

NDSA investigation into Kaleshwaram project barrages loses momentum

Hyderabad: The National Dam Safety Authority's (NDSA) investigation into the structural issues of the Medigadda barrage and the other two barrages constructed across the Godavari River as part of the Kaleshwaram Lift Irrigation Scheme has hit a roadblock. Despite a year-long exercise, the final report is unlikely to be completed before the December 31 deadline set by the government. The delay in the investigation has serious implications for the upcoming Rabi season and even the Kharif 2025 in Telangana. Farmers, who have already lost two crop seasons due to lack of irrigation support, are growing increasingly impatient. The potential extension of time for completing the NDSA probe could jeopardise water availability for the next season, adding further to the farmer's frustration.

The NDSA took on the task of investigating the structural issues at the insistence of the State government, aiming to hold the previous administration accountable. However, the State authorities reportedly violated the conditions set by the NDSA for taking the probe by undertaking immediate repairs without the concurrence of the national agency. The repairs undertaken as directed by the State authorities reportedly resulted in loss data and the assessment of the sta-

tus of the impacted structure became a tough task. This move has annoyed the NDSA and its team of experts, further complicating the investigation process.

The NDSA was reportedly upset with the repairs and rehabilitation works taken up on Medigadda barrage without its word of approval. Some of the technical studies taken up by the State government by engaging national agencies at the behest of the NDSA were also not completed in time. The Congress government ignored the suggestions of the State irrigation authorities, who favoured continuing water lifting, if not at the designed capacity of two TMC a day, at least by minimising the drawls and putting all the pumphouses back into operation. However, their recommendations were not considered, with the government insisting that any rehabilitation works on the barrages should only be undertaken with the concurrence of the NDSA. As expected, the NDSA is reportedly upset with the repairs and rehabilitation works taken up on the Medigadda barrage without its approval.

This has further complicated the investigation process, as some of the technical studies initiated by the State government, by engaging national agencies at the behest of the NDSA, were not completed in time. The



delays in the investigation and the procedural issues are expected to have a bearing on the upcoming Rabi season too. The potential extension of the NDSA probe could jeopardise water availability for the next season adding further to the already mounting frustrations of farmers in the State. The ongoing delays and procedural issues in the NDSA investigation are causing concerns

among the farming community. The expert team that was constituted by the NDSA to carry out its investigation has reportedly communicated its displeasure to the NDSA chief over the State government's response to its suggestions.

It is insisting on immediate submission of the reports on studies that were available with the State Irrigation Department.

Telangana now sees Congress playing politics over policies too



The Congress government is now either renaming schemes and policies, or introducing new ones. The objective, though officials claim is to render more services, is clearly to remove everything that has the BRS imprint, especially the IT policy.

Hyderabad: It was not long ago that Tamil Nadu was impressed with Telangana's IT policy and Maharashtra builders hailed Telangana's building permission system. Be it Industries, IT, building permissions or any

of the previous government's initiatives, Telangana's policies were those that won accolades from different States with many even wanting to replicate them for delivering effective services to their people. In sharp

contrast to this, the Congress government is now either renaming schemes and policies, or introducing new ones. The objective, though officials claim is to render more services, is clearly to remove everything that has the BRS imprint, especially the IT policy.

In July 2023, Tamil Nadu IT Minister Palanivel Thiaga Rajan had visited the State on a three-day tour to learn about the policies and initiatives, which would benefit people of the State. He visited Telangana's innovation ecosystem, which includes T-Works, T-Hub, WE Hub, T-Fiber office and also met with stakeholders in the IT sector at Tech Mahindra campus. Complimenting the Telangana government for the rapid growth achieved in the IT sector in the last nine years, Thiaga Rajan had said the Tamil Nadu government would adopt the best practices of Telangana.

"Tamil Nadu was supposed to be on par with Hyderabad and Bengaluru but the desired growth was not achieved in the IT sector because of the past government," Thiaga Rajan had said. Sharing the details of IT / ITeS exports in the last 10 years, BharathMBNR, a X user said: "44 percent of the total 2.9 lakh IT jobs created in India during the 2022-23 financial year from

Hyderabad (1.27 lakh). State with four percent population created 44 percent of jobs. Again, why do you need a new IT Policy?" While this was about Telangana's IT policy, builders from Maharashtra were impressed with the fast pace at which building permissions were being issued in Telangana. In September last, a delegation of 250 representatives from Maharashtra CREDAI and other organizations had arrived in the city to study the real estate sector progress in Telangana. Maharashtra CREDAI president Pramod Khairnar and Vice president Sunil Kothwal were impressed with the Telangana government initiatives in making things easy for households and builders in getting permissions. Oblivious to these recognitions, or choosing to ignore them, the Congress government is now rechristening Telangana State Building Permission Approval and Self Certification System (TS-bPASS) as BuildNow (Unified Online Building and Layout Approval System). It would be formally launched by Chief Minister A Revanth Reddy on February 1, 2025. A new life sciences policy is also on the anvil, despite the existing one being what helped Telangana become one of the topmost destinations in India for investments in the sector.

Why the landmark RTI act is moribund and who is to blame

The only law in India that authorises people to question those in power, the Right To Information (RTI) Act, has been weakened in several states including those ruled by the Congress, the party that introduced the landmark transparency law in 2005. In many states, state information commissions (SICs) have been defunct for several years as the information commissioners, who hear the RTI appeals, have not been appointed. Some states don't even have the Chief Information Commissioner (CIC) who runs the state information commission. The information commissioners hear the appeals filed by RTI applications on denial or incomplete information provided by government departments. The absence of adequate number of information commissioners means that the people cannot exercise their right to be heard quickly when their statutory and constitutional rights to seek information is denied.

According to the information provided to the Supreme Court recently, SICs are defunct in Jharkhand, Telangana and Tripura as no fresh appointments have been made. In case of Jharkhand, the state government has said that the selection committee meeting – to decide the SIC – cannot be convened in the absence of the “requisite quorum because there's no leader of opposition in the state. The argument is thin because the state government always has the option of calling the leader of the main opposition party for the meeting, a practice which has not been followed. Hence, the state did not appoint information commissioners and allowed the information commission to remain idle after incumbent commissioners retired. Jharkhand is ruled by INDIA bloc in which Jharkhand Mukti Morcha and Congress are the main constituents. In Telangana, where the Congress is the ruling party, the information commission has not been functional for over a year. The Telangana government told the Supreme Court that the selection process was started in June 2024 and the appointments will be made at the earliest. The court has sought status report on this. Similarly, Tripura also told the court that the selection process is ongoing. In the Maharashtra SIC, seven posts of commissioners are lying vacant and the backlog of appeals and complaints has crossed 1 lakh. In Karnataka state information commission, eight posts of commissioners are vacant and the backlog is more than 50,000. Bihar and Chhattisgarh information commissions are functioning with only three and two commissioners respectively even though more than 25,000 cases are pending in both commissions. The Supreme Court asked all the state governments to file status reports on the information commissions as lawyer for the petitioners Prashant Bhushan claimed that over 50% posts of commissioners were lying vacant.

The Supreme Court in a 2019 judgment gave detailed directions to ensure timely and transparent appointments to the information commission. The court had observed that proper functioning of information commissions with adequate number of commissioners is key to ensuring effective implementation of the RTI Act. The status of the CIC shows that the 2019 ruling of the SC was not being implemented. The court was informed that only two information commissioners at

the CIC were working and eight posts are lying vacant. As a result, around 22,000 appeals are pending with the CIC. The CIC not only hears all appeals against Central government offices and its affiliates, it also coordinates with state information commissions on awareness and improving effectiveness of RTI. The above facts clearly show that how the transparency law has been systematically whittled down the governments who don't want to be questioned by individuals once they come to power.

Not appointing the information commissioners results in citizens not getting information quickly. An appeal takes at least three years to be heard now from less than three months between 2006 and 2010. Knowing well that there are not enough people to hear the appeals, information officers in government offices, in many cases, do not provide complete information sought, pushing the applicants to file appeal. Increasingly, applicants feel dejected knowing well that getting information from the information commission will be a long-drawn process. Various stud-



ies show decline in appeals being filed even though the number of RTIs being filed are almost same for past five to seven years. In case they do receive the information sought, years after the application was filed, the information could well be redundant by then. This is the primary reason for why many do

not file RTI appeals anymore. Those working in the field of transparency and information has urged state governments to fill up the vacant posts in information commissions and create a new RTI awareness drive. If RTI Act withers, it will be a loss for the citizens of the country, not for those in power.

Tall dreams meet ground realities

To qualify as tall, a building must rise at least 150 metres. India has 123 fully completed tall buildings, of which 102 are in Mumbai alone. India is 12th on a worldwide ranking collated by the Council on Tall Buildings and Urban Habitat (CTBUH), a US-based non-profit. It is CTBUH that set the height benchmarks for tall and super-tall buildings. Super-tall buildings are those that rise 300 metres or above. At the top of the CTBUH list is China with 3,320 tall buildings, followed by the United States which has 902 tall buildings – 318 are in New York City alone. Dubai's Burj Khalifa is the world's tallest building at 828 metres. In India, just one – Mumbai's 300.6-metre Lokhandwala Minerva – falls in the super-tall category. But despite the recent proliferations of tall structures, India still ranks eighth behind countries such as Indonesia, Thailand and the Philippines in Asia even.

More than a statement “Nothing says we have arrived on the global scene more than having the world's tallest building,” writes American economist Jason Barr in his latest book “Cities in the Sky: The Quest to Build the World's Tallest Skyscrapers”. The iconic form of the Empire State Building (the tallest in the world between 1930 and 1971), he writes, was “a global beacon for American entrepreneurial and engineering prowess... and other cities seek to imitate its magic by erecting their version, be it the Shanghai Tower, the Burj Khalifa, or Taipei 101.” However, as Barr told HT, these towers also have an economic rationale: “For countries, especially in Asia, it is a signal (to the world) that they are open for business and eager to receive foreign direct investment.” Going by India's per capita GDP, the vertical growth in its cities “is exactly where we would predict it to be.” But India, Barr pointed out, is “yet to employ them (tall buildings) in the same manner as other Asian countries like the UAE, China, or Malaysia.”

The vertical growth in urban India was led by Mumbai, where high-rises became a

necessity due to the rise in population, affluence, and geographical constraint. The city's first skyscraper, the 80-metre Usha Kiran at Carmichael Road, was built in 1961. Over the years Usha Kiran was home to some of the country's most affluent families including the Ambanis and the Godrejs. However, the construction of tall buildings accelerated only in the 2000s as post-liberalisation growth became steady. A 2023 report by the Confederation of Indian Industry (CII) and CBRE, an international property consultancy, states nearly 77% of India's tall buildings are in Mumbai and the city will continue to grow vertically. Anarock Property Consultants projects a 34% increase in skyscrapers with over 40 floors in the larger Mumbai Metropolitan Region in the next six years. The much-awaited Mumbai projects include the super-tall 320-metre Palais Royale at Worli, which will have its first habitable floor at 82.5 metres; the 282-metre-high residential complex Arav at Byculla, and the 270-metre Sesen at Nepean Sea Road. According to the CTBUH dashboard, Kolkata is the second-tallest city in India with ten buildings that are 150 metres or higher. The city's tallest structure, The 42 at 249 metres, was constructed in 2019. Gurugram and Noida share the third spot in India, followed by Hyderabad and Bengaluru. As urbanisation accelerates and land prices soar, building upwards rather than outwards becomes more economically viable and efficient, said Anarock's Anuj Puri. Catalyst for aiming high

In Mumbai, new skyscrapers are coming up as part of redevelopment of older plots and former mill land in South-Central parts of the city and new micro-markets such as Malad, Goregaon, Borivali, Powai, Vikhroli and Kanjurmarg. Navi Mumbai is not so much vertical because the land to go horizontal is still available, said Abhinav Joshi, head of research, India, Middle East & North Africa at CBRE. Earlier this year, the West Bengal government said it would revisit provisions of the Urban Land Ceiling Act which

is still not repealed in the state despite the Centre ending it in 1999. Experts say this may open up large parcels of land in Kolkata for vertical development. But reforms are already underway. Since 2015-16, the real estate sector in Kolkata has been incentivised, said Sidharth Pansari, president of the Confederation of Real Estate Developers' Associations, Bengal. Developers get a 10% additional Floor Area Ratio (FAR) on pre-certified green buildings and 20% extra FAR on projects within one kilometre of any Metro corridor. In real estate planning, the Floor Space Index (FSI) and FAR determine the size and the height of buildings according to the size of the plot. FSI is a percentage, while FAR is a ratio. In Hyderabad, the big push came in 2006 when the then-Andhra Pradesh (now Telangana) government allowed unlimited FSI to attract real estate investments. The CTBUH dashboard ranks Hyderabad as India's fifth tallest city where three 228-metre-high buildings are under construction. Not too far away, Bengaluru is about to start construction on a 250m sky deck, a ₹500 crore project touted as the tallest in South Asia. Not everyone is impressed by these tall structures though. Girish Dravid, chairman of CTBUH India, said cities like Hyderabad have no compulsion to build tall because there is enough space to expand horizontally. “However, we have to respect the vanity statements of developers as a human trait, and the same goes with the rich buyers willing to pay a premium for higher floors,” he said. Some cities, such as Delhi and its outskirts, opted for low-rises as ample land was available in the hinterland. “Whether it's the DLF, Cyber City, or the Golf Course, buildings are tall but not tall enough to qualify as super or mega tall. That is because the city has ample land and is expanding in the periphery,” said Abhinav Joshi, head of research, India, Middle East & North Africa at CBRE. Similarly, there are few tall structures in Noida. High seismicity is also a concern here and in the cities in Gujarat.

Youth For Anti-Corruption (YAC) Commemorates International Anti-Corruption Day with Awareness Walk

Hyderabad: Youth For Anti-Corruption (YAC), a renowned NGO dedicated to raising awareness about corruption for the past 14 years, organized a significant awareness walk at KBR Park in Hyderabad as part of International Anti-Corruption Day activities on 9th December, 2024. This event brought together youth activists and the public to promote a society that values questioning corruption and advocating for transparency. Inaugurated by former Additional Chief Secretary Ajay Mishra, former MLA Bakkani Narsimhulu and Rajendra Palnati, Founder of Youth for Anti Corruption, the walk highlighted the importance of increasing awareness about laws and citizens' rights. Celebrated since 2003, International Anti-Corruption Day aims to galvanize global efforts against corruption, and this year was no exception.

"We need to elevate awareness among the youth about their rights and the laws that govern us," Ajay Mishra stated during the event. "Only by eradicating corruption can we ensure that every common person's life is filled with joy and devoid of challenges. It is crucial for the youth to cultivate a habit of questioning the status quo." Bakkani Narsimhulu added, "Every great change starts small. Movements that begin with good ideas can ignite the spirit of change among youth and the public. Conducting such awareness initiatives with organizations like YAC is a significant step forward. I urge the youth to carefully examine every aspect of society and press on." The walk saw enthusiastic participation from members of YAC, including Konne Devendar, Komati Ramesh Babu, G. Hariprakash, Joginipalli Satish, Battini Rajesh, Kukkula Prashanth, and Pashiganti Vamsikrishna. The rally featured spirited slogans from NCC and NSS students, resonating the message, "End corruption, that's our stance!" YAC continues its mission to empower the youth and engage the community in proactive dialogues around corruption and integrity, striving for a more just and transparent society.



Over 14 Years of Advocacy Against Corruption, YAC Promotes Social Values through Active Engagement

BITS Pilani Hyderabad signs MoU with T-Works

Hyderabad: The Centre of Research Excellence for National Security (CRENS) at BITS Pilani Hyderabad Campus has signed a landmark Memorandum of Understanding (MoU) with T-Works, country's largest prototyping center, to foster innovation and collaboration in national security. This partnership marks a significant step toward translating cutting-edge research into tangible solutions for national security. CRENS, established to advance indigenous technology development in national security, will leverage T-Works' world-class prototyping capabilities to transform academic innovations into impactful products. The key areas of collaboration under the MoU are Research and Development, Skill Development, Mentorship and Advisory, Industry Collaborations and Resource Sharing. Speaking on the occasion, Prof. Soumyo Mukherji said "This MoU symbolizes the synergy between academia and industry. With T-Works' advanced prototyping capabilities, CRENS is poised to transform its research into meaningful, scalable solutions for India's national security framework."



In Karnataka, a worrying mismatch in drug test results

The recent deaths of five women following caesarean section deliveries at the district hospital in Ballari have raised concerns about not just the quality of maternal care in the north Karnataka district, but also public healthcare in general. Of the 34 women who delivered through C-section between November 9 and November 11 at the Ballari hospital, seven developed complications such as acute kidney injury and multi-organ dysfunction. Five of them are dead, though none of them had high-risk pregnancies. An expert committee from the Rajiv Gandhi University of Health Sciences, set up by the government to probe the deaths, concluded that the women had developed complications after they were administered a substandard Compound Sodium lactate Injection IP (Ringer's Lactate solution), an intravenous fluid that doctors use to restore hydration and fluid balance.

These fatalities occurred despite the significant improvement in maternal mortality over the years in Karnataka. The Sample Registration System 2018-20 bulletin for Maternal Mortality Ratio (MMR) showed a decline in Karnataka's MMR from 83 per lakh live births in 2017-18 to 69 in 2018-20. The State's Civil Registration System data from 2021-22 to 2023-24 showed a further decline to 64 in 2023-24. This year, 327 maternal deaths have been reported in Karnataka since April. Chief Minister Siddaramaiah ordered the suspension of the Karnataka State Drugs Controller, Umesh S., for dereliction of duty. He also directed officials to blacklist Paschim Banga Pharmaceuticals, which had supplied the substandard IV fluids to the Karnataka State Medical Supplies Corporation Limited (KSMSCCL). While a criminal case has been registered against the pharmaceuticals company, a departmental inquiry has been ordered against the Managing Director of KSMSCCL. An expert committee is to be set up to investigate whether any other maternal deaths occurred in the State where IV fluids supplied by the company was used.

Currently, the particular batch of the solution in question has been withdrawn, and the Ringer's Lactate fluids supplied to the Ballari district hospital have been sent to private laboratories accredited to the National Accreditation Board for Testing and Calibration Laboratories (NABL) to detect the presence of endotoxins. The incident has exposed chinks in the drug testing system. Flagging a mismatch in test results conducted by the Central Drugs Laboratory (CDL), Kolkata, and the State, the Karnataka Health Department has written to the Drugs Controller General of India to investigate the Standard Quality (SQ) certification issued by the CDL, Kolkata, to the manufacturer. The State has also sought action against the manufacturer. In his letter to the Drugs Controller General of India, Principal Secretary (Health) Harsh Gupta pointed out that the batches supplied by the company had been frozen for use in March 2023 by the KSMSCCL after two batches were found to be Not of Standard Quality (NSQ) by the government analyst at the Drugs Testing Laboratory, Karnataka. The manufacturer challenged these reports. These were re-



ferred to CDL, Kolkata, by the competent court, and the CDL found these to be of SQ. Testing at Karnataka had found that 22 batches failed on various parameters, but few of these samples were found to be SQ in Kolkata. "Since August 2024, some of the earlier frozen batches which had not yet been tested by the drugs control officers or which had been found to be of SQ by the government analyst had been released by KSMSCCL

after those were certified to be SQ by NABL empaneled laboratories. KSMSCCL has still not released any of such batches found to be NSQ by the Karnataka Drugs Testing Laboratory, even though some of these batches were found to be of SQ by the CDL later," the letter stated. However, questions remain. How did this mismatch happen and why did it not warrant a thorough review and a more cautious approach, including a recall

of all the 192 batches supplied by the company? This oversight highlights the need for more stringent monitoring and transparency in healthcare product testing. Meanwhile, there are signs that the incident is being politicised instead of being addressed as a public health concern. With the winter session of the Karnataka Legislature beginning today, the Opposition is expected to bring the government to the mat.

WHO felicitates India for eliminating trachoma that can lead to irreversible blindness

New Delhi: The World Health Organization on Tuesday felicitated India for eliminating trachoma — a bacterial eye infection that can cause irreversible blindness. India is the fourth country in Southeast Asia, after Nepal, Myanmar, and Pakistan to achieve the feat, the WHO said. Trachoma is a neglected tropical disease that is caused by infection by the *Chlamydia trachomatis* bacterium.

The disease, if left untreated can result in irreversible blindness. "The Regional Office for South-East Asia of the World Health Organization deems it a great honour to declare that the Government of India has eliminated trachoma as a public health problem in 2024," read a citation by the WHO. "India's success is due to the strong leadership of its Government," said Saima Wazed, Regional Director of WHO South-East Asia.

The Regional Director also lauded the commitment of ophthalmologists and other cadres of healthcare workers who ensured "effective surveillance, diagnosis, and management of active trachoma, provision of surgical services for trichiasis, and promo-

tion of water, sanitation, and hygiene, particularly facial cleanliness, among communities." Wazed also presented a plaque and a citation to India, at the Public Health Awards event at the Seventy Seventh Regional Committee Session being held in the national capital. India was known to be trachoma endemic in the 1950s and 1960s. Currently, there is no recent evidence on the magnitude of trachoma and related blindness in India, as per the Health Ministry survey. The Union government had declared the country free from infective trachoma and active trachoma in children. The findings of the National Trachoma Prevalence Surveys and Trachoma Rapid Assessment Surveys conducted from 2014 to 2017 showed that the overall prevalence of active trachoma was 0.7 per cent. However, the WHO was yet to declare India free of trachoma. According to WHO, the prevalence of trachoma should be less than 5 per cent to mark it as eliminated. In 2023, AIIMS initiated a study in collaboration with the global health body to determine existing trachoma cases in North-east India. In its initial study, AIIMS noted the prevalence of trachoma to be around 3.5 per

cent. Trachoma, a very painful disease, causes blurry vision, red and swollen eyes, pain while blinking or sleeping, and vision loss. It can spread from person to person through contaminated fingers, fomites, and flies that have come into contact with discharge from the eyes or nose of an infected person. Poor hygiene, overcrowded households, and inadequate access to water and sanitation are environmental risk factors for trachoma transmission. To eliminate trachoma as a public health problem, WHO recommends the SAFE strategy — surgery for trichiasis, antibiotics to clear infection, and facial cleanliness and environmental improvement to reduce transmission. It is a comprehensive approach to reducing transmission of the causative organism, clearing existing infections, and dealing with their effects. Elimination of trachoma is part of the 2021-2030 neglected tropical disease roadmap by the WHO which targets the prevention, control elimination, and eradication of 20 diseases and disease groups by 2030. Meanwhile, Wazed also felicitated Bhutan for achieving interim targets for cervical cancer elimination;

The brutal killing of Dr. Subbiah and overturning of trial court ruling

S.D. Subbiah was working as the head neurosurgeon at the Rajiv Gandhi Government General Hospital, Chennai. After retirement in May 2013, he worked at Billroth Hospital, R.A. Puram, and other hospitals. At 5 p.m. on September 14, 2013, Dr. Subbiah walked towards his car after work at Billroth Hospital. When he approached his car parked in front of a house (No. 59/30, First Main Road, R.A. Puram), a three-member gang emerged and two of them attacked him with knives on the head, neck, shoulder and forehead. Dr. Subbiah was rushed to Billroth Hospital. On a complaint from his relative, the Abhiramapuram police (E-4) registered a case of attempt to murder (Crime No. 1352/2013). He was shifted for further treatment to Billroth Hospital, Shenoy Nagar, where he died on September 23. Thereafter, the case was booked Under Section 302 (punishment for murder) of the Indian Penal Code. CCTV footage The attack was captured on a CCTV camera, the trial court judge pointed out in his judgment. The accused were easily identified from the CCTV footage. The investigation officer traced the call records of the mobile phones used by the suspects. He filed the final report on May 6, 2015, before the XXIII Metropolitan Magistrate for the offences punishable under Sections 120-B (criminal conspiracy), 109 (abetment), 341 (wrongful restraint), and 302 (murder), read with Section 34 (criminal act committed by several persons in furtherance of a common intention), of the Indian Penal Code. The accused were P. Ponnusamy, 55, of Kanniyakumari; his wife Mary Pushpam, 58; sons Basil, 26, and Boris 24; advocate B. William, 31; H. Yesurajan, 26; James Sathish Kumar, 37, of Tirunelveli district; and his assistants E. Murugan, 25, and S. Selvaprakash, 23, of Panakudi. P. Iyyappan, 24, of Pattayam, Tirunelveli, was an approver. James Sathish Kumar was a government doctor involved in real estate business. Special Public Prosecutor N. Vijayraj said that to sustain the charges against the accused persons, 57 witnesses were examined, and 173 exhibits and 42 material objects were marked. During the trial, it was argued by counsel for the accused that Dr. Subbiah was not murdered, but he met with a car accident when he came back from home after lunch. However, the trial court rejected the arguments for want of any oral or documentary evidence. Land dispute The prosecution said the motive for the assault was the enmity between Dr. Subbiah's family and Ponnusamy's family stemming from a civil dispute pending in court. Both claimed the title of the land, measuring about two acres, at Alagappapuram, Anjugramam village in Kanniyakumari district, worth several crores.

The accused hatched a criminal conspiracy to gain the property and launched hirelings to attack Dr. Subbiah, the prosecution contended. On August 4, 2021, First Additional Sessions Court Judge (Trial Court) S. Alli awarded capital punishment to seven accused persons, including Ponnusamy, subject to the confirmation by the Madras High Court, and life imprisonment to Mary Pushpam and Yesurajan. The court said any other sentence than capital punishment would not be commensurate with the gravity of the offence. However, on appeals filed by the convicts, a Division Bench of the Madras

High Court on June 14 this year acquitted all the convicts and ordered their release unless they were wanted in any other case. 'Based on assumption' The Bench of Justices M.S. Ramesh and Sunder Mohan said the prosecution had failed to establish its case beyond reasonable doubt; hence, the appellants were entitled to the benefit of the doubt. "From the beginning, the investigation had proceeded on the basis of the involvement of Ponnusamy and his family members. The investigating officer cannot proceed only on the assumption and the suspicion expressed by the victim/ de facto complainant. They ought to have conducted the investigation in a fair and unbiased manner," the order said. Absence of proof The CCTV plays an important role: DVR with which the footage was recorded was not available, and there was a doubt over the storage of the backup copy on a pen drive which was incomplete and truncated. In the absence of proof that DVR was really scrapped, the investigating officer sending the hard disc to a private laboratory, even with the approval of the magistrate, also raised suspicion, the



judges said, pointing to the lapses in the investigation. Aggrieved by the ruling, the de facto complainant, A. A. Mohan; Dr. Shanthi Subbiah, the wife of the deceased; and the State government filed special leave petitions at the Supreme Court in November this year.

Later, Dr. Shanthi Subbiah withdrew her petition as the State government and the de facto complainant also filed the petitions. The petitioners underscored the brutality and premeditation of the crime and the trial court's well-reasoned findings on the motive and the conspiracy.

The place of charity in an unequal society

Billionaire Warren Buffet, with a net worth of almost \$121 billion by some estimates, has maintained his pledge of giving away his wealth. In a recent message to shareholders of Berkshire Hathaway, he has mentioned a transfer of his wealth to foundations overseen by his children, a total amount of around 870 million dollars. In all, it is estimated that he has given away an amount of \$52 billion. Mr. Buffet's recent message has captured the attention of mainstream discourse as it has outlined his social philosophy with regard to wealth and its place in society. Mr. Buffet believes that wealth should be used to equalise opportunities, that the luck that favoured certain individuals and helped them get rich should be extended after one's death in order to help those less fortunate. While it is not wrong to amass and accumulate wealth during one's lifetime, allowing it to build across generations is a problem for society. While it is no doubt commendable that Mr. Buffet wishes to give away his fortune, one must also question the processes generating the concentration of such wealth in the first place, regardless of whether it is to be used for philanthropy or not. Inequality is not a question of luck, but of specific policy institutions determined by society. In a world of spiralling inequality, both private philanthropy and the problems it tries to solve are two sides of the same coin, emerging from the very same set of social processes.

On luck and equal opportunity Mr. Buffet's ideas with regard to wealth and welfare can be seen in the context of a philosophical idea called "luck egalitarianism", which states that no-one should have to suffer the consequences of inequality owing to bad luck or adverse situations. As Mr. Buffet repeatedly stresses in his letter, he credits much of his personal fortune to fortuitous circumstances, such as being born as a white male in the U.S. Opportunities were open to him that would not be open to women or Af-



rican-Americans, and the growth of the U.S. over the years caused his wealth to grow significantly through the power of compound interest.

Some might accuse Mr. Buffet of false modesty, claiming that his fortune has been generated through his own diligent efforts and his understanding of markets. But there is truth in what he says. As Branko Milanovic has shown, a significant factor driving global inequality is the differences in income between countries. Where one is born determines how wealthy one might be relative to the global population. In that regard, Mr. Buffet does display a strong egalitarian zeal. If fortune played a huge role in the differences between Mr. Buffet and others, there is no moral justification for him to pass on his wealth to his descendants. The only moral response is to ensure his wealth can be used to boost the opportunities of those less fortunate. What matters is the equalising of opportunities, and allowing individuals a level playing field in the beginning, rather than trying to equalise final outcomes.

What about charity?

However, there are some important questions that need to be addressed. The distribution of private wealth through charity may help to equalise well-being between individuals, but the process by which this wealth was generated and concentrated has led to the differences in opportunities in the first place. In the developed world, wealth distribution was largely equal during the post World War II period. Widespread deregulation and a turn towards neo-liberal economics saw an explosion of wealth inequality from the 1980s onwards, with the 'trickle-down' economics of Ronald Reagan and Margaret Thatcher leading to the concentration of gains for a tiny sliver of individuals and stagnant wages for the majority. In India as well, the liberalisation of the economy may have led to faster growth, but has dramatically increased inequality and skewed the distribution of opportunities. Differences in opportunities are not merely a question of luck, but of specific policy choices and interventions. Bill Gates' and Jeff Bezos' wealth came from the monopolies they enjoyed in the marketplace; this is less luck than the failure of policy to ensure competitive market practices.

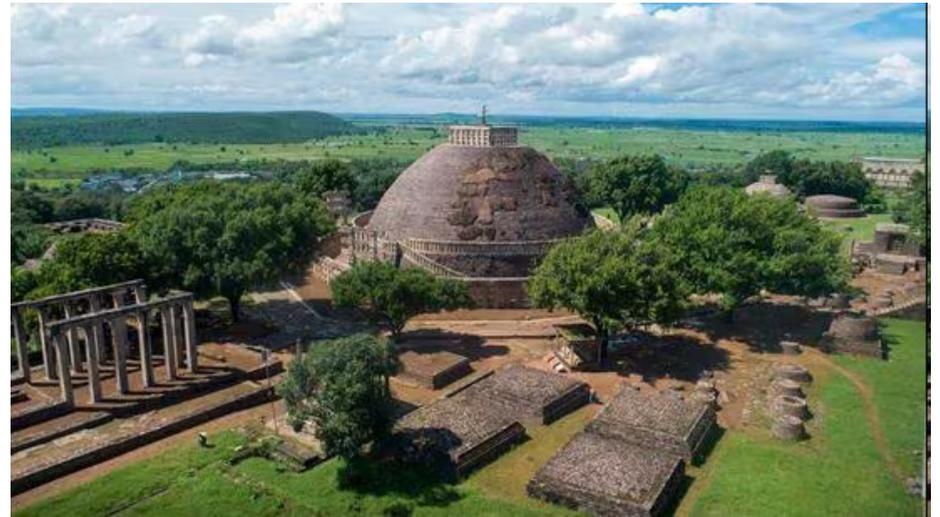
The story of Bhopal state's role in preserving ancient heritage

Amid an onslaught of judicial orders to survey Muslim places of worship, the forgotten story of the role of the rulers of Bhopal to preserve the ancient Buddhist site of Sanchi is instructional. Except the renaming of Islam Nagar to its Jagdishpur in 2023 Bhopal has so far not witnessed a serious weaponization of history but the communal divide is a threat even in this largely peaceful city. In popular imagination, Bhopal is infamous for the 1984 industrial disaster that killed over 5,000 people when the deadly Methyl isocyanate (MIC) gas leaked due to negligent management at the Union Carbide (now DuPont-owned Dow Chemicals) fertiliser plant. Lately, this beautiful city of lakes—there are over 10—has also come to be known as the Tiger capital of India. The princely history of the state has been often limited to fascination with the four Begums of Bhopal's (women rulers) whose reign lasted nearly a century—from 1819 to 1926, when Sultan Jahan Begum abdicated in favour of her son, Hamidullah Khan. And while they practiced the purdah, the Begums were stubborn champions of women's education and commissioned the construction of several renowned schools and colleges and other works of public utility. Appearing in body-length chadors or veils, the Begums travelled the world, interacting with world leaders and imbibing knowledge of varied kinds. When Sultan Jahan Begum (reign. 1901-1926) travelled to London to attend the coronation of King George V, she wore a full-length gown, which not only amused but offended the prissy British royals and the racist section of British press who carried derisive articles about her attire. Though Bhopal was a Muslim princely state, it showed a remarkable zeal to conserve and preserve heritage without discrimination based on religion. The contribution of the Bhopal state to maintain and popularise the ancient site of Sanchi, for instance, was crucial but rarely acknowledged. Mesolithic Age to Mauryan Era Sanchi

Surrounded by clusters of Hindu and Gond villages, each having its own chief, Bhopal itself was barely a small village when Dost Mohammad Khan (1657-1728) decided to build the Fatehgarh fort along the great Upper Lake of the city. He had lost the Islamnagar fort to the Nizam of Hyderabad in 1723. While just a few remnants of the original fort survive, the area overlooking the lake remains the nucleus around which the city has grown over the last three centuries. Historical records about Bhopal prior to the 18th century are sparse and scattered. There's indirect inscriptional and textual evidence and legends of the great lake having been constructed around the 11th century on the orders of the Parmar king, Bhoja (reign. 1010-1055) whose capital was at Dhar. No inscriptions have been found in Bhopal so far that ascertain the name of the builder of the lake. Between Parmar rule, which ended during the Sultanate period, and the 18th century we find very few references to the Bhopal region, the most notable being the siege of the ancient fort of Raisen by Sher Shah Suri in the 16th century as part of his campaign to conquer Malwa.

But the dozens of pre-historic Mesolithic cave paintings found in and around

Bhopal, such as the iconic Bhimbetka caves, make it clear that the region has been home to humans for at least 10,000 years. The most stunning evidence of human civilisation from Bhopal dates back more than 2,000 years to the Mauryan period when the great Buddhist complex was first constructed in nearby Sanchi under the orders of Ashoka, India's first empire-builder. He fell in love with Devi, the daughter of a merchant from Vidisha. Later, their children, Sanghamitra and Mahindra, would carry Buddha's relics to Sri Lanka and permanently establish Buddhism in the island nation. Discovery of Sanchi Colonial records tell us that it was the British who discovered the iconic site of Sanchi but that's not entirely true. Locals were aware of the existence of mounds and temples on the set of hillocks that dot the region and continue to tempt the curious. Sanchi is one of the most significant sites as it provides a glimpse into various periods of Indian history beginning with the Mauryas (300 BCE-185 BCE), the Sungas, Satavahanas, the Kushans and the Western Satraps, and finally the Gupta period (300-600 CE). Ashar Kidwai, assistant professor of history at Bhopal's Saifia College, says, "The earliest mention of Sanchi in Bhopal state records dates back to 1718, when Dost Muhammad Khan, defeated a force of 2,000 soldiers led by the Mughal governor of Vidisha, Sher Muhammad Khan, who were entrenched at Sansi, which was another name for Sanchi." In 1818, Henry Taylor, a British officer, posted in the region during the Third Maratha War (1817-1819), first documented the existence of the Sanchi 'topes' which sparked interest among the British, leading to excavations that continued for over a century. Major Alexander Cunningham, who later became the first Director-General of Archaeological Survey of India (ASI), and was also the first Englishman to excavate Sanchi, wrote in 1851 in the Journal of the Royal Asiatic Society, "The large tope at Sanchi had been breached on the southern side by Sir Herbert Maddock about thirty years ago, but the centre of the



building had not been reached. The second sized tope had also been breached, but, although the centre of the building must have been laid open no relics were obtained and these clumsy excavations were fortunately abandoned". Cunningham was the brother of J D Cunningham, the Political Agent to the state of Bhopal from 1846 to 1850, a fact instrumental in the younger Cunningham gaining access to Sanchi from Sultan Shah Jahan Begum, the then ruler of Bhopal.

Pillage versus Preservation As was the prevalent custom, after the discovery of any ancient site in India, British officers shipped away the most precious artefacts to museums and buyers in England. Sanchi too was plundered with precision and its sculptures were auctioned away in distant lands.

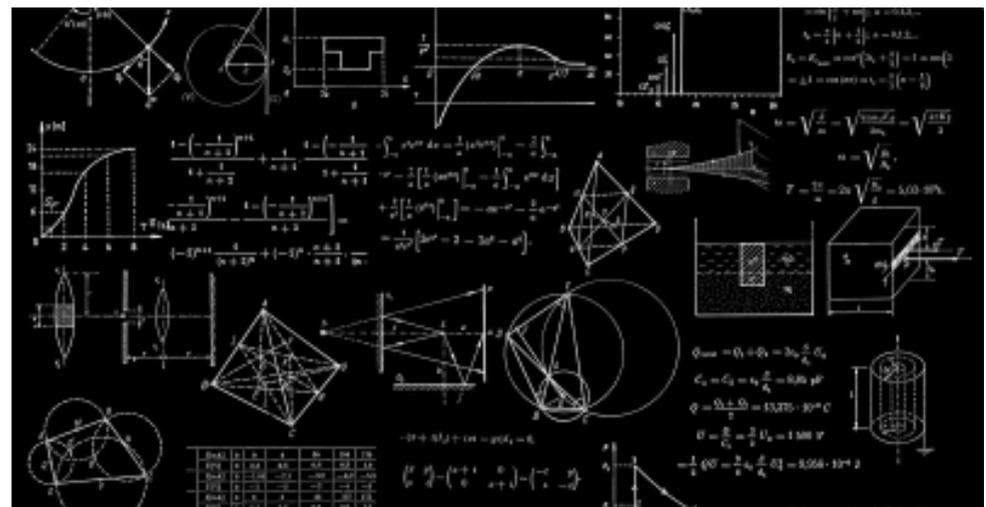
The Bhopal rulers actively monitored the excavation work at Sanchi. Nawab Shah Jahan Begum (reign. 1844- 60 and 1868-1901) writes in Taj-ul Iqbal Tarikh Bhopal, "We visited Sanchi Khanakhera, and inspected the stone sculptures and statues of Buddha, and the ancient gateway... Major Alexander Cunningham, brother of the late Captain J. D. Cunningham, formerly Politi-

cal Agent of Bhopal, stayed several weeks in this neighbourhood, and examined these ruins most carefully. He took drawings of the place, deciphered the inscriptions, and bored shafts down these domes. The result of his investigations was described by him in an English work. The meaning of the word Sanchi in the Hindi language is calm or peace." Between 1822 and 1940s the British took away many famous sculptures such as the Sanchi Torso and made plans to transport the famous richly carved gateways to London. However, this didn't happen because of the massive costs and risk of damage to the structure during extraction and transportation. "While the Bhopal rulers couldn't stop their British masters from shipping away artefacts, they did what they could: pay for the preservation of what was not taken, by providing security and maintenance, and clearing the site for the construction of a museum at Sanchi at the cost of over ₹10,000 in 1913," said Kidwai. Colonial accounts also refer to an 1868 offer by Shah Jahan Begum to send the gateways, likely made under pressure exerted by British authorities. Bhopal state records do not attest to this claim.

What is mathematical realism?

The answers to this question are an important part of the philosophy of mathematics. To answer it, philosophers would like to know whether mathematics is a natural part of this world that existed before humans discovered and comprehended it or if mathematics was invented by humans.

In this discussion, experts have developed many different ideas. A particularly popular one is mathematical realism: according to this view, mathematics is real irrespective of whether there is a human mind to comprehend it. In other words, it stipulates that human minds discovered mathematics rather than creating it. There has been some support from evolution for this view. Insects called cicadas live underground but emerge every few years to eat food, reproduce, and then die. This year, three broods of cicadas emerged at the same time: one with a 13-year cycle, one with a 17-year cycle, and one with a seven-year cycle. It's the first such event in 1,547 years.



Seven, 13, and 17 are all prime numbers, and some scientists believe evolution opted for them to avoid predators that emerge from underground to hunt cicadas at periodic

intervals. By keeping their emergence cycle to a prime number of years, cicadas have a better chance of avoiding the predators' more predictable cycles.

Of bookish music

On The Bookshop Band that performs original songs inspired by ghost stories, fantasy, crime literature and books about love. The Bookshop Band, that writes songs about books and plays them in bookshops and at literary festivals around the world, came to life in 2010 as an artistic collaboration with Bath's best known bookshop. Nic Bottomley, the owner of Mr B's Emporium of Reading Delights, was looking to change the bookshop game and came up with the idea of creating a multisensory experience – theming each night around an author and book, bringing in food and drinks from the author's country, and adding music. "Initially, Nic had asked if I could play songs from or about that country, but I was keen for a new songwriting challenge. I said that I would put together a small group of songwriters and we would write songs relating to the theme to perform at the event," says Ben Please. Please corralled his friends, Beth Porter and Poppy Mosse, to write these songs for "a glass of wine". They began by writing songs on folk tales from a particular country and did five events between September and December 2010. "We wrote 10 songs, recorded them and made an album, *Travels From Your Armchair*, which was in Mr B's in time for Christmas. We named ourselves the Bookshop Band, as that was where we existed," says Please.

Because the first season had been such a huge success, Bottomley asked the band to return for "two glasses of wine and parking money". The overarching theme of the second season was dystopian books with the first event being titled *Adultery Night*. The book chosen was Paula McLain's *The Paris Wife*, a fictionalised biography of Hadley Richardson, Ernest Hemingway's first wife. "Reading a book is so subjective. Words and elements of stories ricochet of our own lives, as they would with any other reader. The songs were a combination of something quite personal and our experience of reading the book," Please recalls. The response from the author, the audience, and Bottomley was intense and emotional. "Ever since then we have always turned to a book. So, The Bookshop Band was never an idea, it was something that emerged over time from the context of writing songs in a bookshop, performing in front of an author," he says. For the next six years or so, the band focused on local events, becoming prolific songwriters. "Their high-speed songwriting talent was unbelievable – they would conjure up beautiful songs with perfect lyrics that caught some essence of a moment or theme in the book in the very short time they had," Bottomley recalls. The literary events would begin with the band, wedged into a very small space with an array of guitars, ukuleles, a cello and percussion instruments. Audiences were always pleased by their playful folk sound, as were writers whose books served as their muse, including McLain, China Miéville, and Andrey Kurkov. Philip Pullman, who heard the band in Oxford at the launch event for his book, *La Belle Sauvage*, said they were "very agreeable" and "people who knew what they were doing". "After our first year at Mr B's, we had recorded four albums. We got 1,000 copies of each and then put them on sale in bookshops. We spent the next three years touring, and kept coming back to do the events at Mr B's Emporium," Please says.

By the time the band recorded their

fourth album, Porter and Please were a couple. They had an amicable split with Mosse. Today, the UK-based band tours extensively – around the UK, Europe, the US, and Canada – and finds itself at home at every kind of event: in a bookshop, arts club, literary festival, or creative centre. The couple has collaborated with top authors, including Margaret Atwood, Philip Pullman, Yann Martel, Joanne Harris, Louis de Bernieres, Robert Macfarlane, Patrick Gale, Rachel Joyce, Ben Okri, Ruth Ozeki and many more. "We quite often weave their stories and our own stories into the songs. Books are a great way of connecting to our own experiences in life, as well as escaping to a different world," Porter says. In June 2014, the couple moved to Wigtown, the unofficial literary capital of Scotland. When their daughter was born, they would take her along for events. The pandemic wasn't easy – and the pair made ends meet by writing music for a movie and giving online concerts. "We loved working with Jackie Morris over lockdown, creating an audio book for her book of dream-like musings, *The Unwinding*. We wrote two songs and lots of instrumental snippets, which we really enjoyed layering different instruments on to create this soundscape," Porter says. The Bookshop Band has released 14 studio albums so far. These have been inspired by ghost stories, fantasy, crime literature and books about love and the human condition. Porter has also performed and recorded with Peter Gabriel and The Proclaimers and is part of *The Lost Words: Spell Songs*. "We have just released our 14th album, called *Emerge, Return*, which unlike the previous 13 wasn't recorded on the fly, in found spaces, but was produced and recorded by The Who's Pete Townshend. He discovered us through our previous albums and had approached us offering to record our next. He ended up playing on every track too!" Porter says. Mr B's hosted one of the biggest shows on the group's 2024 tour of UK bookshops. "This collaboration has brought us some of the most fun yet touching moments – watching authors cry when hearing their novels interpreted by the band; getting to introduce them to play a song for Margaret Atwood in a room of 1,000 booksellers, and playing roadie for them at a concert in snowy Durango, Colorado, at Maria's Bookshop – to name a few," Bottomley says. "Their home may be in Scotland now, but their spiritual home is at Mr B's," he adds. What is the Bookshop Band's favourite song? "This is a hard question!" Porter says. "There are songs that we really enjoy playing live. There are a few favourites that get requested at gigs, including *We Are The Foxes* (Glow by Ned Beauman) *Smog Over London* (Burton and Swinburne in *The Strange Affair of Spring-Heeled Jack* by Mark Hodder) and *Faith In Weather* (inspired by a couple of folk tales including *The Seven Ravens*)," she says. "Ben might say *Cackling Farts* inspired by *The Horologion* by Mark Forsyth! I also really enjoyed creating a song for *The Bone Clocks* by David Mitchell called *The Other Side*," she adds. What's next for the band? Ben is attending lectures at Exeter University, listening to professors of philosophy of sciences; he will be followed by Beth. The idea is to write some songs inspired by lectures, findings, and ideas. "We have a few songs that we would love to record. We have a collection of nature songs, about snow geese, wild and medicinal plants, animals, walking, and



more. We also have a children's album of Scottish Literature to release," Beth says. The couple also has bigger plans: the US for another tour and other bookshops

around the world, and writing some more film music "as that is an exciting job we can do from home and fits around family life with our two small girls".

Preventing malaria using genetically modified malaria parasites

Two vaccines against malaria have been rolled out in some countries in Africa. Besides vaccines, scientists have been using genetically altered mosquitoes to stop the spread of malaria. One is the release of radiation-sterilised male mosquitoes to prevent eggs from hatching. Another is engineering mosquitoes that slow the growth of malaria-causing parasites in the gut thereby preventing transmission of malaria to humans. The other method is using genetically modified mosquitoes that can spread resistance to malaria-causing parasites by thriving and mating with wild mosquitoes.

Now, in a radical approach, scientists have shifted their focus from genetic modification of malaria-causing mosquitoes to malaria-causing parasites. They have genetically modified malaria-causing parasites so that the parasites do not cause disease. Instead, they prime the immune system during the initial stage of their life cycle in the liver and before they enter the bloodstream. Malaria-causing parasites cause infection and symptoms begin to show only when they move into the bloodstream from the liver stage. The priming of the immune system, like in the case of vaccines, by the genetically modified malaria parasites shield the individuals when malaria-causing mosquitoes bite them later. While the genetic modification kills the parasites by completely arresting its growth on day six during the liver stage (late-arresting parasite), the parasites have sufficient time to prime the immune system far more effectively than when the parasites are killed on day one (early-arresting parasite) of entering the liver.

In a small trial, researchers exposed nine healthy adults who had not had malaria to 50 bites by mosquitoes that carried the genetically modified late-arresting parasites that were designed to die on day six of the liver stage, eight healthy adults with the early-arresting parasites, and three adults in the placebo group who were bitten by uninfected mosquitoes. The 50 mosquito bites were



considered as one immunisation session, and the participants were exposed to three such sessions in all. Each successive immunisation session was set at 28-day interval. Three weeks after the third immunisation session, all participants were exposed to controlled human malaria infection by means of five bites from mosquitoes infected with genetically unaltered *P. falciparum* parasite. This was to test the efficacy of genetically modified malaria parasites in priming the immune system. As per the results published in the *New England Journal of Medicine*, the efficacy results were striking. While eight of nine (89%) participants primed by late-arresting parasites were protected from malaria when exposed to mosquitoes carrying unaltered *P. falciparum* parasite, only one of eight (13%) participants who were primed by early-arresting parasites was protected from malaria. No participants in the placebo arm were protected from malaria. The titres of antibodies targeting key *P. falciparum* antigens in both the early-arresting and late-arresting parasite groups were far higher than those observed in the placebo group and did not differ between participants in the two intervention arms. This suggests that the vastly different timings of killing the parasites in the liver did not affect the amount of antibody produced. But there were differences in the cellular immunity in the two intervention groups. Though the overall cellular frequency T-cell lineages remained similar, certain *P. falciparum*-specific T cells were seen only in participants who were primed by mosquitoes carrying the late-arresting parasites. "

'I felt so stupid and worthless': 5 digital financial fraud stories and what you can learn from them

Imagine scrolling through a trusted real estate platform, hopes rising with each property listing, dreaming of finding your perfect home. A seemingly genuine property owner reaches out, armed with convincing photos, videos, and an Aadhaar card that screams authenticity. Before you know it, you have sent him money, and unwittingly fallen victim to an online fraud. This is the story of Sanghamitra Chandra, a 34-year-old PR professional for whom a simple house hunt quickly transformed into a financial trap. "When I came across a house that I really liked, I decided to contact the owner," she tells indianexpress.com, adding that his initial request seemed innocuous — just ₹2,000 as a "visiting charge". Driven by the mounting pressure of finding a home, Chandra found herself making a fateful decision. "He provided a bank account, so I went ahead and completed the transaction. Afterwards, he mentioned that I needed to make a down payment, which would be refunded. I had doubts and a nagging feeling that it could be a scam but I was in urgent need of a house and made a hasty decision to proceed with the payment," she says. A transfer of ₹11,000 later, the trap was sprung. "He did not refund my money and claimed that I had made the payment incorrectly. To get my money back, he demanded an additional payment of ₹18,000. Realising I had been scammed, I confronted him, but he began to misbehave with me over the phone," she says. Chandra's predicament is one that countless Indians are finding themselves in after falling victim to online fraud. These cold and calculated crimes rob people of their peace of mind and sense of security, leaving victims feeling vulnerable and ashamed.

Shivaprasad T V, 30, a finance consultant, opens up about being scammed by two entities: one claiming to offer professional mentoring and another promising tutoring jobs with payments. The Pune-based platform claiming to offer CA mentoring, "took money for sessions and ghosted me when I asked for a refund," he says, while the training institute "promised payment for tutoring but disappeared after I completed the assigned classes". Meghna, an author, was scammed during the 2020 Covid lockdown when she sought to buy a budget-friendly phone on Facebook Marketplace. "I found a OnePlus phone at a cheap price," she reveals. "I came across this person on Facebook who claimed to be from the Indian Army. To support his claim, he shared some ID cards with me," she adds. Believing the offer, the 27-year-old paid multiple amounts (₹1,000, ₹8,500, ₹9,000) after claims of delivery issues. The scammer then stopped responding, disconnected calls and denied the transactions. Andrea Cutinho, 23, a Mumbai-based content writer, was contacted by a scammer with a credible story about owing her father money for medical bills. "The fraudster claimed he would transfer two amounts: ₹10,000 first, followed by ₹3,000 from his relative, making it ₹13,000 in total. However, I received a fraudulent message stating that ₹10,000 had been credited to my account, followed by another fraudulent message claiming ₹30,000 had been transferred instead of ₹3,000. He called me, panicking, saying he had added an extra zero by mistake, making it ₹40,000 total. He then insisted that I transfer ₹18,000 back to him, as it was the 'extra' amount. Since I

didn't check my bank account and didn't verify whether the money was actually credited, I believed the fraudulent messages," she says. Anindya Avvayam Rattan, a PR consultant, received a call from someone impersonating her father's colleague, claiming they needed money due to an emergency. Unable to confirm with family, Rattan was pressured into transferring ₹25,000 via UPI, despite limited familiarity with the platform. "Somehow on call, I entered my own UPI and shared ₹25,000 with him," discloses the 31-year-old. Financial loss can cause significant anxiety. Financial loss can cause significant anxiety (Source: Freepik) The mental toll on victims. For the victims of online fraud, the gut-wrenching moment you realise you have been tricked can be a bitter pill to swallow, leading to sleepless nights wondering how this could have happened to you and the feeling of embarrassment when you have to tell your family. Chandra says that she felt immense guilt and shame for falling prey to the scam. "I was mentally shaken because I have always warned my parents to avoid falling for things like this, yet I ended up falling into the trap myself," she says.

Rattan explains how she felt undeserving and incapable of independent living, leading to a delay of 2-3 years in resuming UPI usage. "Immense shame, anxiety... I felt so stupid and worthless. I was earning a meagre ₹28,000 a month and to lose almost a month's salary was such a shameful experience," she says. Shivaprasad says the experience was emotionally and financially draining, especially since he needed the funds for urgent surgery. "I felt anxious and ashamed for trusting them, which added to the stress of my financial situation," he remembers. For Meghna, it was challenging as her family members taunted her over the loss, which compounded feelings of guilt. "Any minor mistake leads to fights and these were my savings, my money," she says, "I cried a lot because I went broke and I was unwell (I had chicken pox then) and the lockdown was starting. I knew that I would not be able to earn money for a few months." Cutinho became extremely cautious, adopting measures like using apps to screen calls and verifying the authenticity of even legitimate-sounding requests. "Even for legitimate calls, I now demand proof of identity, even from banks. The incident instilled a sense of distrust, and I question everyone's intentions, even for unrelated matters," she says.

Richie Sikri, a clinical psychologist at mental health startup Lissun, tells indianexpress.com, "Falling into financial scams is a distressing event in itself, especially for an individual who has recently experienced it. The feeling of emotional numbing and detachment can be seen in such individuals, which are often used to safeguard themselves from emotional pain and suffering. There is a constant feeling of powerlessness associated with not being able to do anything about the situation, which in turn leads to the perception of a negative self-image, deeply affecting the self-esteem of that individual along with feelings of shame."

Neha Cadabam, senior psychologist at Cadabams Hospital, notes, "Severe scams, particularly those involving identity theft, can cause symptoms akin to post-traumatic stress, including flashbacks, hypervigilance, and avoidance behaviours."



She adds that financial loss can cause significant anxiety, especially when victims face urgent financial needs or long-term financial instability. "Prolonged feelings of worthlessness, failure, or regret can escalate into depressive symptoms," she remarks. Societal attitudes and the impact on mental health "Yes, societal attitudes do contribute towards the mental health struggles of victims of scams. This can usually be seen with both stigmatising as well as victim blaming," asserts Sikri. Here, the individual is seen as being gullible, careless and irresponsible and because of this victim-blaming, there is a lot of reluctance to report the fraud.

Cadabam stresses how society often underestimates the sophistication of modern scams, failing to recognise that anyone can be deceived. "Societal attitudes often amplify the mental health struggles of scam victims. A culture of victim-blaming, combined with misconceptions about scams, exacerbates feelings of shame and isolation," she says. Financial literacy is the most important aspect of preventing financial scams. Financial literacy is the most important aspect of preventing financial scams. Most common financial scams in India today Shiva Prakash Devaraju, an IPS officer and cyber security expert from Bengaluru, says, "India has become a hotspot for financial scams with fraudsters leveraging technology and trust to exploit unsuspecting individuals." Here are the most prevalent scams.

Scam Type	Description	How to Spot
Digital Arrest Scam	Scammers impersonate law enforcement officials, accusing victims of involvement in criminal activities like money laundering or cybercrimes. They demand hefty payments to "drop charges," exploiting fear and urgency.	Genuine authorities never demand payments over calls. If legal threats lack proper documentation, it is a red flag.
Mirror Website Scam	Fraudsters create fake replicas of trusted websites, such as banks or e-commerce platforms, to steal login credentials. These are often promoted through phishing emails or ads.	Double-check URLs – scammers often use slight misspellings (e.g., gpayy.com instead of gpay.com). Always access sites through official apps or verified links.
UPI and QR Code Frauds	Fraudsters manipulate UPI systems and QR codes to deceive victims into transferring	

money. For instance, scammers posing as buyers may send fake QR codes claiming they will "send money," but instead, the code deducts money from your account. Always verify the identity of the sender/receiver. QR codes shared unsolicitedly are a red flag. Loan and Investment Frauds Scammers lure victims with promises of instant loans or high returns on investments. Often, they ask for upfront fees. Check if the lender or investment scheme is registered with SEBI, RBI, or IRDAI. Unrealistic returns (e.g., 30% per month) are typical fraud indicators. Phishing and Smishing Scams Fraudsters impersonate banks or government agencies via emails, SMS, or WhatsApp messages to steal sensitive details. Be cautious of generic greetings ("Dear Customer"), grammatical errors, and unsolicited links asking for passwords or OTPs. Online fraud increases by 25% during festivals as scammers exploit the surge in online shopping and digital payments. Fake discounts and cashback offers are common traps. Verify offers directly on official platforms and avoid links shared via SMS. "The numbers reveal the gravity of the issue. In 2023, 34 per cent of Indian internet users were targeted by cybercriminals and 7.43 crore cyber threats were blocked, according to Kaspersky. Moreover, 7.41 lakh cases reported between January and April 2024 resulted in losses exceeding ₹1,750 crore. Awareness and vigilance are crucial," the officer tells indianexpress.com. What you can do to protect your financial information

Santosh Joseph, CEO, Germinate Investor Services, describes some simple yet extremely practical proactive steps that can help prevent such scams. "Always check the validity of offers and verify URLs and official literature. Even if you trust someone, it is advised to get a family member or friend to verify the authenticity of the information. A very simple rule of thumb is to ask yourself: Is it too good to be true? If so, check with someone you trust or ask for links and further information. You can also use Google to confirm if such claims are legitimate," he says. Sometimes, he adds, asking a few questions or seeking advice from family or friends can help determine whether a product is trustworthy. "Avoid signing anything, transferring documents, or handing over original papers to unfamiliar individuals. Even when dealing with familiar people, exercise caution, maintain control, and retain the right to ratify transactions," he recommends.