

Hyderabad zoo takes extra measures to keep animals warm during cold wave

Hyderabad: As the city is grappling with cold wave like conditions with several places recording single digit temperatures, the Nehru Zoological Park here stepped up measures to ensure its inmates remain warm and healthy this winter season. From arranging heaters, covering enclosures with green and gunny bags, to switching off air conditioners, the zoo park officials employed a range of solutions to protect inhabitants. With temperatures dropping rapidly in the city, heaters have been arranged in all the night houses of carnivores, primates and bears, ensuring that they do not suffer in biting cold temperatures, particularly in the night. As carnivores are prone to cramps in the foot region during the winter, the zoo authorities arranged wooden planks in the night houses of these animals. Apart from heaters, the enclosures of common Langur, and doors and windows of the carnivores' houses have been covered with green and gunny bags to prevent cold winds besides ensuring animals do not suffer from pneumonia.

Bird's night houses have been provided with nest boxes, insulated material in it, particularly in the Macaws and Cockatoos area, to block harsh cold winds. Insulating material, wooden baskets and earthen pots have also been arranged in the new aviary to not just protect birds from winter winds but also for nesting and laying eggs. Hyderabad ZooAs for Elephant moats and Giraffe night houses, the zoo officials have employed a unique method of burning neem leaves for smoke as mosquitoes repellent besides



avoiding cold winds. As the nocturnal animals face unique winter challenges, the zoo authorities have adjusted their approach to these animals by switching off the air conditioning units in their enclosures. "Seasonal

arrangements are regular maintenance and management activities of the zoo based on the requirements.

Air conditioners are stopped in nocturnal animal houses for 3 1/2 months till mid of

February 2025. All the night houses of carnivores are provided with wooden planks to avoid cramps in the foot region," said J Vasantha, Curator Nehru Zoological Park Hyderabad .

Kavitha, BRS leaders condemn case against KTR

Hyderabad: BRS MLC K Kavitha came down heavily on the Congress government for attempting to arrest BRS working president KT Rama Rao in the Formula-E case. She said Chief Minister A Revanth Reddy, who could not muster the courage to debate in the Assembly, was attempting to intimidate Rama Rao with false and frivolous cases. Responding to speculative reports on Rama Rao's possible arrest, Kavitha stated that the people of Telangana were closely watching the scripted drama by the Congress party, which was desperate to use legal tactics to target the BRS and its supremo K Chandrashekhar Rao, as it could not face the opposition politically. Targeting Chief Minister Revanth Reddy directly, she advised him to remember that the BRS leaders were soldiers of Chandrashekhar Rao and were born from the struggle for Telangana statehood movement. "Your petty tactics will not scare us; they will only strengthen our resolve. We will fight and the spirit of Telangana will win," she declared. Several BRS leaders including former Ministers S Niranjan Reddy, Koppula Eeshwar, Vemula Prashanth



Reddy, V Srinivas Goud and others condemned the Congress government's decision to file a case against the BRS working president. They stated that unable to face the BRS leaders politically, the Congress government was filing false cases with no concrete evidence. They warned the Congress government against taking any hasty decisions to arrest Rama Rao in this regard.

Sewing machine scheme for minority women draws widespread criticism

Hyderabad: A scheme recently launched to provide sewing machines for women from minority communities is drawing widespread criticism from activists. The rigorous procedures and the sheer number of hurdles have made it difficult for the women to access the social benefits, activists familiar with the initiative argue. The Telangana Minorities Finance Corporation (TGMFC) officially launched 'Indiramma Mahila Shakti', a scheme meant to provide sewing machines to women. The TGMFC planned to distribute 10,490 machines to women from minority communities across Telangana with a total cost of Rs 6.64 crore with each machine costing around Rs. 7,830. To avail the benefit, however, the women applicants have to overcome a number of bureaucratic hurdles. They have to submit a large number of documents starting from submission of online applications online with necessary documents such as ration card or food security card, income certificate, caste certificate, Aadhar card, training certificate, self-declaration of applicant for non-availing of financial assistance from TGMFC during last five years. "Not all

people have ration card or food security card. In such scenario, they have to apply for income certificate and pay brokers anywhere between Rs. 400 and Rs. 500. Instead, the TGMFC should take an undertaking from the applicant to reduce financial burden on them," says social activist, S Q Masood.

Activists argue that an applicant will be spending anywhere between Rs. 800 and Rs.1000 for submission of the application that includes online filing and submitting hardcopy at local district minority welfare office. "Making people spend roughly 15 per cent of the cost of the machine is something illogical," argued Mohd Akram, social worker from old city.

The social activists argue that when financial assistance schemes were announced previously the numbers of applications were ten times more than the officials had planned to help. "For the sewing machine scheme around 80, 000 to 1 lakh applications will be received. Not all will get it as the corporation plans to give priority to destitute, divorcee, widows, orphans and single women," says Kareem Ansari, a social activist from Shaheennagar.

Fulfilled almost half of manifesto vows in a year: Bhajan Lal Sharma

The Bharatiya Janata Party (BJP) government in Rajasthan, led by chief minister Bhajan Lal Sharma, completed one year in office on Sunday. In an interview with Sachin Saini, CM Sharma reflected on his government's journey so far, listing out some key decisions such as reducing taxes and lowering prices of fuel, as well as efforts made by his government to "restore trust of people" in government machinery. Edited excerpts: The BJP government has completed one year. How has it been so far?

People of Rajasthan voted the BJP in government with great expectations and our government has been working to fulfil them. Relaxing taxes and lowering petrol/diesel prices was a major step to provide immediate relief to the people. However, the state machinery and economy were reeling due to corruption under the Congress regime. Our government took a firm stance against corruption and tried to restore trust of people in government machinery. We made government services more accessible for citizens and ensured that deserving (beneficiaries) are able to receive the benefit of state and central government schemes. In line with the vision of our honourable Prime Minister Narendra Modi, we are making government more efficient and accessible for public. It's delighting that people of Rajasthan displayed their approval through votes in recent by-elections. There are still some vacancies in the cabinet. Is there a reshuffle on the cards soon? We are analysing our efforts and achievements over the last year. Accordingly, necessary decisions will be taken in consultation with senior party leaders. The Centre is likely to bring a bill on One Nation, One Election. Your comment

Thanks to the strong will of our PM Modi, the One Nation, One Election bill is soon going to be tabled in Parliament. This shall bring down financial expenditure, administrative burden, and other challenges caused due to frequent elections. Our government's functioning also impacted twice in the last one year due to the model code of conduct for the Lok Sabha elections and subsequent assembly bypolls. How do you see the BJP's performance in the recently held assembly bypolls?

Hard work of our party workers and the charisma of our prime minister earned us the favourable results (the BJP won five of the seven seats that went to bypolls). However, losing Dausa seat marred our victory celebrations; we all feel disappointed. We were confident of victory on the seat as well and party leadership is analysing all probable reasons of the defeat. Your government held the Rising Rajasthan Investment Summit in its very first year, even though such marquee events are usually saved for the final year. Rajasthan is the largest state in terms of size and opportunities. Rising Rajasthan is the foundation of our vision for economic development of the state. Unlike the previous government, we will be here to ensure that the investment commitments get fulfilled. MoUs worth ₹35 lakh crore have been signed in the summit. How will these be implemented on the ground? The MoUs display potential of Rajasthan. Now that we have a blueprint of the possibilities, we are better prepared to turn them into reality. As Dale Carnegie said, "an hour of planning can

save you 10 hours of doing," Rising Rajasthan has given the state economy the much-needed upthrust. We will be following the MoUs and I am sure that the vigilant media of the state will keep reminding us if any major project falls behind the timeline.

It is being said that the bureaucracy is dominant in the current government, with even some BJP leaders also making this accusation. Earlier, the BJP used to level this charge against the Congress, what has changed now? Our Constitution wisely defines duties of executive, legislative and judiciary. Unfortunately, the previous government was politically manipulating the executive that shattered morale of public servants and lowered people's confidence in government machinery. Our government is trying to restore the balance in administration. Yet our government stands clear that any instance of corruption or misuse of authority shall be dealt with strict actions.

How many promises from the manifesto have been fulfilled? The Congress alleges nothing has been done so far. It has only been a year and we have fulfilled almost half of our manifesto promises. The opposition has nothing against the government and thus are making baseless allegations. The Congress has drifted away from its duties towards the Indian masses and is trying to create divide among people. In order to please their masters, the Congress leadership in the state too has adopted an anti-development stance. What is the current status of Eastern Rajasthan Canal Project (ERCP) and Yamuna River water? Efficient

Winter, Budget reins on rate cut

November inflation numbers were on expected lines at 5.5%. The moderation from October's inflation print of 6.2% is the result of an almost two-percentage point fall in food inflation to 9% with fuel prices continuing to contract and core — non-food, non-fuel — inflation staying flat at 3.7%. This means that the broad inflation story remains the same. Food is what is keeping it above RBI's target of 4%, and its future trajectory will largely be determined by movement in food prices. What happens to them is largely a function of how the climate rather than economy behaves going forward. Although a bit delayed — and this has had an impact of sowing and possibly yields of key crops such as potatoes — winter seems to have set in finally. What will be needed to ensure a good crop (and supplies) would be a slightly prolonged winter. This is difficult to predict at the moment but there is also no reason to assume that it will necessarily not be the case. This has been the biggest X factor in India's inflation targeting framework for quite some time now — and will continue to be, going forward. To be sure, with important state elections out of the way, one could expect a more aggressive supply-side management strategy in food markets from the Union government which would help manage the adverse impact of food prices should things go south on the weather front. Most independent economists are factoring in rate cuts in the next couple of Monetary Policy Committee (MPC) meetings although there are differences on the exact magnitude of reduction



water management is a priority area for our government and with due support from the Centre, there has been considerable progress in this regard. ERCP is a major project in this regard and over the past year we have been able to achieve an agreement with Madhya Pradesh government for its implementation, simultaneously an agreement has also been reached with the Haryana government over sharing of the Yamuna water. The report on new districts is pending with the government. When will the government take a decision on it? Demarcation of administrative districts is a major decision, unfortunately the previous government declared new districts for political gains. The people however were not appeased and

voted the BJP in government to take foresighted decisions. Due deliberations are being held on the issue and decision will be taken accordingly. The government has also received the committee's report on the sub-inspector recruitment exam. Why has the government not made any decision on it yet? We understand that thousands of youths have been victimised due to corrupt practices of Congress government. However, no decision can be taken in haste, it will surely get dragged to a long legal battle. Our government is making all possible efforts to unearth the entire network and arrest culprits, justice will surely be delivered. As I mentioned earlier, government decisions should not be taken in haste.



in interest rates in the near term. The next MPC meeting — it will take place after the Union budget has been presented on February 1, 2025 — will be under a new RBI governor, and one will have to see if there is a significant change in RBI's approach to the inflation-growth dynamic. What will also have an influence on RBI's take on this dynamic will be the Union budget and the approach it

takes to boosting growth. A more aggressive fiscal consolidation could nudge it to adopt a more supportive role vis-a-vis growth. What will also play a role will be the qualitative (capital versus revenue spending) rather than just the quantitative aspect of the fiscal strategy in the budget. It's over to the winter and finance ministry on the inflation-growth dynamic for now.

Punjab Parties Condemn Amit Shah's Remarks on BR Ambedkar, Demand Apology

Chandigarh (JAG MOHAN THAKEN), December 19: The Aam Aadmi Party (AAP) Punjab, Congress and Shiromani Akali dal parties have strongly criticized Amit Shah's remarks on B R Ambedkar and demanded apology. AAP in a press conference held in Jalandhar, slammed Union Home Minister Amit Shah for his objectionable remarks about Dr. BR Ambedkar. Terming the remarks as an insult to the architect of the Indian Constitution, AAP leaders accused the BJP and RSS of pursuing an anti-Dalit and anti-Constitution agenda. Addressing the media, AAP leader Pawan Kumar Tinu criticized the BJP and RSS, highlighting their consistent attempts to undermine the secular and inclusive values of the Constitution. He said, "Dr. BR Ambedkar spent his entire life building the Constitution, uniting a diverse nation, and ensuring equal rights for all. The BJP and RSS have repeatedly tried to demean his legacy and create apprehensions about changing the Constitution. Amit Shah's remarks reflect their anti-Dalit and anti-reservation mindset."

Minister Harbhajan Singh ETO also condemned the remarks, stating, "Amit Shah's statements in Parliament were cruel and deeply hurtful to millions of Indians who revere Dr. Ambedkar as a guiding light. Baba Sahib crafted the constitution that unified a fragmented nation and protected the rights of the downtrodden. He said that the BJP's hidden agenda of weakening the Constitution and its values stands exposed once again. AAP will not allow such attempts to succeed." He demanded an immediate and unconditional apology from both Amit Shah and PM Narendra Modi for the hurt caused to followers of Dr. Ambedkar. ETO stated that only the Aam Aadmi Party gives due respect to our freedom fighters and the architect of the Constitution. He highlighted this by citing the example of installing portraits of Dr. BR Ambedkar and Shaheed Bhagat Singh in government offices, emphasizing the party's commitment to preserving and honouring the values these icons represented. He assured the people that the AAP would continue to resist any move aimed at tampering with the Constitution or the rights of marginalized communities. AAP called upon the BJP and RSS to clarify their stance on the Constitution and warned them against any further attempts to harm the foundational principles of democracy and equality. The AAP leader said that, "India belongs to every citizen, and no one will be allowed to trample upon the ideals of Dr. Ambedkar."

Congress party held protest processions across the state and condemned Shah's words. Leader of the Opposition in the Punjab Assembly, Partap Singh Bajwa, in a statement issued to media said that the recent comments made by Union Home Minister Amit Shah on Dr. B.R. Ambedkar, the chief architect of the Indian Constitution, are both disrespectful and unacceptable. These remarks not only insult the unparalleled legacy of Babasaheb Ambedkar but also reflect the Bharatiya Janata Party's (BJP) persistent disregard for the foundational principles of equality, justice, and inclusivity that he envisioned for this nation. "What makes these comments even more reprehensible is the fact that they were made while speaking on the Constitution in Parliament. Parliament is no less than a place



of worship for the 1 billion people of India who cherish democracy. It embodies the hopes and aspirations of every citizen, and its sanctity must never be tarnished by statements that undermine the contributions of a visionary like Dr. Ambedkar", added Bajwa. Reminding the value of the constitution, Bajwa said, "The BJP leadership must remember that they owe their very positions in Parliament and the Union Cabinet to the Constitution that Babasaheb meticulously crafted. Dr. Ambedkar's vision ensured the democratic principles that empower every citizen, irrespective of caste, creed, or class, to aspire to the highest offices in the land." Bajwa further said that it is particularly ironic that Prime Minister Narendra Modi, who often highlights his OBC background, owes his ability to lead this nation to the tireless efforts of Dr. Ambedkar and the founding fathers of our democracy. Their work ensured that every Indian has the right to vote and the opportunity to rise to positions of power, free from discrimination. The BJP's failure to acknowledge this while making derogatory comments about Dr. Ambedkar exposes their deep contradictions and disrespect for India's pluralistic heritage. He added that Dr. Ambedkar's lifelong commitment to social justice, equality, and the empowerment of marginalized communities is a cornerstone of India's democratic ethos. Any insult to his legacy is an insult to the aspirations of millions of Indians. I, therefore, call upon Amit Shah to issue an immediate and unconditional public apology for his remarks. Attacking the mentality of BJP, Bajwa said, "Babasaheb Ambedkar's con-

tributions to the nation cannot and must not be undermined. The BJP must shed its Manuwadi mentality and commit itself to respecting the ideals enshrined in the Constitution. Anything less would be a grave disservice to the people of India and the democracy they hold dear." Senior Shiromani Akali Dal (SAD) leader and Bathinda MP Harsimrat Kaur Badal today said union home minister Amit Shah should tender an apology for referring to Baba Saheb Bhim Rao Ambedkar disparagingly in a debate on the constitution in parliament. Talking to newsmen outside parliament, Mrs Harsimrat Badal said, "One only becomes taller by admitting one's fault. People have seen how the architect of the constitution of India – Baba Saheb Bhim Rao Ambedkar was referred to as Ambedkar, Ambedkar, Ambedkar in par-

liament. This has hurt the sentiments of crores of Indians. Contrary to what has been claimed in the home minister's utterances, crores of people from the most oppressed sections of society perceive Baba Saheb as their saviour. They regard Baba Saheb as someone who gave them equal rights in a society in which they were suppressed for centuries". Mrs Badal said the architect of the constitution was always referred to as Baba Saheb out of respect and calling him Ambedkar, Ambedkar, Ambedkar was condemnable. "The issue is also how people on the highest posts in our country perceive Baba Saheb. An impression should not be given that those occupying these high seats do not have respect for Baba Saheb. Accordingly, an apology is needed to assuage the sentiments of our people".

Woman ends life by consuming poison

Hyderabad: A woman died by suicide by consuming unknown poisonous substance in her car, which was parked near her house at Vanasthalipuram on Thursday.

The victim, A Uma Sri (52), from Rajashree Enclave Colony, Vanasthalipuram was suffering from chronic health issues and was undergoing treatment. Her health condition, however, did not improve. Upset over it, Uma Sri decided to take

the extreme step, police said

.The victim's brother found her lying unconscious and immediately shifted her to the nearby hospital, where the doctors declared her dead.

Based on information, the Vanasthalipuram police booked a case and took up investigation. The bottle in which had poison was sent to the forensic science laboratory for analysis.

98.1% of advisors using IPRU Edge, ICICI Prudential Life's mobile app paid commissions on the same day

Hyderabad:IPRU Edge, a mobile app offered by ICICI Prudential Life Insurance, exclusively for its advisors, has led to a 37% increase in their productivity in H1-FY2025, resulting in higher earnings for them. Importantly, 98.1% of agents using IPRU Edge were paid commissions on the same day. ICICI Prudential Life is the first life insurer to pay out commissions on the same day to select distributors. The Company has a network of over 2 lakh advisors and approximately 61% of the Company's top advisors are now actively using the app which is helping them grow their business.

The mobile app functions as an office on-the-go for agents which allows them to focus on new business development rather than administrative activities. IPRU Edge

facilitates real-time KYC authentication, and the OCR technology provides customers with a paperless buying experience. This is very useful for agents who are based in small towns and villages. In H1-FY2025, the Company recorded a 49% year-on-year increase in retail weighted received premium from its Agency channel, this showcases the convenience offered by the app. Mr. Rajiv Arora, Chief Of Sales, Proprietary Channel, ICICI Prudential Life Insurance, said, "Our mobile app, IPRU Edge has enabled our agents to grow their business. This is evident from the 37% increase in their productivity we witnessed in H1-FY2025. Besides, 98.1% of the advisors using the mobile app were paid commissions on the same day. These initiatives have enabled us to become the most advi-



sor-friendly life insurer in the country. We have also implemented technology solutions which has enabled us to issue approximately 50% of the policies on the same day for the savings business segment in H1-FY2025. IPRU Edge allows advisors to focus on new business development instead of administrative activities. Using the app ad-

visors can easily login new business. We also provide our advisors with new business opportunities, demand generation. It also enables advisors to effectively service their customers. The mobile app is a solution for our agents to profitably grow their business. Importantly, it also provides them with a detailed view of their business and earnings.

Champions of equality - Institutional and societal changemakers transforming South Asia

The pursuit of gender equality and justice in South Asia stands as one of the most pressing imperatives for societal progress, deeply rooted in both constitutional frameworks and global developmental agendas. Institutional and societal changemakers have emerged as the torchbearers of this transformation, driving initiatives that challenge entrenched inequalities and create pathways for equity, justice, and peace. Their work resonates with the spirit of Article 14 of the Indian Constitution, which guarantees equality before the law and prohibits discrimination on any grounds. Simultaneously, their efforts align seamlessly with Goal 5 of the United Nations Sustainable Development Agenda, which calls for gender equality and the empowerment of women and girls by 2030. From grassroots interventions to cross-border peacebuilding, changemakers in South Asia are not merely addressing systemic barriers but are also reshaping cultural narratives to nurture inclusive societies.

At the heart of this transformative journey is the understanding that gender equality cannot be achieved in isolation. It requires an ecosystem of institutional support, societal awareness, and individual resilience. The recently concluded Saahas Awards 2024, instituted by Women in Security, Conflict Management, and Peace (WISCOMP), underscores the collective efforts of changemakers who stand undeterred in the face of adversity. Launched in 2016 by the Foundation for Universal Responsibility of His Holiness the Dalai Lama, these awards celebrate the power of courage (saahas) and recognise individuals and organisations that have demonstrated extraordinary resilience, initiative, and leadership in promoting gender justice. By spotlighting champions from diverse backgrounds, faiths, and abilities, the Saahas Awards offer a platform that not only acknowledges impactful work but also inspires intergenerational synergy and global solidarity in the struggle for equality.

The jury, an eminent panel of leaders, scholars, and activists, reflects the inclusivity and seriousness with which these awards are curated. It included stalwarts like Ambassador Shyam Saran, former Indian For-

eign Secretary, Ambassador Gautam Mukhopadhyaya, Honourable Gita Mittal, former Chief Justice of the High Court of Jammu and Kashmir, Professor Krishna Menon, Susan Ferguson, the Country Representative of UN Women India, and Poonam Mutreja, Executive Director of the Population Foundation of India. Their collective expertise and commitment to gender justice set a benchmark for recognising meaningful contributions across the region. The Saahas Awards 2024 were presented across four key categories, each highlighting exemplary efforts towards equality and peace. Under the Saahas Shakti category, grassroots leaders like Laxmi Chetri from Assam, India, were celebrated for empowering domestic violence survivors in the Bodoland Territorial Region and nurturing gender-just communities. Similarly, Lailuma Nasiri from Afghanistan amplified the voices of Afghan women in policy processes, advocating for their inclusion in peacebuilding dialogues. In Cox's Bazar, Bangladesh, Sheuly Sharma's work with refugees in addressing gender-based violence and fostering social cohesion stood as a beacon of hope. Deepa Pawar from Maharashtra, India, emerged as an unwavering advocate for the rights of women from Nomadic and De-notified Tribes (NT-DNT), creating educational and leadership opportunities for marginalised communities through the Anubhuti Trust. Each of these changemakers exemplifies how localised, community-driven efforts are indispensable in fostering systemic change and restoring dignity to marginalised individuals. Under the Saahas-e-Azim category, awardees like Saeeda Diep from Pakistan bridged divides by championing the rights of religious minorities, fostering cultural harmony, and advancing peacebuilding initiatives through her Centre for Peace and Secular Studies. Ruchira Gupta, a globally acclaimed activist from India, has dedicated her life to eradicating sex trafficking through her organisation, Apne Aap Women Worldwide, leading grassroots movements to dismantle systems of exploitation. Mossarat Qadeem, a peacebuilder from Pakistan, has pioneered innovative programmes through PAIMAN Trust to empower women and radicalised youth in conflict-affected regions, offering them pathways

toward reconciliation and community resilience. Beena Sarwar's efforts as a journalist and peace advocate have fostered cross-border dialogue between India and Pakistan, addressing critical issues like communal harmony and human rights through storytelling and media initiatives. These leaders demonstrate the power of cross-cultural dialogue and grassroots engagement in addressing shared challenges across borders. In recognising emerging changemakers, the Saahas Chetna award honoured Omar Hafiz from Kashmir, India, for his groundbreaking work in empowering marginalised communities, particularly trans persons and other sexual minorities. Through his organisation, The STEAR, Omar has created safe spaces and innovative programmes that challenge stereotypes and promote gender equality among youth. The Saahas Mashal award was conferred upon the Conflict Victim Women National Network (CVWNN) from Nepal, a grassroots organisation advocating for women survivors of insurgency and violence. CVWNN's work in transitional justice, memorialisation, and psychosocial support highlights the importance of community-led initiatives in healing war-torn societies. Finally, the Saahas Shreshtha: Shero of Courage award celebrated Patricia Mukhim, a

fearless journalist from Shillong, Meghalaya, for her unwavering commitment to gender equality, communal harmony, and justice for marginalised communities in the conflict-affected regions of Northeast India. Her work through The Shillong Times and initiatives like 'Shillong We Care' continues to inspire countless others to challenge systemic injustices.

The collective achievements of these awardees illuminate the interconnected nature of gender equality, peacebuilding, and justice. By addressing issues such as domestic violence, gender-based violence, sex trafficking, and the marginalisation of vulnerable communities, these changemakers have demonstrated that the fight for equality is not confined to legal frameworks or international mandates alone. Rather, it is through sustained, on-the-ground efforts that real change takes root. Each story of courage, resilience, and innovation contributes to a larger narrative of hope, affirming that gender equality is both a right and a necessity for sustainable development. The critical importance of groundwork cannot be overstated in this regard. Institutional policies and international frameworks provide direction, but it is the grassroots efforts of individuals and organisations that breathe life into these aspirations.

ICICI Pru Life settles 99.04% of claims in just 1.2 days in Q2-FY2025

Hyderabad:ICICI Prudential Life Insurance has declared a claim settlement ratio of 99.04%, the highest in the industry, for the period from July 2024 to September 2024. Importantly, the average time to settle a death claim was just 1.2 days. Mr. Amish Banker, Chief Operations Officer, ICICI Prudential Life Insurance said, "Claims is the ultimate moment of truth, and we handle every claim with utmost sensitivity.

In Q2-FY2025, we had a claim settlement ratio of 99.04% while our average claim settlement turnaround time for non-investi-

gated claims from last document received date was just 1.2 days. Besides, we settled death claims totalling over Rs. 451 crore in the same period. Under our "Claim for Sure" initiative, we promise to settle eligible claims in one-day after all documents are submitted. We have settled death claims amounting to Rs. 71.24 crore in Q2-FY2025 under this initiative. We have consistently had an industry leading claim settlement ratio; in Q1-FY2024 it was 97.94%, in Q2-FY2024 it stood at 98.14%, in Q3-FY2024 it was 98.52% and for FY2024 it was 99.17%".

A requiem for Kolkata's trams

Arati has just lost her job; Subrata was already unemployed. The camera holds them tight as they walk away from her erstwhile workplace, one of the many office buildings in Dalhousie Square, Calcutta. As the background score sets the culminating note, viewers see a close up of the mast of an electric tram pass by as the couple disappears into the crowd. The poignant concluding scene from Satyajit Ray's *Mahanagar* (The Big City, 1963) evokes empathy for the characters, while the tram becomes a marker of the daily grind of tens of thousands like Aarti and Subrata. From being a mere film prop, the tram emerges as the metaphor of complex lives, a city's history. Calcutta grew faster than the East India Company ever imagined it would. By the mid 19th century, the posh parts of the city were dotted with ornate mansions and palaces. However, there were no cars. The affluent chose horse drawn carriages, buggies and palanquins for their commute; the rest walked. In February of 1873, tramcars were introduced to the city. Drawn by horses, they covered a distance of 3.9 kilometres between present day Armenian Ghat Street and Sealdah. The service flopped as it wasn't patronised well and was discontinued on November 20th of the same year.

Seven years later, tram cars returned to the city with a metre gauge track being laid on the same route running through Dalhousie Square, Bow Bazaar Street and Strand Road. Inaugurated by Viceroy George Fredrick Samuel Robinson, commonly known as Lord Ripon, the tram services started afresh on November 1, 1880 with the first tram depot opening in Kalighat in 1881. Starting a tram service was a part of the British government's expanding industrialization of their colonies. To formalise the initiative, a company called Calcutta Tram Company Limited (CTC) was registered in London on December 22, 1880. More routes were added and by 1882, steam locomotives were used to haul the tramcars. Trams was gaining ground. By the end of the nineteenth century, CTC emerged as a profit-making company and owned 166 tramcars, 1000 horses and seven steam locomotives. However, the Afghan horses, which pulled these heavy tramcars could not bear the heat and humidity of Calcutta, and therefore quickly died. This was a hazard for the growing tram company and might have been one of reasons that led to the electrification of the commuting system. Consequently, Asia's first electric tram car went on the road on 27 March, 1902 from Esplanade to Kidderpore in the west. It's the only route that the government of West Bengal, which discontinued the service in September this year, has promised to retain. Tramcars were once integral to the city and one of its most identifiable icons. They witnessed major historic events from Bengal's proposed partition in 1905 to the Brahma Samaj Movement, India's independence, Partition riots, insurrections, and political changes until, in 1971, the first tram route closed down. All along, tramcars have been like a welcoming friend, a safe haven for aspiring novelists, lovers seeking privacy, fatigued elderly people, and spritely school kids. Bengali cinema designated trams their preferred 'love at first sight' spot with a charming Uttam Kumar and doe-eyed Suchitra Sen often first catching each other's eye in a tramcar. Ray too seemed to have a soft corner for them. In *Parash Pathar* (1958, The Philosopher's Stone), he uses tram grids and

tracks in the opening credit sequence to depict a post-colonial city, the trapeze of human life, while in *Apur Sansar* (1959, The World of Apu), Apu is smitten by tram rides. For Apu, the tram stood for all that was new and wondrous. Beyond daydreaming and cinema offscreen, Calcutta's tramcars were at the heart of Bengal's trade unionism, sometimes "ready victims" of frenzied mob violence. The earliest reports of trams being targeted was in October 1907 during a Swadeshi rally. When police repressed the rally, the crowd attacked trams damaging 29 of them. In June 1920, tramway men who were demanding a pay hike had their first spontaneous strike. It paralysed the city. The CTC came down on the workers and two drivers were sacked. The strike, however, continued until 1 October with 2500 drivers and conductors staying off work. Finally, on 3rd October, the management agreed to a hike pay form Rs19 to ?24, supply free uniforms and reinstate the dismissed drivers. The victory, led by Congress activists, led to the founding of the workers union called Calcutta Tramways Employees Union (CTEU). Trade unionism continued well into the post-Independence years. By the 1950s, the tram workers union had become robust. So, when the CTC, supported by the West Bengal government, announced a fare hike for its second class on June 25, 1953, the biggest protests in Calcutta's tram history broke out. While the opposition parties including the Communist Party of India (CPI) and the Forward Bloc were quick to form a Resistance or Pratirodh (Bangla) Committee, the CTEU lodged protests. Several rallies took place. Swadhinata (Freedom), the CPI organ, called the decision "anti poor" and most "uncalled" for. Police repression, and the arrests of leaders and the general public continued throughout. One of the leaders who was arrested was Jyoti Basu. Seeing the deterioration of the situation and the relentless police atrocities, some parliamentarians who lived in Calcutta telegraphed Nehru seeking his personal intervention. What began as a trade union strike, soon transformed into a people's movement with the calls to shun tramcars. On July 15, 1953 one of the biggest strikes in West Bengal's history took place with 10 lakh people participating against the fare hike. Police open fired on the protestors. Fast forward to 1977 and the erstwhile opposition party, the Communist Party of India (Marxist), came to power with Jyoti Basu as the newly elected chief minister. The very next year, the Left government closed the popular Esplanade-Planetarium-Hazra Park service as the first Metro Rail line was along that same route. Though the tram route reopened a year later, several others closed down in the coming years. Each time, the stated reason was that the city needed better infrastructure including flyovers or bus terminals. By then, citizens mostly chose to travel by bus or on the metro with only those with ample time at their disposal boarding trams. Of course, the loyal working class still used trams to carry goods, especially for short distances. Surprisingly, unlike when they were in the opposition, the Left government did not care much for Calcutta's trams. While some amendments were made with one or two routes opening up, including a new terminus at Ultodanga (a neighbourhood in present day north-east Kolkata), the tram system was generally considered a great burden, much like the upkeep of a retired working elephant. By the time Mamata



Banerjee's government came to power in 2011, several tram routes had already been closed down, with terminus/ depots abandoned or turned into bus terminals. The Kolkata Metro ruled the roost. Banerjee followed her predecessor's at least when it came to tramcars. So when the official announcement about discontinuing trams came, it wasn't really a shocker. Kolkata trams have been doomed for a while now. They were sidelined by systematic displacement and by land grabbers. The end for the service came because of the tunnel vision of the political parties that have ruled West Bengal, citizens' ignorance of their public space rights, and a lack of sensitization about the environmental crisis, including sound pollution. Additionally, stakeholders did not highlight the value of a slower commute even as other cities across the world continue to retain tram systems. Paris, Melbourne, Vienna, Zurich, Istanbul and Hong Kong,

which could have easily discarded trams have chosen to keep them in operation. In fact, in these cities, trams are actually favoured over other modes of commute. Zurich began operating trams in 1882 while Vienna's service started three years later. Vienna's tramway is a part of Austria's national network, one of the largest in the world covering 178 kilometres across 1000 plus stations. Meanwhile, trams in Paris ferry 83 million passengers annually making the city the runner-up awardee for large city tram networks. Needless to say, authorities in these cities invested in modernizing their historic tram network. In Kolkata, a citizen's group called Calcutta Tram Users Association is protesting against the government's decision to wind up the few tram routes that still ply across city. The million-dollar question: will they get unconditional public support as pro-tram protestors did in 1920 or in 1953?

Towards greater regulatory co-operation in the Asia-Pacific for boosting e-commerce trade

The Asia-Pacific (APAC) region, which accounts for over 50% of the world's population and over 35% of the world's gross domestic product (GDP), is one of the fastest growing regions in the world. The region is growing at higher than the global growth rate and is expected to continue on a high growth trajectory. With high economic growth, the APAC region has become the largest e-commerce market in the world. The e-commerce sector in APAC was valued at \$2.9 trillion in 2022 and is projected to reach at value of \$6.146 trillion by 2030, accounting for a share of more than half the global retail e-commerce market. Rapid urbanisation, along with rise in incomes and technological developments (such as 4IR technologies), have led to the growth of e-commerce in the region. A policy push towards digitalisation by key countries and the Covid-19 pandemic has further facilitated the growth of e-commerce in this region with consumers and micro, small and medium enterprises (MSMEs) increasingly using e-commerce platforms. Pro-

ducers and exporters are now using e-commerce platforms to enhance their global reach. In many countries, governments have come up with initiatives to support the use of e-commerce platforms by MSMEs for exports. The sudden growth of e-commerce disrupted traditional supply chains in the APAC region and created the need for a robust and predictable regulatory environment to facilitate the ease of doing business, both domestic and cross-border, while simultaneously addressing issues like consumer safety and privacy. Therefore, e-commerce is now a key component of all new age trade agreements. However, there is neither a framework nor strategy for regulatory co-operation, policy dialogue, initiatives and sharing of best practises at the APAC level to facilitate more cross-border trade. Given this background, the objective of this paper is to: examine the growth of e-commerce in the Asia-Pacific region identify the growth drivers and the contribution of the sector to MSMEs each.

From Tsar-era factory to October Revolution: How Russia's socialism may have a trailing impact on India's Vande Bharat trains

In the heart of St Petersburg, the cultural capital of Russia, lies a locomotive manufacturing factory with a nearly 200-year history. The plant — which had its genesis in the rule of the tsars (Russian emperors), indented later by the Bolshevik movement and named after the October (Oktyabrsky in Russian) Revolution — is now the base of expansion of Russia's largest rolling stock manufacturing company, Transmashholding (TMH), and its ambitious plans to produce India's ultramodern Vande Bharat sleeper trains, meant for long-distance overnight journeys. Spread over 42 hectares, the Oktyabrsky Electric Car Repair Plant (OEVZ) manufactures metro cars and carriage models for St Petersburg. A part of TMH group, OEVZ will provide services in manufacturing the Vande Bharat sleeper trains. Indian Railways had on September 27, 2023, signed a contract with Kinet Railway Solutions Limited, an Indo-Russia joint venture that entails a major shareholding by TMH for the supply of 1,920 Vande Bharat sleeper coaches.

According to the project timeline, two prototypes will be ready before the end of 2025 and production of the rolling stock is expected to start in 2026. For TMH, the vast historical knowledge of the October plant, along with the company's other modern production facilities in Tver and Moscow, is a showcase of its competences to deliver the Vande Bharat sleeper coaches on time. While the interiors of the many factories on the premises have been renovated multiple times, its exteriors — the huge red brick walls, large entrance gates and old Russian arcs with long chimneys intact atop — still echo its tumultuous past. Not far from the plant's main entrance, among the deciduous trees, stands a small statue of Vladimir Lenin in his famous suit, his hand raised in salute. Just behind the Russian revolutionary's statue, on the red wall of a factory, is a Russian plaque that reads: "Within the walls of the 'Pit' the revolutionary thought of the workers of the Nevskaya Zastava (a neighbourhood in St Petersburg) was seething. Here, they heard the words of their leader Lenin". As she walks The Indian Express through the factory, Olga Spiryukova, director, production, OEVZ, calls the plant a symbol of Russia's intellectual and industrial potential.

"If we speak about history, between the two sides of this old workshop, Lenin gave his famous speech in 1921 or 1922. There are two statues of Lenin on the premises. The factory was founded in 1826. At that time, it was called Alexandrovsky Foundry and used to produce metal castings for the Empire. In 1931, it was named after the October Revolution of 1917. With changing times, both the name and work of the company changed. We do all kinds of work related to rolling stock now, from manufacturing and maintenance to repair of cars," she says. The plant started with the construction of seagoing steamships. The first Russian steamship, Neva, was built here during the reign of Tsar Nicholas I. It also supplied cast iron for the famous St Isaac's Cathedral in St Petersburg. In 1844, the plant was renamed Alexandrovsky Main Mechanical Plant of the St Petersburg-Moscow Railway. In 1894, the plant was bought out by the Treasury and came under the jurisdiction of the Ministry of Railways. It mastered the construction of special carriages. From 1914 to 1917, the

plant completely switched to equipping sanitary and special trains. It was L M Kaganovich, one of the closest associates of Soviet politician and revolutionary Joseph Stalin, who named the factory after the October Revolution. "After the revolution, to commemorate its fifth anniversary, the plant was renamed Proletarsky in 1922. In 1931, it was renamed Oktyabrsky Car Repair Plant. During the Second World War, it manufactured and supplied armoured trains," says Spiryukova. The enterprise carried out orders from the Leningrad Front during the Second World War. After the fall of the Union of Soviet Socialist Republics (USSR), state enterprise OEVZ was transformed into an open joint-stock company in 1992.

"Later, like all other major rail equipment manufacturing plants in Russia, OEVZ became a part of TMH in 2005. In 2008, OEVZ started overhaul repairs of metro cars. In 2011, it started independent manufacturing of underground cars called the Baltiets metro. Recently, we started assembling St Petersburg's famous Dostoevsky tram," says director Spiryukova, showing manufacturing at one of the oldest surviving factories from the 1860s on the premises. Stating that around 2,500 people are currently employed at the factory, she says, "We produce, on average, 80-90 wagons per year. We have got a contract to deliver 950 cars for Baltiets by 2031. Of these, we have already supplied 216 cars." Like OEVZ, Metrowagonmash (MWM), the TMH company with a 70 per cent stake in the Indo-Russia joint venture for the Vande Bharat project, came into existence in 1897. MWM has been producing metro cars and diesel multiple units since 1934. Andrey Stepnov, CEO, MWM, says that it will play a "key role" in Rail Vikas Nigam Limited's Marathwada Rail Coach Factory in Maharashtra's Latur. "India is a major partner of Russia and we were looking for such a project for a long time... On average, we produce one car every day, depending on the complexity. It takes an average of 17 days to complete one car from the (signing of) contract to its delivery. No other country can match our services," Stepnov tells The Indian Express. Talking about expansion plans, Kirill Lipa, CEO, TMH, says they thought about entering India in 2018. "When we started our export business, the first country we signed a contract with was Egypt. After that, we recognised that India was one of the best (places) to expand (our business) in foreign countries. You have the 'Make in India' initiative and your government stands very much for the development of local produce... That is why we prepared ourselves to produce locally," says Lipa.

He adds, "We know that all major players are already present in India. So they have contracts, facilities, local offices, engineering centres and relationships with suppliers, financial infrastructure, banking systems, etc. For them, everything is in place. But for us, everything was absent. So we needed to start from the very beginning." On the Vande Bharat project, CEO Lipa says, "We have a 35-year maintenance contract in India. This means that three generations of engineers and workers will work on that. It is not just me — my grandson will finish this story. At that time, I will be 85 years old. So we need very close connections at every



level and need to learn each other's language and culture." Back at the OEVZ office, though Lenin's full speech on the factory premises could not be found, a note in Russian shed some light on that day. "The passenger workshop was overcrowded... Those who knew that Lenin would come to the rally stood silently. In total, more than 5,000 gathered... Vladimir Ilyich talked with the workers... spoke simply, clearly, explained in detail to the workers the Bolshevik line of the revolution, the slogans of the party, exposed the treacherous line of the

Mensheviks, Socialist Revolutionaries and other enemies of the socialist and revolution," reads the note. "The workers listened to Lenin with bated breath. Vladimir Ilyich finished his speech to loud applause and enthusiastic cries of 'hurray!'. The workers carried Lenin in their arms to the car," it concludes. At the end of the tour, to a question on whether Lenin continues to inspire workers, production director Spiryukova says, "Of course. Lenin is still alive in Russia. His ideas are all around. He inspires us to keep moving ahead."

New anti-drone system shoots down two unauthorised UAVs at Maha Kumbh in Uttar Pradesh



The anti-drone hi-tech system successfully shot down and deactivated two drones flying without permission on the very first day, authorities said. Mahakumbh Nagar: A robust anti-drone system has been deployed here to ensure the safety of devotees who will attend the Maha Kumbh 2025, the Uttar Pradesh government said in a statement on Saturday. The anti-drone system was activated on Friday and it successfully intercepted two unmanned aerial vehicles (UAVs), it said.

According to the release, experts have been roped in to manage the anti-drone system. These experts are stationed at a central location, continuously monitoring all drones flying in the vicinity. They have the capability to disable any suspicious drone mid-flight, if necessary, the statement said. "An anti-drone system has been activated in the Maha Kumbh fair area. On the very first day on Friday, the hi-tech system successfully shot down and deactivated two drones flying without permission.

India's wage challenge has shifted from chronic to immediate — here's what to do

The most interesting parts of *Reversing the Gaze*, a remarkable 44-year diary of Amar Singh, are his honest reflections on the ironies of an Indian serving in the British Army. The irony of trying to raise employee wages without employer productivity — encouraged by overselling of fiscal and monetary policy — stands exposed because the flow of jobs since 1991 has not reduced the stock of farm employment despite government spending increasing from roughly Rs 1 lakh crore in 1991 to Rs 100 lakh crore. As our wage challenges shift from chronic (long-term) to acute (immediate), reversing our gaze by moving from a bird to a worm's eye policy view of the daily life of employers suggests private, productive, formal non-farm jobs that pay higher wages need digitising, decriminalising and rationalising regulatory cholesterol.

Many of our wage challenges arise from global changes in the world of work; manufacturing creates fewer jobs per rupee invested than before, the trade political backlash implies rising tariffs for exports, and the multi-decade global growth outlook is weaker because of prosperous countries ageing and debt. Modern states must redistribute — especially if companies generate higher profits — but rich country governments face a backlash because of the illiberality of unelected power in universities, journalism, and central banks (the US Fed balance sheet grew from \$1 trillion to peak at \$9 trillion through quantitative easing that should never have been invented). Argentinian President Javier Milei says, "My contempt for the state is infinite", and US President-elect Trump unrealistically promises to cut \$2 trillion from federal spending. China's recent party plenum aims to return to evaluating bureaucrats by successfully cultivating private enterprises and seeks to protect firms from "arbitrary actions, multiple inspections and selective law enforcement". A delegate even suggested the Chinese government's actions should be like *ding xin wan*, which roughly translates to "chill pills".

India's wage challenges are different, so let's use the lenses of science (understanding our world), engineering (applying scientific understanding to real-world problems), and ethics (deciding which problems to focus on) suggested by the excellent new book *Accelerating India's Development: A State-Led Roadmap for Effective Governance* by economist Karthik Muralidharan. The understanding lens suggests there are no poor people but people in poor places; your wages depend on your state (Karnataka and UP have the same GDP with a five times differential in populations), your city (if everybody in India lived in Bangalore, India's GDP would be more than China), your sector (if everybody in India worked in software, India's per-capita GDP would be higher than England), your firm (if every Indian firm was as productive as TCS, India's per-capita GDP would be higher than Germany), and your skills (wages double for security guards who can double up as polite and effective office receptionists). This suggests our agenda should include urbanisation, factories, financialisation, formalisation and human capital.

The "engineering" lens knows agriculture is self-exploitation rather than self-em-

ployment, taking jobs to poor states is more complicated than taking people to jobs, the average car in Bangalore travels at walking speed (8km/h), software jobs will stay a rounding error in our labour force (currently 0.9 per cent) even if they double as expected, and skilling is now about preparing and upgrading more than repairing. The Nobel Prize economist Daniel Kahneman suggested that we instinctively step on the accelerator to go faster but better results come from releasing the brake; shifting the view from a bird to a worm identifies three vectors around regulatory cholesterol; rationalisation, digitisation and decriminalisation. The rationalisation vector is hard since it now equates with civil service reform — our 25 million civil servants have shifted from being a steel frame to a steel cage — because of thought worlds like prohibited till permitted and guilty till innocent. The digitisation vector involves adding compliance to our unique Digital Public Infrastructure through a National Open Compliance Grid (NOCG) to enable paperless, presenceless, and cashless employer compliance. Recent announcements about a Unique Enterprise Number (PAN 2.0) and Enterprise Digilocker lay strong foundations for NOCG. The decriminalising vector must learn from Jan Vishwas 1.0 (only 50 central government employer jail provisions removed) whose meagre outcomes arose from the flawed methodology of asking bureaucrats to cut the tree they are sitting on. Jan Vishwas 2.0 must reverse the gaze by removing everything that doesn't fit five clear criteria for jail: Must involve physical harm to other individuals, must involve intentional defrauding of stakeholders (employees, lend-



ers, shareholders, government), must involve externalities to societies so large that the violator cannot compensate, like public order, national integrity, trust in property rights, etc., no jail provisions in general clauses that define the crime too broadly or do not specify the crime, and no jail provisions related to delayed and inaccurate filings, procedural infractions, incorrect calculations, and wrong formats. These five criteria will eliminate almost half of the 5,000 plus central government jail provisions and create a template for the 20,000 plus state government jail provisions. Our regulatory cholesterol vilifies, distrusts and discourages entrepreneurs. Change will create better teamwork (between the government, private sector, and civil society), enable policy risk-taking (more non-farm jobs will

enable labour law reform and handing agriculture pricing and subsidies to state governments), and catalyse long-term thinking (a 25-year plan is not 25 1-year plans). Wages raise wages through the spontaneous combustion of alignment between ideas and execution. The Greek historian Thucydides believed any army with too much gap between its thinkers and doers will have its fighting done by fools and its thinking done by cowards. India's low wages are a big challenge but the worm's eye view of employers' daily life identifies policy steps for higher numbers of higher productivity employers. These steps will enable entrepreneurs to obey poet Faraz — *shikwa-e-zulmat-e-shab se to kahin behtar tha ki apne hisse ki shama jala dete* — rather than lamenting the darkness of the night, better to light a candle for your share.

Allu Arjun's arrest a case of State overreach

Actor Allu Arjun's arrest and detention overnight by the Telangana police despite a high court bail order is an egregious instance of State overreach. A woman died in a stampede at a cinema hall screening Arjun's latest release that has seen overwhelming fan response; the actor was making an appearance at the hall, and a large crowd gathered, resulting in the tragedy. Fan frenzy is an expected phenomenon when actors meet the public — and a given for actors with the kind of cresting popularity that comes with a widely publicised release. That this was not anticipated or not adequately provided for in the current instance indicates avoidable failures. There can be little doubt that these need to be identified — and culpability fixed.

However, trading nabbing those genuinely responsible for action that merely has optical value is troublingly trifling and demonstrates the dangers of untrammelled State powers. If the theatre did request adequate police arrangements as some sections of the media have reported, then a large part of the blame lies with the state administration itself for failing to estimate the kind of deployment required. Muscular posturing after the stampede — visuals of the actor being arrested from his Hyderabad home were likely meant



to soothe the public anger — is no remedy for this. The added angle of the actor having campaigned for the political rival of the ruling dispensation in the state does the government no favours. No matter how sincere or untainted its intentions might have been when it comes to the arrest and later delaying re-

lease even after the bail order was delivered to the jail authorities, the administration will find it hard to shake off allegations of political vendetta. Indeed, the Telangana high court questioned the charges against the actor and the manner of his arrest while granting him bail, underlining the state administration's gauche handling of the matter.

How elderly care gave new meaning to quality of life: Understanding bone, neuro, heart and brain health

From replacing joints to heart valves — Indians are increasingly going for medical interventions even at advanced ages to improve their quality of life. With people living longer, physicians and healthcare systems are looking at healthy ageing by managing chronic conditions, preventing complications, and intervening to ensure that people remain physically and mentally active. Be it the government's flagship Ayushman Bharat scheme being expanded to cover the elderly or the country's insurance regulator doing away with the 65-year restriction for purchasing a policy — health of the elderly was brought to the fore in 2024. Loss of muscles, balance and conditions like Parkinson's means falls and fractures is a big concern for the elderly. Add to that age-related osteoporosis — a condition that causes bones to become brittle and weak — and the risk of bone breaks shoots up. "Around 15 per cent of people over the age of 60 fall every year — one per cent of these falls can lead to hospitalisation. Falls can be really life-threatening. However, when a person falls from a standing height and breaks their bone, it's a sign that they have osteoporosis. It can get so bad that some may break their bones while turning in their bed," says Dr Rajesh Malhotra, orthopaedician at Delhi's Indraprastha Apollo hospital and former head of AIIMS trauma centre. health The wear and tear of joints can also lead to hip fractures. Osteoporosis can be age-related but it can also be linked to the use of certain medicines such as anti-epilepsy drugs, diuretics, cancer medicines and chemotherapy, even smoking. Kidney or liver disease is known to cause osteoporosis. "It's a silent disease — people lose more of their bone without a single symptom. The first fracture is the first symptom of the disease," explains Dr Malhotra.

While osteoporosis may be the underlying condition, hip fractures are a big cause of concern in the elderly. "Hip fracture is a sign of not just failing bones but of a failing body. Even in the US, 25 per cent of those who suffer a hip fracture die within a year. When it comes to India, 40 per cent die. Also, Indians fracture their hips a decade earlier than Western counterparts," he says, adding that the aim is to operate on it as quickly as possible. The wear and tear of joints can also lead to hip fractures. "A large majority of patients with hip fractures also have a bad knee — and the hip break tends to be on the same side as the bad knee. I tell my patients, even if they do not want to undergo a joint replacement surgery, they should use a stick or walker, otherwise they would fall and break their hips. While people are living longer, the last decade of life can be bad, with many ignoring their health. It is heartening to see more and more people getting the joint replacement surgeries that they need. Even if one is 100 years old, if they are otherwise fit and can afford it, they should get their replacement surgeries. It immensely improves their quality of life and keeps them mobile, helping keep their bones healthy. A majority of those who get operated on regret that they wasted so much time," says Dr Malhotra, who now operates on three persons over the age of 80 years every week. How to prevent falls? First, take all prescribed medicines to keep chronic conditions such as diabetes and hypertension in check. Second, ensure adequate nutrition because



Be it the government's flagship Ayushman Bharat scheme being expanded to cover the elderly or minimally invasive procedures, elderly care dominated conversations on public health

people tend to eat less as they age and get malnourished. The thinner you are, the likelier you are to get a fracture. Third, improve Vitamin D levels. "We have an epidemic of Vitamin D deficiency, which increases the risk of fractures. Even in a sunny country like ours there is Vitamin D deficiency because we don't step out in the sun between 10 am and 3 pm when it's made. We keep our neck and upper trunk that absorb the maximum Vitamin D covered, we are dark-skinned. When it comes to the elderly the lack of fat under the skin also has an impact — the sun actually converts the cholesterol to Vitamin D," says Dr Malhotra.

Correcting eye sight and hearing aids and wearing proper footwear can prevent falls significantly. Someone who takes more than four medicines or someone who has to stop walking in order to speak is at a higher risk of falls. Someone who takes more than 12 seconds to get up from their chair, walk 6 metres, turn around, come back and sit, is also more likely to fall. If you have had a fall from standing height that resulted in a fracture, get diagnosed for the condition. Postmenopausal women and men above the age of 50 years at a higher risk of osteoporosis may get DEXA scan to check bone density once in two years — once a year if they are undergoing osteoporosis treatment or have other conditions that lead to bone loss.

TAKE CARE OF YOUR HEART Coronary artery disease is the biggest challenge when it comes to heart health of people over the age of 60 years. "Most elderly people ignore their health but that can lead to more problems. It is essential that

they keep all their chronic conditions like diabetes, hypertension in check, take their medicines, remain active and more importantly sleep properly," says Dr Rakesh Yadav, professor of cardiology at All-India Institute of Medical Sciences (AIIMS), Delhi.

He says regular tests to check blood pressure, sugar, cholesterol, haemoglobin levels can help but there is no need for any other test. "If there is no chest pain or shortness of breath, there is no need for any specialised tests. If people have the symptoms, they should consult their doctors," he advises. Dr VK Bahl, principal director of cardiac sciences at Max Hospitals and former head of cardio-thoracic centre at AIIMS, says that with people living longer, the absolute number of people with coronary heart disease and heart failure is on the rise. Minimally invasive procedures have encouraged the elderly to opt for them. "With percutaneous valve replacement — a minimally invasive procedure to replace damaged valves — people are going for surgeries even at older ages because their chest doesn't have to be opened up. They are also undergoing procedures such as ablation (minimally invasive procedure to destroy abnormal tissue) for irregular heart rhythm," he says. **FOOD FOR THE BRAIN: KEEP EYES AND EARS SHARP**

When it comes to the brain, vascular conditions such as strokes and neurodegenerative conditions like dementia are a cause for concern. "While most risk factors for stroke have remained the same, over the years, air pollution has emerged as the fifth most common risk factor in south

Asian countries. After Covid-19, there has also been an increase in neuro-cognitive disorders such as dementia. Whether there is a definite co-relation is yet to be seen, research is still under way," said Dr MV Padma Shrivastava, chairperson of neurology at Paras Health-Gurugram and former HOD of neurology at AIIMS. "We are also seeing a peculiar constellation of autoimmune disorders in the last few years that may be linked to Covid-19 as well. These respond to immune modulators. People may think an autoimmune condition is primarily psychiatric but it may lead to changes in memory and higher mental functions.

It can lead to changes in food behaviours, preferences, sleep pattern, problem solving among others." It is essential to diagnose and treat conditions such as dementia early on. Dr Padma says that people with dementia forget that they have forgotten things. "It is something that they will not be able to notice but family members will. Someone who is good with words will start groping around for them. Serial steps that a person could do without thinking at all will take longer to do.

There are changes in the personality — say, someone starts craving sweets when they have hated it all their life or someone who always reads newspapers stops reading it. These are red flags and the person should be taken to a doctor immediately," she says. The increasing elderly population may present challenges but an awareness of healthy ageing and right practices can turn them into opportunities for ensuring longevity that can be productive as well.