like reduced deforestation and improved forest management, which could contribute another 19-20% of reductions, these readily available solutions could drive significant progress. But, nations paying heed to these suggestions has been a rare occurrence in the past. The financial challenge, while substantial, is not insurmountable. The report estimates that alignment with 1.5°C pathways requires a sixfold increase in mitigation investment, with incremental investment needs of \$0.9-2.1 trillion annually. While these figures seem daunting, they represent a manageable portion of the global economy and financial markets, which approach \$110 trillion. The timing of this report is particularly significant as countries prepare their next round of NDCs, due in February 2025. These NDCs must include targets for 2035 and will be crucial in determining whether the world can get on track for the Paris Agreement goals. The report provides clear guidance for these submissions, emphasizing the need for comprehensive coverage of all gases and sectors, specific quantitative targets, detailed implementation plans, and clear mechanisms for accountability. The report also acknowledges the need for differentiated ap-



proaches based on national circumstances and development needs. This points to the crucial role of international support and finance in enabling ambitious climate action in developing economies. The 2024 Emissions Gap Report serves as both a warning and a roadmap. It demonstrates that while the challenge of closing the emissions gap is daunting, it remains technically and economically feasible. The key question now is whether governments, particularly those of G20 nations, will finally

match their ambitious pledges with concrete action and implementation. The upcoming round of NDCs will be a crucial test of this commitment and may well determine the future trajectory of global climate action.

"I urge every nation: no more hot air, please. Use the upcoming COP29 talks in Baku, Azerbaijan, to increase action now, set the stage for stronger NDCs, and then go all-out to get on a 1.5-degree Celsius pathway," said Andersen.

Blood-based tests emerge as key tools for early Alzheimer's detection

New Delhi: While early detection of Alzheimer's disease is crucial for better outcomes, a report on Wednesday said that blood-based tests are emerging as valuable tools. The report by GlobalData, a data and analytics company, offers accessible alternatives to PET scans and cerebrospinal fluid (CSF) analysis. Currently, Alzheimer's affects over 55 million people globally, and cases are projected to triple by 2050. Advances in diagnostic methods that can make diagnosis faster, less invasive, and more affordable can help in the timely intervention of the neurodegenerative disease. However, the report said questions remain about their real-world impact on patient outcomes. Ashley Clarke, Senior Medical Analyst at GlobalData said that blood-based biomarker tests that are cost-effective and efficient in early assessment, have taken a major leap forward in diagnostics with it being used for conditions like heart attacks. "For Alzheimer's disease, reliable and accessible testing could lead to earlier detection, giving patients more time to pursue interventions and lifestyle changes," Clarke said.

According to GlobalData's Pipeline Products Database, more than 150 in vitro diagnostic tests for Alzheimer's disease are currently in development. However, the USFDA has yet to grant full approval to blood-based Alzheimer's tests. "With high negative predictive values, blood-based tests could serve as reliable screening

tools, helping reserve hospital resources for procedures such as PET scans for patients most likely to need them," Clarke said. GlobalData reports that at least five pipeline devices are now in the regulatory approval process across the US and Europe, yet ethical and regulatory challenges

persist. These tests raise concerns about overdiagnosis, exposure of sensitive health data, and the potential for insurers to adjust premiums based on test outcomes. Predictive testing also introduces ethical considerations around informed consent

ICICI Prudential Life tops Claim Settlement Ratio at 99.35% in Q1-FY2025

ICICI Prudential Life Insurance has declared a claim settlement ratio of 99.35% for Q1-FY2025, the highest amongst all life insurance companies in the country. Notably, the average claim settlement turnaround time was just 1.2 days. Also, during this period the total value of death claims settled by the Company was at Rs. 381.24 crore.

Mr. Amish Banker, Chief Operations Officer, Customer Service, ICICI Prudential Life Insurance said, "Life insurance is a product which ensures the financial security of the family in case of loss of the earning member. Therefore, we process every claim with utmost sensitivity and quickly. For Q1-FY2025 we had an individual death claim settlement ratio of 99.35% and the average time taken to settlement a non-investigative death claim was just 1.2 days. We believe our claim settlement ratio is the

best in the best in the industry. For this same period, we settled claims totalling Rs. 381.24 crore. We have a history of consistently having an industry leading claim settlement ratio. For instance, in Q1-FY2024 it was 97.94%, for Q2-FY2024 it stood at 98.14%, in Q3-FY2024 it was 98.52% and for FY2024 it was 99.17%. Our 'Claim For Sure' service initiative promises to settle all eligible death claims in one day after submission of all required documents. Specifically, under this initiative we settled claims amounting to Rs. 68.74 crore in Q1-FY2025.



Gukesh brooks no complacency as he readies forces for World title assault

Not often does a teenaged challenger start as the overwhelming favourite against the experienced champion. D. Gukesh is very much conscious of the fact that most people — including some of the world's top players — expect him to beat Ding Liren in the World chess championship match, which begins in Singapore on November 25. During a recent online interaction with select media, including The Hindu, the 18-year-old made it clear that such expectations did not put undue pressure on him. "It doesn't really add pressure," he said. "I am glad that people say this about me and, in general, I am happy with my form. The pressure is just playing in the World championship. But there is no additional pressure because of what people are saying [about my chances]."

Contrasting runs of form People are saying so because of two factors: Gukesh enters the World title match after playing some remarkably solid chess for quite some time, including a superlative display at the Chess Olympiad, where he led India to the team gold in the most convincing of manners; Ding, on the other hand, has been in awful form and questions have been raised about his mental health. The 32-year-old revealed that he had consulted a psychologist. "It doesn't seem like I've been playing the way I used to," Ding said in a recent interview to Singapore's The Straits Times. "The assessment is correct and I don't know if I will ever reach that level again." He had taken a nine-month break after becoming only the second Asian to win the World chess championship last year, defeating Russia's Ian Nepomniachtchi. "I feel as per normal, the doctor has given some advice," he said. "Recently, I have been playing basketball after dinner, trying not to give myself too much stress." He said he was feeling okay. "Neither good nor bad," he elaborated. "I'm not at my lowest and have walked out of the darkness from the last one and a half years... I have moved past that now and I feel like I have been playing decent chess but have not been winning." If you are a fan of Ding, all of that will not make for easy reading. But it may not be wise to write him off easily. World No. 2 Hikaru Nakamura has gone on record saying that Gukesh's chances against Ding at the World championship are 80-20. World No. 1 Carlsen has said Gukesh has a significant advantage and that if he strikes first, he will win the match without trouble. The five-time World champion from Norway, whose abdication led to the crowning of Ding, believes that denying that first strike could work for the Chinese.

The World championship is a long affair, especially by today's standards. But back in 1984-85, reigning champion Anatoly Karpov took on Garry Kasparov in an all-Soviet Union battle that didn't produce a winner even after five months and 48 games. It took another 24 games in late 1985 before Kasparov began his long reign as the World champion. That two-year-long World championship match was a classic; it was a thriller even, of the slow-burning variety. Kasparov, in the first stage of the match, was trailing 0-5, and Karpov needed only one more win. But, the younger man

fought back from the brink of defeat and staged an astonishing fightback. The games played by the two Ks from those historical matches are still savoured by fans of classical chess. The Singapore match will be of much shorter duration. Rules of engagement

It will be played over 14 games: the player who scores 7.5 points will be crowned the champion. If the score remains 7-7, the title will be decided by tie-breakers, by playing games of shorter time controls. Most people reckon Gukesh might not need those tie-breakers. The Chennai lad, however, insists he sees it as a match against a strong player. "And I'm sure he will be coming to the match with the right spirit and he'll be trying his best," he said during the online chat. "My approach is to treat every game with the utmost respect and energy and give it my best." He said he had prepared for a possible clash with Ding at the Chess Olympiad in Budapest, as India was drawn to play China in the seventh round. But, China chose to rest Ding for that match and thus the most anticipated game at the Olympiad did not happen at all. It would have been a teaser for the World title match. "On the rest day before the match against China, we thought it was very likely he would play but there was a slight chance that he might not want to because he lost the previous round," said Gukesh. "I was ready for both scenarios, and it was not a huge surprise when he decided to rest that game. It doesn't make a huge difference. Obviously, it's tough for anyone to play after a loss, and it's very



understandable that he didn't want to play. We already played in the Sinquefield Cup, so we got a bit of a teaser before the match." That game in the Sinquefield Cup had ended in a draw. It was the fifth classical game they were playing against each other. Two other games had been drawn, while Ding won twice. Yes, that means Gukesh hasn't beaten Ding yet in a classical game of chess. In Budapest, China had fielded Wei Yi instead of Ding for the top board clash against Gukesh. The way he won that end-game, converting the small advantage he had slowly into the full point, is an excellent example of the progress Gukesh has made as a player. That was Carlsen-esque. Adding a layer Former World No. 3 Anish Giri told The Hindu that Gukesh was now a different player. "He

has added a solid layer to his play because he was always good at generating chances, at going for uncompromising chess but he didn't have a solid backup," he said. "So now Gukesh is this player who has two modes. He can create a fight and try to do this sort of dogfight type thing, but he can also, if he needs a draw, shut you down. That makes him very strong." Gukesh's strength was very evident when he won the Candidates tournament — the qualifying event for the World title match — at Toronto earlier this year. After making it to the event at the last minute, following the Chennai Grand Masters, he played superbly to win the Candidates that featured the likes of Nakamura, Fabiano Caruana, Nepomniachtchi and compatriots R. Praggnanandhaa and Vidit Gujrathi.

Discovering Kaikeyi, the woman behind the villain

I finally give in to a book I've been avoiding this Diwali: Kaikeyi by Vaishnavi Patel. Growing up, I've known Kaikeyi as the jealous, manipulative stepmother. The very name "Kaikeyi" brings up such strong associations: the stepmother who sends Ram to the forest, separates the brothers and brings King Dasharath to his deathbed. She is the villain in every version of the Ramayana I've read, from C Rajagopalachari to Kamala Subramaniam to Amar Chitra Katha comics. Yet when I first spotted Kaikeyi on display in a New York bookstore, I felt an odd pull. The cover is stunning, the silhouette of a woman against a blazing orange background. But I can't bring myself to pick it up. Something holds me back — maybe it is years of conditioning or loyalty to the Ramayana I've grown up with. This impression is so strong, so ingrained, that even seeing her name on a book cover makes me turn away. I know her story already — why dig deeper? Time passes. Every so often, I come across Kaikeyi again, at bookstores, in articles, but each time I turn away, unconvinced. This surprises me because I love retellings, especially ones like books

like Yajnaseni about Draupadi and Pandora's Jar about the women of Greek mythology. But something about this book feels too radical and even too transgressive to engage with.) Then, after two years of chance encounters, my reader friend Sumedha posts a glowing review. And this time I feel ready. The Kullu Dussehra Mela has recently come to an end. Along with thousands of people at Sultanpur, I have seen the gods of each village — hundreds of them — travel by foot along ancient paths for a grand gathering to honour Raghunath ji (Ram). For seven days, we celebrate with drums, dance, and local storytelling, listening to the stories of each deity with its own mythology. Of these, the grandest is the goddess Hadimba, the fierce protector and ancestor of the valley's people. Every morning, her drums pull me out of sleep. Reading The Many Faces of a Himalayan Goddess, I discover how rich her stories are and how her origins are far more complex than her role as Bhima's wife. With these influences fresh in my mind, I finally decide to pick up Kaikeyi.

And from the very first page, I am

hooked. The story flows beautifully, beginning with Kaikeyi's childhood in the kingdom of Kekaya, at the foothills of the Himalayas. Kaikeyi is smart, sensitive and clever, with the sensibility of a modern-day feminist, fighting to find her place in a world that undervalues her. She is the rebel that a dominant mainstream will find it necessary to vilify. Reading Kaikeyi alongside the rich traditions of Kullu Dussehra feels like an awakening. Just as Hadimba's story goes beyond her brief mention in the Mahabharata, Kaikeyi's story is much more than her role in Ram's exile. Both women show us the power of telling one's own story, and that every story has layers if we are only willing to be open to them, to listen and to read. What about you dear Reader? Do you enjoy retellings — which ones have you found most powerful — do write in with recommendations. And until next week, happy reading. Sonya Dutta Choudhury is a Mumbai-based journalist and the founder of Sonya's Book Box, a bespoke book service. Each week, she brings you specially curated books to give you an immersive understanding of people and places.

How cybercriminals use social engineering and malicious APKs to scam users | Explained

The story so far: In mid-October, traveller Bhargavii Mani claimed that she lost close to ₹1 lakh while trying to book lounge access at the Bengaluru airport. The scam was allegedly executed after Mani was asked to download an APK (Android Package format) file that looked like a regular app, shared via a WhatsApp chat originating from an international number. The malicious APK was able to function after she clicked on the link and granted screen mirroring access to a supposed customer care adviser during a video call.

When checking her credit card statement later, Mani noticed an unauthorised transaction of ₹87,125 to a PhonePe account. Additional transactions were also attempted but were denied due to the card reaching its spending limit. Mani also claimed her contacts were unable to reach her, and that a man was answering her calls. This could have been due to malicious call forwarding on her device.

How do cybercriminals use Big Tech platforms?

Mani said she was asked to download the malicious app from a fake website, which no longer exists. The URL presented to her was "Loungepass.in," the link to which was shared through a WhatsApp business account. The phone registered to the account had an international number. Mani claimed this fake website was one of the top results on Google, pointing to gaps in the verification process when big businesses are listed in search results. Loungepass.com is a genuine website that allows users to pre-book airport lounge access at major airports. In Mani's case, social engineering tactics were employed to lure her to the fake site; a method commonly used by threat actors. However, it is important to note that Apple's iOS is designed to prevent apps from being downloaded or installed directly from a link that bypasses the official Apple App Store, which enforces strict security protocols. This is where the technical prowess of the scam comes into play.

How did the malicious APK work?

The only way to download an app on an iOS device is through the official Apple App Store. Apps in the store are verified by Apple and regularly checked for malicious code to ensure user security. However, users can download and test unreleased apps on their devices by enabling a hidden setting within iOS. This feature allows users to test beta or unreleased versions of apps from developers. "Apple's Swift SDK also allows screen sharing (both in-app and in the background)", explained cybersecurity researcher Vishesh Kochher. Scammers can use social engineering techniques to enable this setting and allow people to download malicious apps that appear to be legitimate. In Mani's case, once the malicious APK accessed her device, scammers likely enabled call forwarding. For example, this can be done on Airtel's network by dialling a code, followed by the phone number to which calls should be forwarded, Kochher explained. With call forwarding enabled, scammers can easily receive OTPs for transactions via phone banking. Kochher further says

that an app could be used on iOS to initiate phone calls. With calls forwarded to the scammers' number and outgoing calls controlled by the app, scammers could complete transactions without the user's knowledge. "The technical sophistication of the app used in this scam appears similar to those used by online loan sharks, which access messages, photos, and stored information," Kochher explained.

Who was behind the scam?

The website used to lure Mani into downloading the malicious app has been taken down. A simple search for the registered domain name shows the website, hosted by Hostinger, was registered in Gujarat, India. However, further details about the individuals behind the website—such as their phone number, address, and organisation—were redacted from the registry. Investigators can request this information.

How bad is the cybercrime situation in India?

In 2023, Indian citizens lost ₹66.66 crore in 4,850 reported cases of online scams. A report by the Indian Cybercrime Coordination Centre (I4C) revealed that digital financial frauds amounted to a staggering ₹1.25 lakh crore over the last three years. According to the National Cybercrime Reporting Portal (NCRP), at



least ₹10,319 crore was reported lost by victims of digital financial fraud in 2023. Additionally, 5,252 suspect URLs have been reported so far. The Parliamentary Standing Committee on Finance's report on 'Cybersecurity and Rising Incidents of Cyber/White Collar Crimes' noted that domestic fraud reported by Supervising Entities (SE) in FY23 totalled ₹2,537.35 crore. The use of sophisticated technical knowledge, coupled with social engineering techniques and a rise in data leaks, exacerbates the problem.

India ranked fifth globally in the number of breached accounts in 2023, with 5.3 million leaked accounts. Scams enabled by social engineering and technical expertise are unlikely to disappear anytime soon. Users are advised to tread with caution when clicking on unverified links, downloading new apps, and scanning QR codes. They should periodically check for compromised passwords across all online accounts, and regularly review their card records for unknown transactions.

Don't overthink it, on early dates, says Simran Mangharam

I have been working with a fair number of clients lately who seem overwhelmed and confused by the dating process. I know a lot has changed, and people tend to be more vocal and quicker to judge. I know this can be quite unsettling.

But... it can help to acknowledge that the arc of a romantic relationship is not that different from the arc of any new venture one embarks upon. One sets out with excitement, attentiveness, urgency; curiosity, nervousness, caution. As things settle down, comfort and familiarity set in. If one is lucky, one reaches a stage of stability and confidence.

The transition between these stages, in the dating context, should ideally occur gradually, as two people get to know each other, build tolerance for each other's quirks and peccadilloes, and build up enough love to accommodate touches of imperfect temper and mood. As I talk to clients about their fears and confusion, I have noticed that too many are attempting to rush the early stages. I see about 80% of my single clients muddy the waters by bringing committed-relationship behaviour into the courtship phase. By date three or four, they have become either too meek or too demanding; clingy or negligent.

There are some who argue that they can only "pretend to be perfect" for so long. Which alarms me, because pretence



should play no part in it. The point of those early dates is to be the best version of oneself. There is certainly a tacit understanding that no one is unfailingly that nice or interesting or kind. But it is assumed that the traits on display do exist in the person. One is not meant to walk in wearing a mask. After all, the point of the dates is to get to know one another. How can a

romance be kindled, and eventually sustained, if two people have only seen some gift-wrapped, ornamental version of each other? As I sought to untangle the issue further, I decided to examine the masks that clients went in with. I have found that many are basing their personas on ideas of what is and isn't desirable, drawn from clickbait Reels and stories online.

Bankers bruised by a populist promise

A few weeks ago, Singh, the branch manager of a public sector bank in Maharashtra, was at work when a woman and her family members walked in. They stood in queue, waiting to link their Aadhaar with their account, which is mandatory for beneficiaries of the Majhi Ladki Bahin Yojana, a government scheme. When Singh requested them not to let the children jump with their sandals on the sofa meant for senior citizens, one of the women got angry, he recalls. "She hit me with a high-heeled sandal," he says. The entire family then proceeded to assault Singh. The office staff rushed to get police help. The incident was captured on the bank's CCTV camera. Singh flicks out his phone and shows a 10-second clip of the footage. He has deleted the rest because it is "too traumatic". Soon after the incident, Singh was transferred abruptly and is now the manager of another branch of the bank, located within a 100-kilometre radius. He is aggrieved — he was supposed to be the bank manager for three years but was shunted out in just three months.

"I was not even asked if I wanted to move out. Those who helped protect me were also transferred. What was our fault? That we stood against those who attacked us and filed an FIR (first information report) against them?" he asks. "I feel like I am guilty even though I am the victim here."

Growing attacks The attacks on bank employees began soon after the Maharashtra government rolled out the Mukhyamantri Majhi Ladki Bahin Yojana, one of its flagship schemes, in August 2024. Under this, the government provides a monthly financial benefit of ₹1,500 to women through direct benefit transfers. Women between 21 and 65 years, who are permanent residents of the State, and have an annual family income of less than ₹2.5 lakh are eligible. The number of beneficiaries is 2.34 crore. The government had said "financial assistance under the Majhi Ladki Bahin Yojana 2024 will be transferred directly to the selected applicant's bank account." Days after the scheme was introduced, public sector banks across the State started disbursing the amount to beneficiaries. Maharashtra's current Mahayuti government that consists of the Bharatiya Janata Party, the Eknath Shinde-led Shiv Sena, and the Ajit Pawar-led Nationalist Congress Party is banking on the scheme to come back to power, following the Assembly elections this month. However, there are issues in implementation. Employees of public sector banks, who are an instrumental part of making the scheme successful, have been getting attacked and assaulted across the State by customers, borrowers, the public, and political elements. Fourteen FIRs have been filed across the State since August, but bank unions say that the number of assaults is actually three times higher. "Several fights have taken place over the counter," says a union representative. A high-level meeting at the Secretariat was held on October 29 on the problem, but the attacks continue. The video of a young man using foul language and trying to charge at a branch manager in Dombivli went viral. In Jalna, a local leader of the youth wing of the Swabhimani Shetkari Sanghatana, a farmers' union, allegedly assaulted a

branch manager at Varud Budruk in Jafarabad taluka over a delay in payment of grants to farmers and women. Again, the video went viral on social media. "We taught him a lesson in 'Swabhimani style'," local party workers told the media later. Also read | Bank employees in Maharashtra demand staff security, action against 'assaulters' Many bank employees say the police have failed to invoke Section 121 (causing grievous injuries to deter a public servant from their duty) of the Bharatiya Nyaya Sanhita in several FIRs. Instead, the police have filed watered-down FIRs, which makes it easy for the accused to get immediate bail, claim the employees. While the government has been trying to placate the bank employees, who are worried for their safety, many aspiring political leaders have also been at the forefront of these assaults, to gain quick public support, and have been live-streaming their attacks on their social media accounts. Many bank employees claim police apathy. Notices have been put up in banks, warning people of strict legal consequences if they attack bank employees. But the malady is deeper, according to experts.

Mounting service charges

One of the main conditions of the scheme is that the bank account has to be linked to the beneficiary's Aadhaar card. While several women had opened bank accounts, especially during the launch of the Jan Dhan Yojana, a financial inclusion programme of the Government of India launched in 2014, several accounts were dormant or were without KYC documents, explains Devidas Tuljapurkar, General Secretary of Maharashtra State Bank Employees' Association. (KYC or 'know your customer' is a mandatory process to verify customer identity and prevent fraudulent activities.) "When these women went to banks in the hope of getting ₹1,500, they were asked to update their KYC details or link their accounts with their Aadhaar. Some of them say they lost some money due to the automatic charges levied on the dormant accounts," he says.

In Loni Kalbhor, a village about 11 km east of Pune in western Maharashtra, Saguna Lonkar was aghast when she went to the bank to claim benefits under the scheme and found that a ₹92,000 penalty had been imposed on her account. She had been running a small business. The account became dormant from 2020 after she went bankrupt. Lonkar learned that approximately twice each month, ACH (Automated Clearing House) return charges of ₹354 had been imposed on her account. (ACH transactions are electronic money transfers between financial institutions that are often used for payroll, bills, taxes, and other financial activities.) In addition, other charges were levied. When the government transferred money under the Ladki Bahin Yojana, the penalty finally stood at ₹89,503. There are service charges for all bank services, including closure of an account. When such charges are automatically debited, bank employees cannot reverse them. When hundreds of beneficiaries throng the banks at the same time to claim benefits under schemes such as this, the responsibility of breaking this news falls on the branch employee. The employees fall in the line of fire. Interviews with bank



employees and account holders reveal how people are desperate for the money, and feel that they have been cheated. According to bank employees' unions, during the election season, the government is keen to show that it has disbursed the money. Banks are short-staffed and cannot deal with the serpentine queues. As patience wears out and service provision takes time, employees are sometimes assaulted. The problems in banks

Tuljapurkar says this is "commodification of poverty and helplessness". He says the poor are vulnerable and want to take whatever help the state offers. During election time, the political leaders take advantage of this helplessness. "This is election season. Why are bank employees being attacked now? It didn't happen earlier. Today, bank employees are well-off. They are paid better than before. The people who come to public sector banks are often poor. There is a financial gap between them. The poor believe that banks don't fulfil their demands. In fact, they believe that they are the ones that create impediments. So, there is anger against the system," he argues.

Tuljapurkar says this is a larger systemic issue that needs to be addressed. "It is cruel that the banks don't employ security guards for the safety of their own branch staff. If the government does not provide protection, the bank management should. In a recent meeting, the State government told the SLBC (State Level Bankers' Committee) that it disburses ₹8,000 crore through these banks and that the banks should spend on security," he adds. Vitthal Mane, convenor of United Forum of Bank Unions, says public sector banks are understaffed, which is why employees are being attacked. "Though processes are digitised, the people who come from rural areas or who are poor approach banks. Policymakers think that since banking is digitised, staff members are not needed. That is not true. We need more tech-savvy staff to help those approaching banks. That is why we had organised a dharna in Mumbai. We made three demands: there should be new recruitment; safety must be ensured; and strict action must be taken against the culprits."

The Hindu repeatedly contacted the SLBC representative, Satish Kumar, but he did not answer our detailed queries. However, an official who is not authorised to speak to the media admits that the issue is

of serious concern. "This is a big issue and banks have been taking cognisance of it," the official says. The minutes of the meeting held at the Maharashtra State Secretariat on October 29 with the subject line, 'Details of the meeting held for the bank transactions related to Mukhyamantri Majhi Ladki Bahin Yojana, chaired by Honourable Secretary of Women and Child Development department on 29/10/2024 at 3 pm', reads: "For the implementation of Mukhyamantri Majhi Ladki Bahin Yojana, there is a massive crowd in the banks for opening bank accounts of the beneficiary women, linking the bank accounts with Aadhaar, doing KYC, the demand that the installment should not be adjusted against pending service charges or loan installments." The minutes of the meeting say that according to the Convenor of United Forum of Banks Union, "inappropriate incidents" were taking place against the bank employees "during this rush." The note emphasises the need for adequate security measures and seeks Standard Operating Procedures from the banks that ensure the deducted banking service charges are refunded. It seeks more coordination of the police, the administration, and the banks for better security.

The government acknowledges that there is an issue and has said that a remedial plan should be in place. But there is no clarity yet on whether the banks will appoint private security guards or whether they expect the State machinery to provide security to the branches. As of now, the addition of new members to the Mukhyamantri Majhi Ladki Bahin Yojana has stopped due to the Model Code of Conduct, which is in place as Maharashtra goes to the polls on November 20. Public sector bank employees are busy with election duty and bank responsibilities and say they live in the hope that they won't be attacked any more. Political issue Meanwhile, the Opposition has slammed the government over the lack of financial planning while rolling out the scheme. "The previous Uddhav Thackeray government had rolled out a loan waiver of ₹36,000 crore for the farmers of Maharashtra. How did that not lead to any strain on the bank employees?" says Shiv Sena (Uddhav Balasaheb Thackeray) MP Sanjay Raut. "Whether it was the note-ban decision or the Mukhyamantri Majhi Ladki Bahin Yojana, they have been brought about without any financial planning and only for electoral benefits.