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BANKING & FINANCE



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MCD schools will be upgraded on lines of Delhi govt schools in 5 years: Kejriwal

FW CORRESPONDENT
New Delhi


Chief Minister Arvind Kejriwal reviewed the education system in MCD schools on Thursday and said they will be upgraded on the lines of Delhi government schools in the next five years.

Chairing a high-level meeting with Education Minister Atishi and MCD officials, Kejriwal emphasised the need for a significant overhaul of the infrastructure of the schools run by the Municipal Corporation of Delhi.

During the meeting, Kejriwal said even the best schools of MCD fail to match the standard of Delhi government schools. He identified several areas that require attention, including sanitation, toilets facilities, overburdened teachers and a lack of adequate number of non-educational staff, the government said in a statement.

The chief minister stressed that MCD schools need to be transformed on the lines of Delhi government schools. The Kejriwal Model of Education, which has transformed Delhi's government schools, will be implemented in MCD schools very soon," the statement added.

The chief minister expressed confidence in the talent of children, stating that if MCD supports them adequately, they will outperform the whole nation. He also highlighted the need to motivate teachers and principals and send them

for proper training, similar to Delhi government teachers, officials said.

"The chief minister has set a target of transforming the infrastructure of all MCD schools within five years. The government also plans to identify vacant land in MCD schools for the construction of new secondary schools," the statement added.

Kejriwal directed MCD officials to deploy estate managers, IT assistants and security guards in all schools.

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Urban Development Minister Saurabh Bharadwaj, MCD Mayor Shelly Oberoi, MCD Deputy Mayor Aalay Mohd Iqbal and MCD Leader of the House Mukesh Goyal also attended the review meeting.

World Bank lowers India's GDP growth forecast to 6.3 per cent in FY24

NEW DELHI: India is expected to grow at moderate rate of 6.3 per cent in FY24, said the World Bank due to shrinkage in consumption on back of slower income. The international financial institution has lowered its prediction for India's GDP growth in the current fiscal year from 6.6 per cent.

To tame inflation, the Reserve Bank of India (RBI) has raised interest rates by 250 basis points since May 2022. «Rising borrowing costs and slower income growth will weigh on private consumption growth,» the World Bank said. Owing to the withdrawal of pandemic-related fiscal support measures government consumption is projected to grow at a slower pace,» said the bank. The World Bank estimated last fiscal year's growth at 6.9 per cent. It projected the current account deficit to narrow to 2.1 per cent of gross domestic prod-



uct for the current fiscal year from an estimated 3 per cent in the previous year, on the back of robust service exports and a narrowing merchandise trade deficit. Spillover from recent turmoil in financial markets in the United States and Europe pose a risk to short-term investment flows to emerging markets, including India, said World Bank economist Dhruv Sharma.

March sees second highest GST collection of ₹1,60,122 lakh cr



NEW DELHI: The gross GST revenue collected in the month of March 2023 is Rs 1,60,122 crore of which CGST is Rs 29,546 crore, SGST is Rs 37,314 crore, IGST is Rs 82,907 crore (including Rs 42,503 crore collected on import of goods) and cess is Rs 10,355 crore (including Rs 960 crore collected on import of goods). It is for the fourth time, in the current financial year that the gross GST collection has crossed Rs 1.5 lakh crore mark registering second highest collection since implementation of GST. This month witnessed the highest IGST collection ever.

The government has settled Rs 33,408 crore to CGST and Rs 28,187 crore to SGST from IGST as regular settlement. The total revenue of Centre and the States in the month of March 2023 after IGST settlement is Rs 62,954 crore for CGST and Rs 65,501 crore for the SGST.

The revenues for the month of March 2023 are 13% higher than the GST revenues in the same month last year. During the month, revenues from import of goods was 8% higher and the revenues from domestic transaction (including import of services) are 14% higher than the revenues from these sources during the same month last year. The return filing during March 2023 has been highest ever. 93.2% of statement of invoices (in GSTR-1) and 91.4% of returns (in GSTR-3B) of February were filed till March 2023 as compared to 83.1% and 84.7%, respectively same month last year.

The total gross collection for 2022-23 stands at Rs 18.10 lakh crore and the average gross monthly collection for the full year is Rs 1.51 lakh crore. The gross revenues in 2022-23 were 22% higher than last year. The average monthly gross GST collection for the last quarter of the FY 2022-23 has been Rs 1.55 lakh crore against the average monthly collection of Rs 1.51 lakh crore, Rs 1.46 lakh crore and Rs 1.49 lakh crore in the first, second and third quarters respectively.

The chart below shows trends in monthly gross GST revenues during the current year. The table shows the state-wise figures of GST collected in each State during the month of March 2023 as compared to March 2022.

Rahul Gandhi mentor, Priyanka guide, says Navjot Singh Sidhu

NEW DELHI: Days after being released from jail after undergoing rigorous imprisonment in a 1988 road rage case, former Punjab Congress chief Navjot Singh Sidhu on Thursday called on party leaders Rahul Gandhi and Priyanka Vadra here and described them as his mentor and guide, respectively. "Met my Mentor Rahul ji and Friend, Philosopher, Guide Priyanka ji in New Delhi Today," Sidhu said in a tweet. "You can jail me, intimidate me, block all my financial accounts but my commitment for Punjab and my leaders will neither flinch nor back an inch!" Sidhu was released prematurely on April



1, with a remission of 45 days in his prison term. This was Sidhu's first meeting with Rahul and Priyanka Vadra after his release from the Patiala

jail. Sidhu was lodged in an ordinary barrack as the government has decided to do away with the special cells in jails for VIP prisoners.

Industry bodies welcome Repo rate hold by RBI

NEW DELHI: The Monetary Policy announced by Reserve Bank of India has maintained the Repo rates at 6.5.

As industries were fearing an increase in Repo rate and tightening of interest rates, RBI's maintaining the status quo has soothed the frayed nerves. Commenting on RBI maintaining the repo rate at 6.5 per cent, A Sakhthivel, President, Federation of Indian Export Organisations (FIEO) said that it will further boost growth through increasing investment.

While most Central banks have given more weightage to inflation as compared to growth, RBI stroke a nice balance between the two, giving primacy to growth, he said. President FIEO said that the increasing investment will lead to further

production and easing of supply thus reducing the inflation in next couple of months. Secretary General of Federation of Indian Micro and Small & Medium Enterprises (FISME) Anil Bhardwaj has welcomed the hold on the repo rates. "Further tight-

ening of interest rates would have pared the economic growth especially in sectors dominated by MSMEs," Bhardwaj said.

Subhrakant Panda, President, Federation of Indian Chambers of Commerce & Industry (FICCI) said, "The pause in policy

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Opposition parties show unity, slam govt for washout of Budget session's 2nd half

NEW DELHI: Opposition parties, including the Congress, TMC, BRS and Samajwadi Party, came together in a show of unity on Thursday and accused the Modi government of getting the second half of the budget session "washed out", while asserting that if this attitude continues, the country will move towards "dictatorship".

With the tricolour in hand, several Opposition MPs marched from Parliament to Vijay Chowk and then representatives of 19 parties held a press conference at the Constitution Club where Congress president Mallikarjun Kharge

and other leaders resolved to take the Opposition unity further.

Kharge accused the Narendra Modi government of not walking the talk on democratic principles and causing disruptions in Parliament to divert attention from the Opposition's demand for a joint parliamentary committee (JPC) probe into the Adani issue.

Two Lashkar-e-Taiba militants escape from police custody in Kashmir

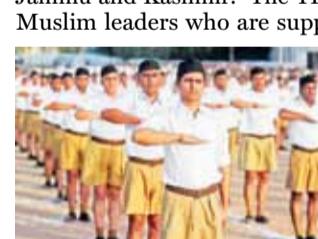
FW DESK

Two militants, who were involved in a grenade attack on a wine shop in North Kashmir town of Baramulla on May 17 last year, have escaped from police custody. Officials said on Wednesday. The militants have been identified as Maroof Nazir and Shahid Showkat, both members of Lashkar-e-Taiba (LeT). They were arrested on May 19 last year and were lodged in the Baramulla police station. According to an official, the militants escaped during Sehri time, and security forces have launched a massive search operation to apprehend them.

Terror group threatens 30 RSS leaders In J&K

FW DESK

The Resistance Front (TRF), considered a front for Pakistan-based terror group Lashkar-e-Taib has issued threats to thirty members of the Rashtriya Swayamsevak Sangh (RSS) in Jammu and Kashmir. The TRF has threatened largely Muslim leaders who are supposedly associated with RSS.



These RSS members are in charge of areas in South and North Kashmir and Jammu region in the union territory, according to an official. The list does not include any big name. The threat letter has come at time, when Kashmir Valley has been by and large peaceful. An all-party delegation, on invitation of National Conference leader Farooq Abdullah, is slated to visit Kashmir probably later this month to assess the ground situation.

Leaders of as many as 13 opposition parties had met in Delhi and submitted a memorandum to Election Commission to start process of election in the union territory.

Home Ministry recommends CBI probe against Oxfam India



NEW DELHI: The Union Home Ministry recommended a CBI probe into the affairs of the Indian arm of the global NGO Oxfam for alleged violation of the Foreign Contribution (Regulation) Act, sources said.

The home ministry found that Oxfam India continued to transfer foreign contributions to various entities, including other NGOs, even after registering under the FCRA, which prohibits such transfers after an amendment that came into force on September 29, 2020, sources said.

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Leaders of as many as 13 opposition parties had met in Delhi and submitted a memorandum to Election Commission to start process of election in the union territory.

The order by a bench headed by Chief Justice Satish Chandra Sharma came on a petition by a lawyer seeking directions to the authorities to take all measures for ensuring clean and hygienic milk for the people of Delhi.

The Delhi government

counsel said adequate steps were being taken to ensure supply of clean and hygienic milk to city residents and proper regulations were already in place.

He further said if the petitioner files a representation with the authorities about her grievances, it will be considered in accordance with law.

Observing that "no further orders are required to be passed" in the matter in view of the stand of the government, the court said the petitioner is at liberty to file a representation before the authorities.

The State Government (GNCTD) shall take appropriate steps to ensure that clean and hygienic

milk is provided to the citizens of Delhi and that cattle do not feed on garbage, plastic, papers etc. as this can have a detrimental effect on the quality of milk which is produced by cows and the same can have deleterious effect on the people

who consume it," added the bench, also comprising Justice Subramonium Prasad in its order passed last month.

Petitioner Ritu Gauba had sought direction to the Commissioner of Police to "call for and scrutinize the statement of the Constituency funds being properly used for public welfare and to improve public health" and "book, arrest and proceed according to law in case of dereliction of duty to public for safety and security of public health".

She also prayed for a direction to the city police chief to make regulations for safety and security, care and protection of

cattle under the Prevention of Cruelty to Animals Act and the penal code.

Lastly, she sought a direction to the Commissioner to "instantly take measures within a week for making provisions for clean drinking water for the cattle from the public funds in the hands of the Public authorities".

During the proceedings, the petitioner, however, said she was only pressing her prayer pertaining to clean drinking water for cattle.

The counsel appearing for the Commissioner of Police submitted it is not his duty to ensure supply of clean and hygienic milk to the people of Delhi.

The court rejected the contention that the petitioner's prayer was beyond the jurisdiction of the Commissioner of Police.

The court directed the Commissioner to "call for and scrutinize the statement of the Constituency funds being properly used for public welfare and to improve public health" and "book, arrest and proceed according to law in case of dereliction of duty to public for safety and security of public health".

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Conman Kiran Patel handed over to Gujarat police

FW DESK

The conman Kiran Bai Patel from Gujarat who was arrested in Kashmir a month ago has been turned over to the Gujarat police, as he is wanted in cases in the western state as well.

For four months, Kiran Bai Patel misled the Jammu and Kashmir administration by posing as a senior Prime Minister's Office employee and obtaining Z-Plus security and proper protocol in the Valley for himself.

Gujarat officials had asked for the transfer of custody. Patel was handed over to the Gujarat Crime Branch officials following the Chief Judicial Magistrate's directive.

Patel had been to many locations in Jammu and Kashmir since October, including forward positions along the Line of Control.

Before the police were informed that Patel was a conman, he also met with officials in several districts throughout Kashmir.



Ensure clean milk for citizens, no garbage for cattle: HC tells Delhi govt

FW CORRESPONDENT
New Delhi

The Delhi High Court has asked the city government to ensure supply of clean and hygienic milk to citizens and to ensure that cattle do not feed on garbage as it can have a detrimental effect on the

Excise Scam Probe at crucial stage, fresh evidence found against Sisodia



NEW DELHI: The Enforcement Directorate (ED) informed a Delhi court on Wednesday that it has found fresh evidence indicating former Delhi Deputy Chief Minister Manish Sisodia's involvement in the alleged excise scam, and the investigation is at a crucial stage.

The agency also sought time to argue on the bail application of the AAP leader. Special Judge M.K. Nagpal adjourned the argument on the application until April 12 while extending the judicial custody of Sisodia till April 17 in connection with

the excise policy case being probed by the ED. Appearing for the ED, Special Public Prosecutor Zohab Hussain argued that they need time to present the evidence and requested the court to grant this. "The agency is in process of gathering fresh evidence that has come to light for which we need time," said Hussain.

Advocate Vivek Jain, represented Sisodia, told the court that the ED lacks evidence to support the accusation that his client was involved in money laundering. Jain argued that the

counsel also emphasised that the ED does not have jurisdiction over this investigation.

Only 440 jobs given by Delhi govt since 2015, Kejriwal lying about figures, says BJP; AAP reputes

FW CORRESPONDENT
New Delhi

Baratiya Janata Party leaders attacked Chief Minister Arvind Kejriwal of lying that the AAP government has provided 12 lakh jobs to youngsters in the national capital, claiming that according to an RTI reply, only 440 jobs were given by it since 2015.

Reverting over the allegation, the Aam Aadmi Party said the Delhi government has already presented a detailed summary of 12 lakh jobs in the Assembly.

"Kejriwal is the biggest liar and the most corrupt and dishonest chief minister in the country. It sounds good that 12 lakh jobs have been given, but it is a false claim as has been proved by an RTI reply of his government itself," BJP MP Manoj Tiwari said.

During his visit to Assam on



Sunday, Kejriwal promised jobs for all unemployed youngsters if the AAP is voted to power in the northeastern state and said his party had given employment to 12 lakh people in Delhi in seven years and 28,000 people in Punjab in a year.

BJP MLA Ajay Mahawar said of the 440 jobs given by the AAP government in Delhi from 2015 to 2023, 176 were

given in 2015, 102 in 2016, 66 in 2017, 68 in 2018 and 28 in 2020. He added that the government failed to provide a single job in 2019, 2021, 2022 and 2023.

Mahawar said till March 14, the total number of registered candidates on the job portal created by the Delhi government was 15,76,846, which increased to 15,91,328 a day later. Scrapping the claims, an AAP spokesperson said, "They are citing an RTI response of the Employment Directorate of Delhi govt, which itself states that they do not maintain government-wide and state-wide data on jobs generated."

The number of bus marshals appointed in Delhi's buses is over 13,000 and the government has already presented a detailed summary of 12 lakh jobs created in Delhi in the Delhi Assembly, he said.



On April 4. The report of the second sample is awaited," said a senior health official.

Till now, the state capital has reported 2,701 Covid deaths since the pandemic began in March 2020. In the state, 23,650 deaths have been reported till now. Officials said once the confirmatory report of the sample taken at KGMU came, the death toll would be updated. On Thursday, steep hike in new Covid cases was reported in the state capital as 35 more people tested positive as compared to 24 new cases on Wednesday.

UP reports 1st Covid death in 2023, 192 new cases

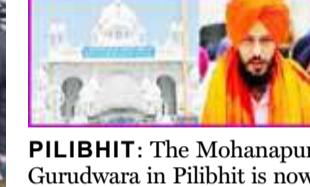
LUCKNOW: Uttar Pradesh reported its first death due to Covid-19 this year, health officials said.

The state also reported 192 fresh Covid cases during the day while 68 patients recovered in the state, including one in state capital Lucknow. At present, there are 842 active Covid cases in the state.

An elderly woman, who had tested positive for Covid-19 on April 2, died during treatment on Thursday while 35 more people tested positive for Covid-19 in Lucknow. The woman, who died was a resident of Lucknow's Vrindavan Colony, and was admitted to a private hospital in Alambagh.

She was diagnosed as a patient of multi-organ failure and tested positive for Covid-19 with TrueNat method. "She was later shifted to King George's Medical University (KGMU) where a second sample for Covid test was taken

Amritpal Singh: UP Gurudwara under scanner after footage found 'missing'



PILIBHIT: The Mohanpur Gurudwara in Pilibhit is now under police scanner after it was found that CCTV footage up to the evening of March 25 had gone missing.

The police team investigating the case related to absconding 'Waris Punjab De' leader Amritpal Singh and his aide Papalpreet Singh, reached Pilibhit on Sunday to investigate the matter.

Joga Singh, a karsevak (volunteer) at the gurdwara, was arrested by the Punjab Police in Ludhiana on March 30 after the recovery of an abandoned vehicle found near Phagwara in Punjab on March 28.

The police team also found that the "surveillance cameras resumed recording from March 26. In the footage recorded after that date, the vehicle with Utarakhand number plate, and registered in the name of chief Jathedar of Badhpura gurdwara in Pilibhit, Mohan Singh, was seen parked inside the gurdwara compound."

Jamaat-e-Islami Hind expresses concern & condemns the violence all over the country during the Rama Navami celebrations

FW DESK

Jamaat-e-Islami Hind

expressed concern and condemned the violence all over the country during the Rama Navami celebrations. It is a matter of grave concern that the pattern of violence in various cities of India followed a similar and familiar pattern. Any violence that is conducted under the guise of a religious procession is highly disturbing for any religion. Religious festivals and processions are meant for communal amity and brotherhood. If it is exploited for conducting violence or disturbing the peace of the country, then it is highly condemnable and should be stopped. This is something for even religious leaders to ponder. They must come out openly against this trend and urge their followers to stop religious activities from being hijacked by anti-social elements. Jamaat feels that the recent Rama Navami violence was not spontaneous but pre-planned. Hence, it amounts to a gross failure of our intelligence, which is also a matter of concern. Jamaat-e-Islami Hind urges the administration and the police to disallow the playing of DJs which causes noise pollution through high-pitched sounds that exceed the legally permissible sound levels. Also, the lyrics of the songs being played should be scrutinized before they are permitted to be played as many are provocative and denigrating phrases. The police should not allow such processions from passing through communally-sensitive areas. The police must be strong and resist the political pressure to

do so. It is also quite difficult to understand why religious processions must select a path and have to pass in front of other religious places. If it is meant to provoke and intimidate, then it should be denied permission by the police and administration.

Justice delayed is justice denied

Jamaat-e-Islami Hind welcomes the Rajasthan High Court judgment in the 2008 Jaipur bomb blasts case. The judgment by Justice Pankaj Bhandari and Justice Sameer Jain of the Rajasthan High Court, Jaipur bench overturned the judgment of the trial court that earlier awarded the death sentence to the four accused in the case. However, the judgment raises some important questions. As the accused have been pronounced innocent, it implies that the real perpetrators of the crime are still at large. Jamaat feels that the government must set up a new team to inquire into and trace the criminals who planned and executed the blasts. It must do so as justice has still evaded the relatives of those who died in the blasts. Jamaat agrees with the court that the guilty police officers who framed false charges should be identified and punished. We demand that compensation be

given to the five acquitted as they lost 15 years of their precious lives in jail because of the false cases built against them. Moreover, their families endured their incarceration with the added disgrace of being labeled as a family of "terrorists". The entire episode

has weakened our democracy and undermined the civil liberties of ordinary citizens. Jamaat also lauds members of civil society who took cudgels on behalf of the innocent and played a pivotal role in pursuing their case through a team of competent lawyers.

SC verdict on MediaOne

Jamaat-e-Islami Hind welcomes the verdict by the Supreme Court of India to set aside the Center's order for refusing to grant renewal of the broadcasting license to the Malayalam news channel Media One. The Kerala-based TV channel is popular for becoming a voice for the voiceless and consistently raising issues in favor of the oppressed and the marginalized. It was denied security clearance by the Ministry of Home Affairs (MHA). Jamaat agrees with the observations of the apex court that - "The state is using national security as a tool to deny citizens remedies that are provided under the law."

Five drug smugglers arrested with 5 kg opium and over 1 kg charas in 24 hours



SATISH HANNA

Crime Investigation Agency-II of Ambala police on a clue that two drug smugglers from Punjab carrying opium are at Ambala Cantt searching for the drug suppliers started search for them having police barriers at different places in the town and in due course of time saw a 'Bareja' car having Punjab registration number parked near Shahpur railway gate near flyover on NH-44 late night. Police team during search recovered four kg opium lying under the driver's seat and arrested two persons identified as Baljinder Singh alias Lucky and Raghbir Singh alias Ramu both residents of Barnala in Punjab, addressing media person SP AMBALA Jashandeep Singh Randhawa said.

He disclosed that both arrested drug smugglers were produced in the court after Parao police Station Ambala Cantt registered a case against them under NDPS Act and remanded them to police custody for eight days. The arrested accused were found having number of criminal cases registered against them in Punjab. Randhawa told that in another case Narcotic Control Bureau team during checking at a police barrier during mid night of April 5 and 6 arrested two persons near Dhanoura T-point travelling in the car and after search police recovered 1 kg 50 gm Charas under the driver seat. The arrested accused were identified as Sanjiv Kumar resident of sector 13 and Vinod Kumar resident of sector 6 Naraingarh in Ambala district and a case was registered against both under NDPS Act and both were produced in the court on April 6 and remanded to police custody for five days. Information revealed that both arrested accused were having criminal past record.

The Defence Secretary lauded HAL's efforts in taking up the challenge of setting up an ROH facility for Su-30

Haryana CM slams Congress leaders for undue criticism



SATISH HANNA

Haryana Chief Minister Manohar Lal Khattar while interacting with media persons strongly condemned saying that it was unfortunate said that during present crisis Congress political leaders are busy in unnecessarily criticising in ruling the state government's decisions and policies instead of extending cooperation to the ruling government in implementing schemes beneficial for people in the state especially by former HPCC president in the state Kumari Sheth and Randeep Singh Surjewala for making unjustified criticism and playing politics. Slapping Congress leaders for questioning the decisions taken in recent cabinet meeting Congress leaders were busy in unnecessarily politics the state government's decision

blaming high level corruption in the state, whereas corruption exists in the blood as well as nerves in the body of Congress political leaders. He said, Congress leaders may impose blames of ruling BJP appreciating corruption free and transparent government.

Pointing at the recent announcements by former Haryana minister Bhupinder Singh Hooda that in case Congress comes to power in Haryana state after 2024 Vidhan Sabha polls will implement old pension scheme, finish e-tendering system as well as Parivar Pehchan

Patra (PPP) scheme introduced by the ruling government in the state, which clearly indicates Congress leaders attitude who never wanted a corruption-free and transparent government. CM said that Congress leaders have lost consciousness due to present ruling government in Haryana has closed down all routes to corruption by Congress leaders enjoyed while ruling in the state in past and are now making baseless announcements to befool people in the state who are now well aware of them.

While talking to media, Khattar clarified that the state government has accepted the demands of protesting Sarpanches in the state against e-tendering system and have increased the limit procurement for developmental works from Rs 2 to 5 lakh, besides increasing the monthly emoluments of Sar-

panches and Panches as such large number of protesters are now satisfied with state government's decision.

He clarified that right to recall law introduced by the government for Sarpanches will not be rolled back since the decision to introduce in this regard applicable for MPs and MLAs has been taken by the government in centre applicable for 35 states across the country. In reply to a question as regards construction of SYL Canal Chief Minister said that the state government will follow the decision by Supreme Court of India. In reply to another question as regards ban over 10 years old diesel driven and 15 years old petrol driven vehicles in NCR area relaxation is permissible by the government so far, however relaxation in this regard has been given on tractors up to year 2025 only.

to maintain the law and order situation." In April last year, communal clashes broke out in Jahangirpuri during a procession that was taken out to mark Hanuman Jayanti on Thursday.

The Delhi Police on Wednesday also conducted a flag march in the area. The police earlier were not in favour of giving permission to any procession in the area, but later the activity was allowed. "Hanuman Janmotsav celebration at Jahangirpuri is being regulated in consultation with the organisers. We are ensuring that it takes place in a safe and secure manner," said Special Commissioner of Police (law and order) Deependra Pathak. The police also regularised the route for Hanuman Jayanti in the area after the Vishwa Hindu Parishad (VHP) expressed its wish to take out a procession on the occasion.

On VHP's request, a senior police officer said: "We examined their request and we have regularised the route after making it short, and adequate security will be deployed in the district

Defence Secretary inaugurates HAL's Third LCA Production Line, Hands Over 100th Su-30 MKI ROH aircraft to IAF



ARUN KUMAR RAO

Nashik/Bengaluru

The Defence Secretary, Giridhar Aramane inaugurated the third LCA production line and also handed over 100th Su-30 MKI ROH aircraft to Air Vice Marshal Sarin, VSM, Assistant Chief of Air Staff (Eng A), Indian Air Force in a programme at HAL's Nashik Division, HAL statement issued here today. The Signal Out Certificate (SOC) of the 100th ROH aircraft was handed over by Saket Chaturvedi, CEO (MIG Complex) to Air Vice Marshal Sarin, VSM in the presence of HAL CMD, Mr. C.B. Ananthakrishnan and other senior officials.

He also urged HAL to take up new initiatives to aggressively compete in the defence market and look into new areas like unmanned vehicles as the country is in need of these advanced systems. He emphasized on Initiatives, Innovation and Excellence and focus on performance. He visited the LCA Assembly Complex, Su-

MKI and also establishing a new production line for LCA manufacturing. He remarked that HAL has been fulfilling the needs of the country's security.

He said, "The Government has come out with several 'Aatmanirbhar Bharat' policies, and that puts HAL in a very important position. HAL will be producing more in the coming years. Build more systems, come out with new concepts, new platforms for future growth," he added.

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He also urged HAL to take up new initiatives to aggressively compete in the defence market and look into new areas like unmanned vehicles as the country is in need of these advanced systems. He emphasized on Initiatives, Innovation and Excellence and focus on performance. He visited the LCA Assembly Complex, Su-

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NATION

PM inaugurates diamond jubilee celebrations of Central Bureau of Investigation

NEW DELHI: Prime Minister Narendra Modi inaugurated the Diamond Jubilee Celebrations of the Central Bureau of Investigation (CBI) at Vigyan Bhawan in New Delhi today. CBI was established by a resolution of the Ministry of Home Affairs, Government of India dated 1st April 1963.

During the programme, an Investiture Ceremony for recipients of the President's Police Medal for Distinguished Service and Gold Medal for Best Investigating Officers of CBI was also held wherein the Prime Minister conferred medals to the awardees. The Prime Minister also inaugurated the newly constructed office complexes of CBI at Shillong, Pune and Nagpur. He released a Postage Stamp and Commemorative Coin marking the Diamond Jubilee Celebration year of CBI and also launched the Twitter handle of CBI. He also released the updated Administration Manual of CBI, an Almanac on Bank Frauds – case studies and learning, a hand book titled In pursuit of justice - Supreme

Court Judgements in CBI Cases and a handbook on International Police Cooperation for exchange of foreign located intelligence & evidence.

Addressing the gathering, the Prime Minister congratulated everyone on the occasion of the Diamond Jubilee Celebrations of CBI and said that the organization has completed a journey of 60 years as the premier investigating agency of the country. Noting that these six decades have marked many achievements for the organization, the Prime Minister emphasized that a collection of Supreme Court judgements for matters relating to CBI has also been launched today which gives us a glimpse of the history of CBI. In some cities, the Prime Minister said, it is now offices, the Twitter handle or other facilities launched today will play key role in strengthening CBI. "Through its work and skills, CBI has instilled trust among the common citizens of the country," the Prime Minister remarked underlining the extraordinary



an unsolvable case comes, a common echo emerges asking for the case to be handed over to CBI. Giving examples, the Prime Minister mentioned that at times protests erupt in cities for a case to be handed over to CBI. Even at the Pan-chayat level when a matter arises, the Prime Minister said, a mutual voice amongst the citizens demands a CBI inquiry. "CBI's name is on everyone's lips. It is like a brand for truth and justice," the Prime Minister remarked

said, he noted that even today when

feat of winning the trust of the common populace. The Prime Minister congratulated everyone who has been associated with CBI in this journey of 60 years.

The Prime Minister congratulated the awardees and asked the Bureau to keep upgrading themselves. He said that the proposed Chintan Shivir should learn from the past and plan for the future keeping in mind the momentous time of Amrit Kaal during which crores of Indians have taken a pledge to achieve a Viksit

Bharat. The Prime Minister stressed that a Viksit Bharat is not possible without professional and efficient institutions and this puts a huge responsibility on CBI.

Prime Minister Modi complimented CBI for earning an image of multi-dimensional and multi-disciplinary investigative agency and mentioned its expanded sphere. The Prime Minister emphasized that mainly, CBI's chief responsibility is to rid the country of corruption. "Corruption is not an ordinary crime, it snatches the rights of the poor, it begets many other crimes, corruption is the biggest obstacle in the path of justice and democracy," he said. He said corruption in the government system hampers democracy and the first casualty are the dreams of the youth as in such circumstances a certain type of ecosystem flourishes killing talent. Corruption, the Prime Minister continued, promotes nepotism and a dynastic system which erodes the nation's strength, seriously hampering development.

Azad is 'Ghulam', says Congress after former leader attacks Rahul

NEW DELHI: Congress

on Wednesday attacked former party leader Ghulam Nabi Azad for his comments against party leadership in his upcoming autobiography and in media statements.

Congress spokesperson Pawan Khera accused Azad of exchanging his loyalty in lieu of a 'Lutyens' Bungalow", noting that it was the Congress which gave him all the posts to emerge as a big leader. "The politician, who was supported by the Congress party, given almost all the top posts of the party, is speaking against that party... he broke the trust of the party and when he left the party last year, he said 'I am free now', but after listening to his comments, it feels that he is (still a) Ghulam," he added. Azad, in his statement praised Prime Minister Narendra



Modi for his generosity and targeted Rahul Gandhi over the fate and the shrinking base of the Congress.

The Democratic Progressive Azad Party Chairman is set to release his memoirs "Azaad: An Autobiography". In the book, Azad,

who was then the Leader of Opposition in the Rajya Sabha, has mentioned promptly the issue of abrogation of Article 370 and targeted his former Congress colleague Jairam Ramesh for not joining the protest in the Parliament.

BSF seized drug consignments over 12 kilogram from two different locations of Amritsar and Tarn Taran districts

GANGTOK: Seven tourists were killed as a massive avalanche hit Sikkim's Nathu La area on Tuesday morning, burying their vehicles under the snow, officials said.

The avalanche hit the arterial Jawaharlal Nehru Marg, which connects Gangtok to Nathu La at the China border, around 11.30 am, trapping five-six vehicles with around 30 people under the snow, the Army said in a statement.



Till 4 pm, seven bodies were brought out of the snow and 23 people were rescued alive, including six tourists from a deep valley, a state government official said, quoting reports from the Army.

Among those dead are a woman and a child, he said. Search operations in the area are underway by the Army, state disaster management teams

and police to find if any other person is trapped, officials said. Those injured were admitted to different hospitals in Gangtok, around 55 km away, they said.

Union Home Minister Amit Shah said the Centre was closely monitoring the situation, and the teams of the NDRF will reach the area -- between Milestones 13 and 17 -- soon. "My sincerest condolences to the families of those who have lost

their lives in the tragic avalanche in Sikkim. We are closely monitoring the situation and the teams of NDRF will reach the affected area soon. I pray for the speedy recovery of those injured," he tweeted.

Nathu La, situated at 14,450 feet above the sea level, is one of the three open trading border posts between India and China.

It is a major tourist destination because of its scenic beauty.

PM Modi calls for integrated response for mitigating disasters' impact

NEW DELHI: Prime Minister Narendra Modi on Tuesday called for an integrated response for mitigating disasters' impact.

In his opening remarks while addressing the fifth edition of the International Conference on Disaster Resilient Infrastructure, ICDRI-2023, Modi said: "Disasters in one region can have a big impact on a completely different region. Therefore, our response has to be integrated, not isolated."

"As we discuss infrastructure, some priorities have to be remembered. The theme for this year's conference is related to 'Delivering Resilient

and Inclusive Infrastructure'. Infrastructure is not only about returns but also about reach and resilience. Infrastructure must leave none behind and serve the people even during times of crisis.

Further, a holistic view of infrastructure is needed. Social and digital infrastructure

are as important as transport infrastructure."

The Prime Minister emphasised on evolving local knowledge related to infrastructure which can withstand disasters.

"Each nation and region faces disasters of different kinds. Societies evolve local knowledge related to infrastructure that can withstand disasters. While modernising infrastructure, such knowledge needs to be used intelligently. Modern technology with local insights can be great for resilience. Further, if documented well, local knowledge may become a global best practice," he pointed out.

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The



Innovative solutions needed to deal with rare diseases

The state must maintain continuous vigilance and strive to address public welfare concerns. A prime example is the Centre's announcement of full exemption from basic customs duty for all drugs and food imported for the treatment of rare diseases listed under the National Policy for Rare Diseases (NPRD) and anti-cancer drug Pembrolizumab. This builds upon the benefits previously included in the policy, finalized almost a year ago. To qualify for this exemption, individual importers need to obtain a certificate from specified authorities. Generally, medicines attract a 10% basic customs duty, but certain lifesaving drugs and vaccines receive concessions or exemptions. Exemptions already exist for specific drugs treating Spinal Muscular Atrophy or Duchenne Muscular Dystrophy. Rare diseases are characterized by their low occurrence rate, often resulting in limited drug availability due to insufficient demand. Treatment can be expensive and inaccessible for many patients, with the NPRD estimating annual treatment costs for some rare diseases ranging from Rs 10 lakh to over Rs 1 crore per year for a 10 kg child. Costs typically increase with age and weight, and treatment is often lifelong. Duty exemption will lead to significant savings for patients. Support organizations for patients with rare diseases applaud the move, providing relief and hope to patients and their families in an otherwise challenging treatment landscape. Although rare diseases are defined by their infrequent occurrence, the sheer number of conditions (estimated between 7,000-8,000, with 450 reported in India) and the total affected population (approximately 100 million in India) make it a pressing issue. The NPRD highlights the problem's magnitude and emphasizes the judicious use of scarce resources. The government must ensure its directives are fully implemented while pursuing innovative solutions for this patient group, remaining committed to the goal of affordable healthcare.

LETTERBOX

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ARUL GEORGE SCARIA ASKS SHOULD COPYRIGHT LAW PROTECT PUBLIC INTERESTS OR COMMERCIAL INTERESTS OF ITS HOLDERS?



The controlled digital lending



An ongoing legal tussle in the United States between four major publishers and the Internet Archive (IA), which is a not-for-profit organisation trying to build a globally accessible digital library, has, once again, posed a fundamental question about the interface of copyright law and technological advancements — should copyright law protect the broader public interests or the commercial interests of the copyright holders?

The IA has archived more than 735 billion web pages, 41 million books and texts, 14.7 million audio recordings, 8.4 million videos, 4.4 million images, and 890,000 software programs. Within a short span of time, the IA has become a truly global digital library to access information, particularly for persons with disabilities. A substantial portion of the books digitised by IA are outside copyright protection and are accessible without restrictions.

Publishers have alleged that around 3.6 million books, which have also been available to borrow under some conditions, are actually copyrighted. They have been particularly upset by the 'National Emergency Library' that the IA set up at the peak of the COVID-19 pandemic, wherein the IA relaxed the conditions for lending.

The publishers have argued that the IA thus violated the diverse rights provided under copyright law for 127 titles published by them. The IA rebutted by arguing that books under copyright protection are lent only in a regulated manner, through 'Controlled Digital Lending' (CDL), and should, therefore, be considered to be 'fair use' under United States copyright law.

Understanding Controlled Digital Lending

The IA's CDL model follows the lending approach generally seen in physical libraries, where if one copy is owned, that

copy can be loaned to one person at a time. So, the IA avails one digital copy of each non-circulating print book it has stored.

Also, irrespective of the number of physical copies of that book that libraries participating in the IA's digitisation project own, for the purpose of digital lending it counts as only one additional copy per library. For example, if libraries of the All India Institute of Medical Sciences, the Indian Institute of Science, and the National Law School of India University (NLSIU) were partners in the IA's digitisation project and each of these institutions had six physical copies of a particular book on health law, the CDL model would ensure that readers could borrow no more than three copies of that book at a time.

But in a decision that can have far-reaching consequences for the future of CDL, the district court for the Southern District of New York (SDNY) has ruled in the motions for summary judgments that the IA's activities violated various rights vested on publishers under copyright law, and that the activities do not constitute 'fair use' under the same law.

CDL and the public interest

Conversations with librarians indicate

that lending physical copies of books from libraries, including at India's leading universities in India, has been on the decline. But that does not mean the demand for reading books is going down so much as that people's reading habits are changing. Closing physical libraries at the height of the pandemic may have just accelerated this shift. Today, many people prefer to read books on devices such as their smartphones and tablets.

The CDL is a positive response to this trend; it also helps bridge the gap between urban and rural, and the privileged and unprivileged, readers vis-à-vis access to books, because it allows even people in the remotest villages to access books from libraries that are far away.

It is also evident that CDL initiatives ease access to many books that may have gone out of print or may not be available to access in many physical libraries.

By making books accessible to readers, the CDL invokes enormous public benefits for education, research, and cultural participation. However, the court concluded that the public benefits highlighted by the IA "cannot outweigh the market harm to the publishers". In this regard, the court overlooked some

of the evidence the IA produced with regard to the works in the suit, which indicated that even when the IA was engaging in CDL, the sales of print and electronic copies of these titles from the publisher's preferred platforms were not affected.

While assessing the public benefits vis-à-vis potential economic losses for copyright holders, the court also ignored the insights of the U.S. Supreme Court in Google LLC vs Oracle America, Inc., (2021). In that landmark decision, the court suggested that when determining the potential market effects as part of the 'fair use' analysis, one would have to also weigh the public benefits of copying against potential financial losses for copyright holders.

India and CDL

Though India is yet to have a major CDL initiative, some universities such as the NLSIU have initiated major digitisation projects that can facilitate CDL in future. The outcome in the IA litigation will in turn have considerable ramifications for such initiatives, in India and elsewhere. In addition, even current lending practices in physical libraries could be threatened if other courts followed the SDNY district court's logic, in prioritising the economic interests of just one of the stakeholders over the broader public interest.

It is high time to remind ourselves that the copyright system is not just about protecting the interests of copyright holders, but, equally, about protecting the rights of the users of copyrighted works, and thus the broader public interest.

Arul George Scaria is an associate professor at the National Law School of India University (NLSIU). Views are personal



VINOD THOMAS BELIEVES CARBON TAX CAN PAVE WAY FOR DECARBONISATION AS A WINNING DEVELOPMENT FORMULA



It's time to put a price on carbon emissions



In the absence of a price for the use of natural resources such as air and forests, environmental destruction has been part of every country's recipe for boosting GDP growth. But the consequence of this approach has been the relentless emission of carbon, causing runaway climate change. It is time, starting with the biggest economies of the G-20, to agree on valuing nature, including by pricing carbon effluents. India can take the lead, as president of the G-20 this year, in carbon pricing, which will open unexpected avenues of decarbonisation.

Ways of pricing

Three ways of pricing carbon are: the establishment of a carbon tax domestically, as in Korea and Singapore; the use of an emissions trading system (ETS), as in the European Union (EU) and China; and the application of an import tariff on the carbon content, as the EU is proposing. Some 46 countries price carbon, although covering only 30% of global greenhouse gas (GHG) emissions, and at an average price of only \$6 a ton of carbon, a fraction of the estimated harm from the pollution. The International Monetary Fund has proposed price floors of \$75, \$50, and \$25 a ton of carbon for the United States, China, and India, respectively. It believes this could help achieve a 23% reduction in global emissions by 2030.

The economy-wide benefits of carbon pricing in terms of damages avoided (plus revenue generation) generally outweighed the cost it imposed on individual industries in the EU, British Columbia, Canada, and Sweden. A key dynamic is that carbon pricing,

by signalling a price for cleaner air, makes investment in renewable energy such as solar and wind, which has huge prospects in India, more attractive.

Impact on India

Among the three ways of pricing, India could find a carbon tax appealing as it can directly discourage fossil fuels, while raising revenues which can be invested in cleaner sources of energy or used to protect vulnerable consumers. It could replace the more inefficient scheme of petroleum taxes which are not directly aimed at emissions. By the way, Saudi Arabia and Russia are at the low end of gasoline prices (including taxes and subsidies), China and India in the mid-range, and Germany and France at the high end. In most countries, including India, fiscal policy has set in place the basic structures needed to implement a carbon tax. For example, they can be woven into road-fuel taxes, which are established in most places, and extended to industry and agriculture. Policymakers have to choose the

tax rate, which varies widely from Japan's \$2.65 a ton of CO₂ to Denmark's \$165 a ton set for 2030.

India could start with the IMF figure of \$25 a ton. The main obstacle is the argument by industrial firms about losing their competitive advantage to exporters from countries with a lower carbon price. It would stand to reason, therefore, for all high, middle and low-income countries to set the same rate within each bracket.

It might also make sense to allow companies to use high-quality international carbon credits to offset up to a certain percentage of their taxable emissions. The EU excludes transport, where higher costs would have been passed on to consumers directly. Singapore provides vouchers for consumers hit by utility price rise, and California uses proceeds from the sales of carbon permits partly to subsidise purchases of electric cars. Some make a case for exempting "emission intensive trade exposed" enterprises from the carbon tax, but output-based rebates would be superior ways of doing the same.

Communication is important

All said, any type of carbon pricing faces stiff political opposition. When a new, conservative government took office, Australia repealed the 2012 tax just two years after it was instituted. Recent months have revealed the political pressures on decarbonisation: soaring energy prices led the EU to sell millions of emission permits, causing a 10% drop in carbon prices. Sweden may have handled some of these political constraints as well as by presenting the carbon tax as part of a bigger fiscal package that lowers other taxes and includes new social safety nets. Communicating the idea of wins at the individual level, even in the presence of some

individual producers' losses, is vital.

A high enough carbon tax across China, the U.S., India, Russia, and Japan alone (more than 60% of global effluents), with complementary actions, could have a notable effect on global effluents and warming; it could also pave the way to seeing decarbonisation as a winning development formula, as carbon pricing gains acceptance, the first movers will be the most competitive. India, as president at the G-20 summit this September, can play a lead role by tabling global carbon pricing in the existential fight against climate change.

Vinod Thomas is the author of a new book, Risk and Resilience in the Era of Climate Change. This article draws on work with the Centre for Social and Economic Progress. Views are personal



BOOKS: REVIEW

Enlightening corporate lessons meet engaging storytelling



Connecting Fables with the Corporate World" by Dr. A. E. Kumar is a captivating book that merges valuable corporate lessons with enthralling storytelling, making it an excellent choice for anyone seeking insights into the business realm.

As a graduate of IIM Ahmedabad (1990-92), Dr. Kumar utilizes his extensive corporate experience to present readers with informative examples and insightful lessons.

This engaging book is composed of 54 stories, which Dr. Kumar has thoughtfully arranged into five distinct sections: Self, Peers, Boss, Work Environment, and Entrepreneurship. These sections provide a comprehensive view of various aspects of the corporate world. Each chapter begins with an intriguing story and proceeds with an account from Dr. Kumar's own corporate life, illustrating

the lesson he learned from the story. To conclude each chapter, there is a section dedicated to self-reflection, prompting readers to consider the morals of the story and how they might apply to their own professional lives. This interactive format fosters a deep connection and engagement with the book from start to finish.

For example, in the chapter titled "Merchant Sleeping Under a Banyan Tree," Dr. Kumar underscores the importance of accepting management's decisions. He recalls his initial disappointment upon receiving a Jeep from the administration instead of a more luxurious car. However, a month later, the Jeep was involved in an accident, which left all three occupants with serious injuries but alive. An insurance surveyor commented that if it had been a car, all three passengers would have likely died. This experience

taught Dr. Kumar not to be overly critical of management's decisions and to recognize that events often unfold for a reason.

Dr. Kumar's talent for narrating stories and connecting them with incidents from his corporate journey makes the content highly accessible and enjoyable, ensuring readers remain engrossed. The book's relatability and applicability to various industries allow readers from diverse backgrounds to either acquire new knowledge or reflect on their own experiences. "Connecting Fables with the Corporate



Connecting Fables with the Corporate World
By Dr. A. E. Kumar
Clever Fox Publishing
278 pages;
Rs349

World" is a must-read for both executives seeking fresh insights and MBA students aiming to enhance their understanding of the corporate landscape.

In summary, "Connecting Fables with the Corporate World" by Dr. A. E. Kumar is a unique and engaging book that combines enlightening corporate lessons with gripping storytelling. With 54 stories organized into five sections addressing different aspects of the corporate world, Dr. Kumar offers readers an all-encompassing perspective. The book's format encourages readers to reflect on the morals of each story and relate them to their own careers, fostering a deep connection with the content. Dr. Kumar's ability

to present stories and incidents from his corporate life in an easily understandable manner captivates readers, making this book suitable for individuals from various industries. Whether you are an executive seeking new insights or an MBA student wanting to delve deeper into the corporate world, "Connecting Fables with the Corporate World" is a highly recommended read.

"Selection of fables, narration of experiences is engrossing. We can easily connect our experiences with the stories and the way it has given the exposure of corporate world. The author has given the details of his journey, ups and downs of career, lessons in a hard way, working with different leaders, his involvement while working with farmers, workers, traders and many of his colleagues," wrote a reader on Amazon.

"One can easily relate it to own voyage and can put oneself in his shoes. The insights, moral and incidents bring us closer to the author's experiences. The language is lucid and stories are fabulous," added the reader.

THE FINANCIAL WORLD

RNI NO. DELENG/2011/38860

PRINTED & PUBLISHED BY SWINDER BAJWA
ON BEHALF OF FW MEDIA
PRINTED AT JAGJIT PUBLISHING CO. PVT LTD
D-12, INDUSTRIAL AREA, PHASE-1, MOHALI,
PUNJAB 160059

PRINTER & PUBLISHER SWINDER BAJWA
OWNER : FW MEDIA
PUBLISHED AT: BUILDING NO-23, NEHRU PLACE
NEW DELHI 110019; PHONE: 9888040061

EDITOR* ABDUL WASEY

(*RESPONSIBLE FOR SELECTION OF NEWS UNDER THE PRB ACT)

Affordable Generic medicines to reach rural Last-mile soon Davaindia

DOMINICK RODRIGUES

Mumbai



All rural areas of India and the poor will soon be deriving the benefits of "high-quality yet affordable" generic medicines, as Zota Healthcare Ltd envisions "redefining the Indian retail pharmacy landscape" in this regard.

Dr Sujit Paul, Group CEO of Zota Healthcare Ltd, said here recently that Davaindia's mission is bring about a +self change+ in the health sector through making "affordable, high-quality generic medicines accessible to all citizens of India including in remote areas, especially amid the daily rising costs of the Indian healthcare sector and branded medicines.+

Highlighting the company's "DavaIndia" vision and milestones for achievement in 2023 through redefining India's retail pharmacy landscape, Dr Paul

lamented the fact that Indian awareness of generic medicine remains low.

"As awareness of generic drugs increases, 'Davaindia' the largest private generic pharmaceutical chain - has a substantial competitive advantage. Also, the comparative cost savings of upto 90% on medicine bills provided by Davaindia will be a significant factor," he said.

Focusing on the role of Zota Healthcare Ltd and Davaindia mission in the evolution

of healthcare over the years, he also noted the rising costs due to inflation, changing facets and need for awareness about healthcare including generic medicines in India.

Replying to media questions, Paul said generic medicines manufacture and quality control adheres to WHO-mandated, built-in Q.C processes while still giving the price benefit to the customer at a very little profit margin to its manufacturers.

"There is no compromise in our quality control, even though we operate on a very thin profit line yet through an AI module where profits can be managed," he reiterated. Noting that Davaindia is the only private generic manufacturer in India that has its "own store" suppliers, he said the company's 99-plus stores and 500 franchisees are meeting the consumers' needs even as it continues expansion into A, B, C cities and rural areas.

Quality wires, cables highlighted by R R Kabel in Fire safety

DOMINICK RODRIGUES

Mumbai



Fire Safety is the new mantra in Maharashtra after awareness about fires in dwelling structures using low-quality power cables that often cause short-circuit was noted and the Maharashtra Government recently passed a Bill mandating stringent regulations for fire safety in residential and industrial buildings.

Increasing fire incidents and related tragedies witnessed the Government ushering in the "Fire Safety Bill" for 22-plus floored buildings including residential and industrial structures with hazardous activities that mandated appointing a fire safety officer along with setting up an IOT fire safety mechanism for 24/7 monitoring of potential fire incidents.

The Bill has also mandated a

"bi-annual fire safety audit" to assess preparedness with violators facing upto three months imprisonment and penalty of ₹ 1 lakh.

Dr P S Rahangdale, Retired Deputy Municipal Commissioner - Disaster Management (MCGM), Ex-Chief Fire Officer (Maharashtra fire Service said "ASCI data noted that around 73% of all human fatalities in past 10 years were caused by electrocution due to electrical fires, while human error not the electricity was the culprit."

"However, a lesser known truth is that during a fire breakout, smoke inhalation kills more

people than the fire itself, and though the new Bill highlights fire safety guidelines, the emphasis should be on addressing the underlying issue of using "appropriate wire, cable and electrical fixtures" in residential and commercial property."

"During a fire, the Chimney effect boosts fire smoke and impairs visibility alongside depleting oxygen, which impacts the affected person's decision-making process," he said while noting that the fire audit of buildings needed to be strictly carried out, besides also having the proper fire safety mechanisms.

Tanishq unveils 'Celeste X Sachin Tendulkar' diamond solitaire collection

DOMINICK RODRIGUES

Mumbai



It was a "match" made on earth of "brilliant" diamonds and "sparkling" cricketing wit, that met on green turf amidst the cool sea breeze off Bandra coastline on North-west Mumbai recently.

The occasion was the launch of a 100 'Celeste x Sachin Tendulkar' limited edition, rare, design-crafted with multitude of sparkling nano-facets, "diamond solitaire" collection titled "Celeste" by Tanishq at the hands of Indian cricketing legend Sachin Tendulkar.

The collection, handcrafted with utmost care, precision and perfection, paid tribute to Tendulkar's remarkable achievements, including celebrating the "Master Blaster's" 100 international centuries during his 50th birthday year of 2023.

Noting that the "Celeste diamond" highlighted sparkling "golden memories" of India's World Cup victory in 2011, Sachin Tendulkar told media said the +Tanishq Celeste+ represented a carefully curated innovative collection that celebrated the unifying spirit of cricket as well.

The cricketer's wit came to the fore at the Celeste 'precious stones' launch, when it was recalled how he blew away his critics by simply stating "Turn Throw Stones Into +MILESTONES+."

Mykare health bags KMA excellence 2023 award in the best IT startup of the year category



FW DESK

HÜBNER opens new plant in India

ARUN KUMAR RAO

Bengaluru



we are also strengthening the entire global production network of the HÜBNER Group."

Kai Mentel said, for HÜBNER, India is a location with great manufacturing potential for the mobility markets in India itself as well as in the Asia-Pacific region as a whole. "In line with our strategy, we are also focusing on proximity to our customers in India," emphasizes Kai Mentel. "We want to manufacture in India. And, as the HÜBNER Group, we aim to strengthen local know-how and to expand local engineering expertise."

HÜBNER opens new plant near Bengaluru, the HÜBNER Group is strengthening its presence in India and significantly expanding its production capacities for the mobility markets in the Asia-Pacific region. Together with business partners and other guests of honor, company owner Reinhard Hübner, Managing Director Kai Mentel and Site Manager Uwe Sperber took part in the official inauguration ceremonies for the "Namma Factory".

Kai Mentel, Managing Di-

rector of the HÜBNER Group said, "The new 'Namma Factory' makes it possible for HÜBNER to operate more effectively, more flexibly and with shorter delivery routes in India's growing market. "With local production at the new location, we are not only meeting localization requirements and reliably serving the needs of our customers,

all customer-facing operations and Scandon will manage all drone-related operations. Drone deliveries would be used for both internal logistics and for third-party customer requirements.

This marks a first-of-its-kind alliance in India, highlighting the importance of leveraging drone technology to meet the growing demand for critical and time-sensitive logistics requirements in the B2B segment.

Scandon and Criticalog India Collaborate to provide drone-based logistics solutions across 160 cities in India

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HDFC Bank garners record Rs 1.5 tn deposits in a quarter

MUMBAI: HDFC Bank has exceeded its target of garnering Rs 1 trillion in deposits during a quarter for the first time since it announced its merger with HDFC Ltd in April last year.

During the January–March quarter (Q4) of FY23, the country's largest private sector lender mopped up over Rs 1.5 trillion in deposits. This is a record for the bank, which saw its deposit base touch Rs 18.88 trillion.

According to the bank's disclosure to the exchanges, its deposits grew by 21 per cent year-on-year (YoY) in Q4, a multi-quarter high. Sequentially also, deposits saw a growth of 8.7 per cent. HDFC Bank's deposit growth is much higher than the industry, which is growing around 10 per cent.

However, the bank has fallen short of its yearly target of Rs 4 trillion for deposits in a financial year. In FY23, the bank mopped up Rs 3.24 trillion, up 45 per cent compared to last year (FY22). It had earlier garnered over Rs 1 trillion in deposits in a quarter only once since 2015.



In Q4 of FY22, deposit mobilisation by the bank was Rs 1.13 trillion. "QoQ (quarter-on-quarter) deposit accretion was Rs 1.5 trillion, taking the full-year deposit accretion to Rs 3.2 trillion, which is encouraging in our view. As of March 2023, system deposit growth was 10.3 per cent. While we don't have March 31, 2023, system deposit growth numbers – considering that nine-month YTD (year-to-date) incremental market share was 19 per cent – HDFC Bank could have ended FY23 with an incremental market share of 20 per cent in our view. This is very encouraging," said Suresh Gangapathy, associate director, Macquarie Capital, in a note.

"The over 1,500 branches likely to be added in FY23 will further give impetus to deposit mobilisation in FY24. For a Rs 4-trillion deposit mobilisation

target in FY24E, HDFC Bank needs to achieve 25 per cent YoY growth in incremental deposits for FY24E. This is achievable in our view," he added. The bank set itself a target of mobilising Rs 1 trillion in deposits every quarter, aggregating to Rs 4 trillion in a financial year. This is because it would need approximately Rs 3.5 trillion in deposits to maintain the 18–20 per cent growth it has sustained over the last few years on the asset sides. Around Rs 5–6 trillion of HDFC Ltd assets will also get added to the bank's existing assets when the merger takes place.

"For many years now, the bank has been growing at 18–20 per cent. Currently, the bank has about Rs 14 trillion worth of advances. There will be about Rs 5–6 trillion worth of HDFC Ltd advances. If the bank keeps growing at 18–20 per cent, the balance sheet will double automatically. Assuming, the bank has Rs 19 trillion on the day of merger, and it grows at 18 per cent, then it will need approximately Rs 3.5 trillion in deposits (per year)," said a source.

Paytm boosts offline payments leadership with 6.8 mn devices, GMV grows 40 pc

NEW DELHI: Leading payments and financial services company Paytm on Wednesday said it has achieved a new milestone in offline payments with 6.8 million devices deployed, while consumer engagement is the highest on the Paytm Super App at 90 million average monthly transacting users (MTU) for the quarter at 90 million, registering a growth of 27 per cent YoY, reflects a continued expansion of Paytm's consumer base.

Paytm's loan distribution business, in partnership with top financial institutions, continues to gain scale. The total number of loans disbursed surged 82 per cent

YoY to 11.9 million in the quarter with 4.1 million loans (63 per cent growth YoY) disbursed in the month of March 2023 through the Paytm platform. "Our payments consumer and merchant base offers a large addressable market, thereby providing a long runway for growth. We continue to work with our partners to remain focused on the quality of the book," the company said.



RBI pause to policy rate hike is prudent, India remains cushioned against global headwinds: ASSOCHAM

NEW DELHI: ASSOCHAM today welcomed the RBI decision to pause the rate hike cycle, retaining the benchmark REPO rate at 6.5 per cent, stating the Monetary Policy Committee (MPC) has taken a prudent stance in the wake of high level of volatility in the global financial markets and geo-political events.

"Even as the RBI's MPC was reviewing the credit policy for the last few days, ASSOCHAM had made out a strong case for a halt to the rate hike cycle. We must thank Governor Shaktikanta Das and other members of the MPC for responding to our call. In a way, the decision not to go in for any more rate increase would have surprised many as a larger expectation was on 25 basis points rise in the policy rates even as ASSOCHAM remained confident about the RBI striking a balance between reining in inflation and growth," ASSOCHAM Secretary General Deepak Sood said.

While the fingerprint of the RBI policy statement is tilted in favour of further leash on inflation, it is understandable in the face of continuing volatility in the global markets. «Even though Indian banks stand in good stead



without the kind of risks faced by banks in the US or Europe, RBI has cautioned them about any unforeseen spillovers. The peremptory measures speak about the agility of the Indian banking regulator. Besides, our foreign exchange reserves are back to USD 600 billion plus, giving us more cushion to deal with any headwind which may flow eastward», said Sood.

ASSOCHAM also welcomed enabling loan accounts of the merchants with the all-pervasive UPI, stating "India is emerging as a champion in financial technologies that would help millions of MSMEs to better manage their trade finance".

Rise in PMI to 56.4 in March indicates expansion in manufacturing activity



DR. SAURABH GARG,
CEO, UIDAI

Indispensability of digitalization as a foundational rail to almost every activity in an economy is well acknowledged. Growing internet penetration, affordable data, technological innovations, and above all, the government's thrust on building digital infrastructure is ensuring faster delivery, better targeting, and improved accountability.

The Digital Impact

During the period 2014–2019, India's core digital economy increased from 5.4% to 8.5% of GVA. The digital economy grew 2.4 times faster than the overall economy during the same period. The digitally dependent economy accounted for the end of the final fiscal quarter, as growth of factory orders and production quickened to the strongest in three months," S&P Global releasing the data. "Firms suggested that marketing efforts bore fruit. Demand resilience and competitive pricing were also cited as growth drivers," it added. With new export orders rising in March foreign demand for Indian goods increased two. However, compared to historical levels, the rise in new export orders was subdued. The improvement in manufacturing activity will brighten the mood of policymakers who have seen the sector take a backseat in recent months while services activity has hit new highs, it said.

The government's emphasis has been on developing Digital Public Infrastructure (DPI)

❑ Ensures public availability of digital components for more participative service delivery systems,

❑ Triggers market-led innovations,

❑ Facilitate more affordable & faster on-boarding of services

❑ Ensures development of more transparent systems and thus increased user trust.

Digital India

2015 and 2021 as against 158% increase in urban areas, covering all villages with at least 4G mobile services is set to further reduce the rural-urban digital divide. Efforts are also underway to make the low-cost feature mobile phones even more powerful capability-wise; thus, making the digital economy more inclusive.

The recently launched 'Digital India BHASHINI' project seeks to enable easy access to the internet and digital services in regional languages, including voice-based access, is poised to take care of the diversity of languages with aim to provide for solutions in a medium that people can intuitively relate to.

Digital Inclusion driving Formalization

Digitalization accelerates economic growth through higher financial inclusion, greater formalization, increased efficiencies and enhanced opportunities. Some of the successful digital public infrastructure supporting this

endeavour include Aadhaar, UPI, Co-Win, DigiLocker, Diksha etc. In terms of the scale achieved, more than 94.5% of country's population now have Aadhaar; and more than 2.2 bn Aadhaar authentications is happening per month. Similarly 5.5 bn UPI-based payment transactions with a 75-fold increase in last 5 years are made every month; 1.1 bn CoWin registrations; 140 mn users with a DigiLocker account and 5.6 bn official digital documents available in the DigiLocker repository; registration of 286.5 mn unorganized workers on e-shram portal, 4.4 mn street vendors on PM-SANidhi and 12.7 mn enterprises on Udyam portal; increase in GST payers base from 7 mn to 14 mn during 2017 to 2022 etc. are indicative of how things are shaping up.

Open and Participative Digital Innovations

In India, the supportive environment for innovation by both, government and private

players is driving innovations in the digital space. In the domain of new-age technologies such as AI/ML, India is a top contributor to open-source AI projects. For instance, AI publications from India are growing at 18%, faster than the US, China, EU and the UK. A higher percentage of IT workers in India possess AI skills than any other G20 country.

The government, on its part, is also actively collaborating with industry for designing and testing newer applications/use-cases through a stream of their own captive sandboxes and test-beds. The role of iSpirt for IndiaStack open public platforms, NPCI for fast digital payments, ONDC for open digital commerce, the user entities in the UIDAI ecosystem are some of the examples of the PPP model

is speeding up digitalization.

India has realized the imperative of using to the extent possible, standards, technologies and tools that are essentially open-source thus avoiding vendor lock-in and high costs associated with use of proprietary technologies. At the same time, this strategy is also encouraging interoperability among and scalability of, various solutions built on top of open tools, while enabling affordability.

Dr. Saurabh Garg, CEO, UIDAI, views are personal

Rs 27K cr IRB Infrastructure Trust listed on NSE



DOMINICK RODRIGUES
Mumbai

IRB Infrastructure Trust was listed here today on the National Stock Exchange as the "1st Private InvIT" listed on the NSE, following SEBI guidelines – on listing framework for the non-listed Infrastructure Investment Trusts – that came into force few months ago.

IRB Infrastructure Trust – a privately-placed InvIT sponsored by India's largest integrated highways infrastructure developer IRB Infrastructure Developers Limited with investment from the GIC Affiliates, a Sovereign Wealth Fund of Singapore – is the 3rd Entity in the IRB Infra Group to get listed, where IRB is the Sponsor and Project Manager of this Trust.

Virendra D Mhaikar, Chairman of IRB Infrastructure Trust and CMD of the Sponsors IRB Infrastructure Developers Limited, said, "The idea behind presenting this future ready trust to public markets today – which is the third listing from IRB group – was to have better disclosure norms and bring in more transparency." "The last four years witnessed the project portfolio of the Trust making stupendous progress in achieving a size of almost 27,000 Crores Enterprise Value with balance concession life of 18+ years," he said, adding, "This development platform of IRB with a major investor like GIC – sovereign wealth fund of Singapore, will create immense value for the whole IRB group and provide strong growth potential going forward."

The valuation of the Trust units was determined basis third party evaluation and further endorsed by Trusts' investors as well. The value ascertained comes to around 16 times FY24 revenue, which will further keep appreciating with more projects coming in. The Sponsor of IRB Infrastructure Trust, IRB Infrastructure Developers Limited is India's "largest integrated, multi-national infrastructure developer with the largest project portfolio of 23 highway projects comprising around 16,000 lane Kms and enterprise value of Rs 62,000 Crores.

Stock market priority instead of bank



DR PS VOHRA

If we look at the data of economic savings in the Indian economy from the point of view of analysis, then we will find that the period from 2004 to 2010 can be identified as a golden time because during that period the percentage of economic savings and GDP continued to increase year after year.

In the year 2010, the economic savings was at the level of 36.9 percent, which is the highest level till date, because during that time the growth rate of the Indian economy was also increasing rapidly every year. Since the year 2011, there has been a decrease in the figures of economic savings and the reasons behind this are the decrease in the rate of economic growth, inflation going to the upper level and the feeling of dissatisfaction with the political power of the country in the first few years. In the meantime, the Corona epidemic also knocked in the form of a global crisis, which suddenly created uncertain physical crises as well as economic problems for the entire society. 2020–21, which was the starting year of Corona, during that time the economic savings in the Indian economy was 28 percent of GDP because a large number of people lost their jobs during the lockdown, yet the positive trend is evident from the fact that the year 2021–22,

it saw a rapid decrease in the next financial year itself. This is a matter of great concern for the insurance business as to why insurance penetration is still very low in India today? During the year of Corona Pandemic, it had increased from 3.8 percent to 4.2 percent all of a sudden. It should be known that the global average figure of insurance is 7 percent and in many developed countries including America, Britain etc. it remains above 10 percent. Insurance companies must think in this regard whether the cost of premium during the Corona epidemic. It is also necessary to clarify here that life insurance in India has always been a main source of financial investment along with banks. Every Indian receives the treatment of financial investment in life insurance as a family approach. During the Corona epidemic, since physical crises were very sudden and uncertain, the practice of medical insurance suddenly increased rapidly in the society during that time, but this practice could not take a permanent form and

savings has been seen towards the Indian capital market during one year itself. In this, both direct investment in equity and mutual funds have emerged as a major option. It would also be appropriate to mention here that in the last financial year, the option of investing in a large number of IPOs was also available for economic investment in the capital market, through which companies raised a large amount of capital from the Indian society. LIC's IPO was the most talked about. Among new-age startups, the IPOs of Paytm and Zomato also created a lot of buzz. Perhaps this was the main reason that even when there was a period of economic recession during the Corona epidemic, the Indian capital market continued to grow during that time because a large number of new investors joined the Indian capital market at that time. However, during that time the first priority of global investors remained India instead of China. It has also been seen that the tendency of Indians to invest in pension and provident fund has also increased a lot. However, these days the withdrawal of the old pension scheme is a political issue, due to which there may be a change in the attitude of the investors under the new pension scheme in the coming future.

This is being confirmed with great prominence these days that now the economic savings of Indians are rapidly moving towards the Indian capital market. According to statistics, in the year 2021–22, one million new investors associated with the Indian capital market, who made financial investments through SIP (Systematic Investment Plan) in mutual funds. In this, more than 4 percent trend of domestic

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Gold glitters amid fears of recession

Talking Points

Narvijay Yadav

The first week of April witnessed gold prices crossing the Rs 61,000 mark. After facing a highly volatile year in 2022, gold may also touch an all-time high mark of Rs 65,000 in the coming months. The investment demand is likely to gain pace as investors will buy gold as store value amid rising fears of recession.

NARVIJAY YADAV

Gold has always held a special place in the hearts of Indians. It is not only considered a symbol of wealth and prosperity but also has cultural and religious significance. In India, gold is an integral part of weddings and festivals, and it is customary for families to gift gold jewelry to their loved ones. Hence, gold prices in India have always been a matter of interest and concern. India is one of the largest consumers of gold globally, accounting for more than 20% of the total global demand. This demand is primarily driven by the country's cultural and religious traditions, as well as its large population. The demand for gold in India is not limited to jewellery, as people also invest in gold coins and bars as a hedge against inflation and market uncertainties.



are denominated in US dollars, and any fluctuations in the value of the dollar can have a significant impact on gold prices in India. A weak dollar tends to increase the demand for gold as it becomes relatively cheaper for buyers in countries with other currencies. Conversely, a strong dollar tends to reduce the demand for gold as it becomes relatively more expensive.

Another important factor that affects gold prices in India is the local demand and supply dynamics. Gold prices in India are largely influenced by the import duties, which are imposed by the government to regulate the inflow of gold into the country. The higher the import duty, the higher the gold prices in India. The demand for gold in India is also influenced by factors such as wedding season, festivals, and crop harvests, which tend to increase the disposable income of people and hence their ability to buy gold as store value amid rising fears of recession. Global central banks purchased more than 400 tonnes of gold in Q3 of 2022, the largest single quarter of demand in the last few years. Looking at the current situation and recession fears, the central bank will continue to add gold to its reserves.

Narvijay Yadav is a senior Journalist & Columnist. Views are personal

INTERNATIONAL

India's world class digital infra worth emulating by many nations: IMF

NEW DELHI: India has built a world-class digital public infrastructure which is transforming lives and economy and can be a lesson for many countries to follow, an IMF Working Paper said.

India Stack is the collective name of a set of commonly used digital public infrastructure (DPIS) in India. It consists of three different layers – unique identity (Aadhaar), complementary payments systems (Unified Payments Interface, Aadhaar Payments Bridge, Aadhaar Enabled Payment Service), and data exchange (DigiLocker and Account Aggregator). Together they enable online, paperless, cashless, and privacy-respecting digital access to a variety of public and private services, a working paper titled 'Stacking up the Benefits: Lessons from India's Digital Journey' said.

The benefit of this investment is felt across the country and served India well during the pandemic, it said, adding, Aadhaar, helped facilitate the transfer of social safety net payments directly from the government treasury's accounts to beneficiaries' bank accounts, helping to reduce leakages, curb corruption and providing a tool to effectively reach households to increase



coverage. The government of India estimates that, up to March 2021, about 1.1 per cent of GDP in expenditure was saved due to the digital infrastructure and other governance reforms. "Using this digital infrastructure to provide support to an impressive share of poor households during the pandemic. In the first months of the pandemic about 87 per cent of poor households received at least one benefit," it said.

India Stack has been used as a platform to foster innovation and competition; expand markets; close gaps in financial inclusion; boost government revenue collection; and improve public expenditure efficiency.

Digital payments are now ubiquitous, UPI accounts for

68 per cent of all payment transactions by volume. The use of digital payments has expanded the customer base of smaller merchants, documenting their cash flow and improving access to finance. Roughly 4.5 million individuals and companies have benefited from easier access to financial services through the Account Aggregator, since it was first launched in August 2021, and adoption is increasing rapidly, it said. Digitalization has also supported formalization of the economy, as around 8.8 million new taxpayers registered for the GST between July 2017 and March 2022, contributing to buoyant government revenues in recent years.

The government service provision is streamlined; for example,

citizens can access documents issued by state and central government through one platform. Similarly, the India Stack has digitized and simplified Know Your Customer procedures, lowering costs; banks that use e-KYC lowered their cost of compliance from USD 12 to USD 6 cents, it said. The decrease in costs made lower income clients more attractive to service and generated profits to develop new products, it said. Citing an example of financial inclusion, the paper said, there was a push by the government in 2014 to provide access to a no-frills, low-cost bank account, that doubled the coverage of individuals with bank accounts. The Jandhan scheme targeted the financially underserved, especially rural women. Under this initiative 462.5 million bank accounts were opened in both urban and rural areas as of August 2022.

Using a digital backbone allowed India to scale its vaccine delivery quickly and overcome challenges such as large-scale internal migration, it said, adding, the technology underlying CoWIN has been deployed in Indonesia, Philippines, Sri Lanka and Jamaica to help facilitate their vaccination programs.

Indian-American prof receives Young Urologist of the Year award



An Indian-American Associate Professor at New York-based Albert Einstein College of Medicine has been honored with the Young Urologist Award in recognition of her efforts and commitment to advance the development of fellow young urologists.

Dr Nitya Abraham, Program Director for the Montefiore Urology residency program, has mentored countless students, residents, fellows and junior faculty both at her institution and others in the New York region. "I'm grateful to my mentors over the years, my chair at Montefiore Medical Center, and of course, my parents and supportive husband, for molding and equipping me to

win this award," Abraham said in a statement. "At a time when rates of physician burnout are increasing, it is wonderful that the American Urological Association and its leaders are recognizing the hard work of many young urologists across the country," she added.

According to the American Urological Association (AUA), a 'young' urologist is defined as someone (who has completed training) who has been in practice for 10 years or less. Abraham is also the Chair of the Executive Curriculum Committee for Albert Einstein College of Medicine, and has served the

General Bajwa put pressure on me to restore ties with India: Imran Khan



NEW DELHI: Pakistan Tehreek-e-Insaf (PTI) chairman Imran Khan has said former army chief Qamar Javed Bajwa had pressured him to restore friendship with India, the media reported. Bajwa wanted friendship with India and put pressure on him for this, Khan was quoted as saying by The News. Bajwa said something one day and retracted it the next day. His accountability should be initiated within the army, he said. Answering a question about the general elections, the PTI chairman said if the elections were not held in 90 days, there would be no Constitution left in the country and then he would take direct action.

Canadian merchandise exports and imports decreased

Following strong increases in January, Canadian merchandise exports and imports decreased in February, according to the national statistical agency. Statistics Canada said on Wednesday that after increasing 3.5 per cent in January, total exports fell 2.4 per cent to C\$65 billion (\$48.1 billion) in February, reports Xinhua news agency. In real, or volume terms, total exports decreased 0.9 per cent, following a 4.8 per cent increase in January. After increasing 3.6 per cent in January, total imports fell 1.3 per cent to C\$64.6 billion in February. In real, or volume terms, total imports were down 0.8 per cent. In February, monthly service exports were down 1.3 per cent to C\$14 billion.

German economy to grow 0.3% in 2023 : Report



Germany's economy is recovering faster than previously expected, with GDP set to grow by 0.3 per cent in 2023, according to a joint forecast published by the country's leading economic institutes.

Supply-side disruptions that had weighed on Europe's largest economy were easing, according to the RWI – Leibniz Institute for Economic Research, the Halle Institute for Economic Research (IWH), the Kiel Institute for the World

from the easing of supply bottlenecks and cheaper energy, "the institutes said. Back in the autumn of 2022, the institutes had still predicted a mild recession of 0.4 per cent.

"As real wages pick up again, private consumption will also contribute to the overall economic expansion in the further course," the institutes added.

Germany's manufacturing sector is expected to support economic activity in the coming quarters, "benefiting directly

Indian national jailed in Singapore for drunk-driving, dozing off at wheel



A 45-year-old Indian national was sentenced to 10 months jail in Singapore after he drove a cement mixer under the influence of alcohol and dozed off at the wheel causing a collision in May last year, which left several people injured.

Sowrirajulu Karunakaran, who was working for Infinite Logistics and Trading, pleaded guilty for causing grievous hurt while driving under the influence of alcohol without due care or reasonable consideration,

The Straits Times reported. Karunakaran will also be disqualified from driving for 14 years after his release, according to the report. Deputy Public Prosecutor Nicolle Ng said Karunakaran had had alcohol, and was driving the cement mixer along Yishun Avenue 8 when he fell asleep. When he woke up, Karunakaran realised the traffic light ahead was red and jammed on the brakes, but was unable to stop in time. As a result, the cement mixer collided into the rear of a lorry and caused a chain collision involving four vehicles. Sowrirajulu, who failed the breathalyser test, was arrested for driving under the influence of alcohol.

Artificial Intelligence to impact 300 million jobs globally



gated them, ensuring that the AI revolution benefits all members of society, not just a privileged few. It's essential to approach this technology with confidence, foresight, and a commitment to ethical and responsible deployment.

In conclusion, the adoption of AI is crucial for businesses, institutions, and governments to stay competitive and address major societal challenges. ChatGPT and other AI tools offer immense potential to enhance human capabilities and productivity, but this must be accompanied by a commitment to ethical and responsible deployment. By prioritizing a sense of urgency towards better adoption policies, we can ensure that AI is used to benefit humanity in a way that is sustainable and equitable.

Divyansh Juneja, The writer is the CEO of Stalwart Integrals, view are personal.

is actually designed to create content like images, text, music and entire videos without actually being programmed to do so. This type of AI is dependent on deep learning algorithms and can be trained to produce original content. AI can also be used in Creative as well as practical fields, it can also give new compositions to old songs. It can also create images that do not exist in this real world.

It is also important to understand what other organizations are saying about AI. According to a report The World Economic Forum(WEF) in 2020, "A new generation of smart machines fueled by AI and robotics can replace large proportion of existing human jobs" Robotics and AI will cause a double disruption, it said. The PriceWaterhouseCoopers reported that AI and Robotics have the potential to bring great economic benefits contributing to \$15 trillion to global GDP by 2030, but will come at a high human cost.

Though AI proponents believe there is nothing to worry as they have successfully dealt with technologies in the past. Millions of workers in China, US, Japan, Germany and other countries have to retool their workers.

As per the Goldman Sachs report the United States, Europe, Hong Kong, Japan, Sweden are likely to be most affected. But countries like India, Kenya, China, Nigeria, Vietnam will be least affected by automation.

Generative AI is the technology that powers ChatGPT.

SBI records steepest market cap fall in Asia Pacific during Jan-Mar quarter: S&P Global Market Intelligence

NEW DELHI: State Bank of India, India's biggest lender by assets, recorded the largest decline in market capitalization among the top 20 banks in the Asia Pacific region in the first quarter of 2023 (January–March), according to data compiled by S&P Global Market Intelligence.

The analysis produced by global financial market information and analytics services provider showed SBI ranked at 14th, down three notches from the prior quarter, after its market cap fell about 14.7 per cent to USD 56.92 billion. In the year-

to-date of 2023, the shares of SBI fell about 14 per cent, data showed. Notably, according to the analysis, more than two-thirds of the largest 20 banks in the Asia Pacific region logged a decline in their market capitalization during the said quarter.

Besides SBI, Japan's Mitsubishi UFJ Financial Group was the only major bank in the region that also logged a double-

digit decline in market capitalization during the quarter. Still, it managed to retain its eighth slot on the list with a market cap of USD 75.58 billion as of March 31. Among other major banks in the region which saw a decline in market cap are China Merchants Bank Co Ltd, Postal Savings Bank of China Co Ltd, National Australia Bank Ltd, and Westpac Banking Corp.

fore, enabling them to make groundbreaking discoveries in various fields.

Despite its many benefits, ChatGPT and other AI tools are taking the world by surprise, and institutions and governments must adapt to the AI revolution immediately.

One of the biggest challenges facing institutions and governments is the need to navigate the complexities of AI regulation and ethical considerations. The development of AI and other advanced technologies is moving at a breakneck pace, and institutions and governments must stay up to date with the latest trends and best practices to fully leverage the benefits of these technologies while mitigating potential risks.

Another major challenge is the need for skilled workers who can help develop and implement AI tools effectively. The AI industry is highly specialized and

requires workers with a unique skill set that is often in short supply. Institutions and governments must invest in training programs and initiatives that can help prepare workers for the challenges and opportunities of the AI revolution.

To navigate these challenges successfully, institutions and governments must embrace a range of strategies and approaches. This includes investing in research and development, fostering collaboration between different stakeholders, and prioritizing transparency and ethical considerations in the development and deployment of AI tools.

At the same time, it's essential to consider the potential for chatbots and AI to reinforce and amplify existing social and economic disparities. Institutions and governments must acknowledge these risks and take proactive steps to mitigate them.

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ChatGPT takes the World by Storm, time for institutions to cautiously design adoption policies

DIVYANSH JUNEJA

Artificial intelligence (AI) has been a topic of discussion for several decades, but until recently, its potential impact on our daily lives was not fully realized. However, the public release of ChatGPT on November 30, 2022 by openAI, changed the game in an unprecedented way. This innovative technology has taken the world by storm, with a level of adoption and usage that far surpasses that of any previous innovations. ChatGPT has quickly become an invaluable tool for human progress and technological advancement, as individuals and organizations alike recognize the immense potential it offers.

Until recently, interacting with large datasets required specialized technical skills, making it inaccessible to many people.

ChatGPT offers a unique advantage by providing access to vast datasets for individuals who

to understand and respond to human language. This means that anyone with access to the internet can use ChatGPT to ask questions and receive answers in a way that feels natural and intuitive.

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were previously unable to do so, opening up new opportunities for learning and innovation.

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Artificial Intelligence: Boom or Doom for employment generation

ROMANCHIT

With fears of recession looming large, the employment scenario is feeling the heat not just only limited to the IT sector but financials, retail, energy, healthcare etc. To add to the woes, the rise of artificial intelligence (AI) is transforming the way we work and live, and it is having a significant impact on employment. In fact, the effects of AI on employment are complex and multifaceted, with both positive and negative implications for workers and employers alike.

One of the most significant effects of AI on employment is the displacement of jobs that can be automated. Jobs that involve routine and repetitive tasks, such as data entry, assembly line work, and customer service, are particularly vulnerable to automation. As AI becomes more sophisticated and capable, it is increasingly able to perform tasks that were once thought to require human intelligence and skills.

Job losses

However, the growing reliance on AI and automation also raises concerns about the future of work and the role of human workers. Some experts predict that AI will lead to significant job losses, particularly in industries such as manufacturing, transportation,

and logistics. Others argue that the impact of AI on employment will be more nuanced, with the technology creating new opportunities for workers while also reshaping the nature of work and the skills required to succeed in the new economy.

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While the displacement of jobs due to AI can be unsettling for workers, it is also creating new opportunities for those who can adapt to the changing landscape. As some jobs become obsolete, new ones are emerging that require skills and expertise in AI, data science, and other cutting-edge fields. This is leading to a growing demand for workers with advanced technical skills and expertise in AI and related fields.

Another impact of AI on employment is the increased use of AI-based tools to augment and enhance human productivity. For example, AI-powered chatbots and virtual assistants are becoming increasingly common in customer service and support roles, freeing up human workers to focus on more complex and high-value tasks. Similarly, AI-powered predictive analytics tools are helping businesses to make better decisions by providing insights into customer behavior and market trends.

Ultimately, the effects of AI on employment will depend on a range of factors, including the speed of technological progress, the rate of adoption of AI-based tools and systems, and the ability of workers and employers to adapt to the changing landscape. As AI continues to evolve and mature, it is likely that we will see both positive and negative effects on employment, and it will be important for policymakers, businesses, and workers to work together to ensure that the benefits of AI are shared equitably and that workers are able to thrive in the new economy.

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TAAPSEE PANNU

lands in controversy for wearing Goddess Lakshmi necklace

MUMBAI: In past, many actors have come under the radar of hurting religious sentiments and has been accused on many occasions by religious and political leaders, this time around, it is Taapsee Pannu who has been accused of the same. The actress' recent appearance at the Lakme India Fashion Week in Mumbai has triggered a controversy where a man named Eklavya Singh, who is a member of the Hind Rakshak Sangathan and son of BJP MLA Malini Gaur, has filed a complaint against the actress for her look at the prestigious fashion show. In the complaint, Singh has alleged that Taapsee Pannu wore a revealing outfit while adorning temple jewellery with Goddess Laxmi's statue in the locket. An official was quoted in media reports, opening up about the complaint registered against the actress saying, "We received a complaint from Eklavya Gaur (son of BJP MLA Malini Gaur) against actor Taapsee Pannu for hurting religious sentiments and image of 'Sanatan Dharma' by wearing a locket having 'Goddess Laxmi' with revealing dress during ramp walk at Lakme Fashion Week held on March 12 in Mumbai." The officials have asserted that investigation of the matter is currently in process.



MANPREET SINGH
Odisha

Odissi is a major ancient Indian classical dance that originated in the temples of Odisha – an eastern coastal state of India. Odissi, in its history, expresses religious and spiritual ideas particularly of Vaishnavism through songs written and composed according to the ragas & talas of Odissi Music. Odissi also express ideas of other traditions related to God and Goddess. Mainly - Shaktism.

Chinnamasta (Severed Head) is the Hindu Goddess of transformation. She is the sixth of the Dasa Mahavidya, the wisdom Goddesses, and is also known as Chhinnamastika or Prachanda Chandika. She is depicted holding her own head, which she has just cut off. She is known as the self-decapitated Goddess.

Chinnamasta dance pose is one of the most sacred and tricky poses in Odissi dance. It is generally performed by two experienced dancers as it is also considered to be most difficult pose. Younger of Odisha are doing very hard work for

Actor Jr NTR signed for the spy action-thriller, 'War 2' with Hrithik Roshan

MUMBAI: Actor Jr NTR, who has been swaying the audience – both Indian and international – with 'RRR', has been signed for the spy action-thriller, 'War 2' – a sequel to the 2019 blockbuster. Bollywood star Hrithik Roshan, who played the role of Kabir in 'War', will be seen taking on Jr NTR in a bloody battle that will be an adrenaline-pumping action extravaganza. Recently, it was also revealed that the event film is being directed by Ayan Mukerji, who has a history of delivering some of the biggest blockbusters in Bollywood including his last release 'Brahmastra'. A veteran trade source confirmed on condition of anonymity that Jr NTR will be locking horns with Hrithik in 'War 2'. Their battle of wits and their fierce showdown will definitely be an action spectacle to remember on the big screen. 'War' is now a true-blue pan Indian film. This move by Aditya Chopra enables 'War 2' to have the widest audience appeal for a Hindi film and it also widens the box office potential of the film. South India should come alive and connect at a more emotional level with the film because of the presence of their beloved superstar". The source further mentioned Jr NTR is one of the most respected and followed icons from South India and is said to be extremely choosy about his films. "If he has given the film a nod, it means War 2 is eclipsing the first film in terms of plot as well as scale. Hrithik Roshan vs Jr NTR will be a fight to remember. Jr NTR's inclusion has made this proposition extremely delicious for audiences".



Raghav Chandha & Parineeti Chopra rumors about their wedding have been rife



NEW DELHI: Ever since Aam Aadmi Party's Rajya Sabha MP Raghub Chandha and actress Parineeti Chopra have been seen together, rumors about their wedding have been rife. However, according to several media reports, a source which could not be verified has claimed that the politician and the actress will soon make their relationship official by an intimate engagement ceremony in the capital in the first week of April. According to the report, Parineeti has already reached New Delhi. The source also shared that the ceremony will be graced by family members including Priyanka Chopra Jonas, Nick Jonas and Mira Chopra and the duo's close friends. Dating rumours between Raghub and Parineeti began last month when the two were pictured together in London and then in Mumbai.

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