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### Diversified Loan Book

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### High Asset Quality

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### Contemporary Technology

Bank built on **latest technology stack** that enables great UI/UX, resulting in excellent customer experience



### Strong Profitability

FY'24 Profit After Tax (PAT) at ₹ **2,957 crore**, up 21% on FY'23 PAT of ₹ 2,437 crore, based on strong fundamentals



### ESG Commitment

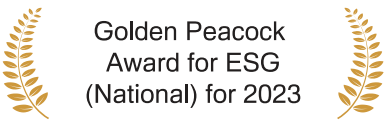
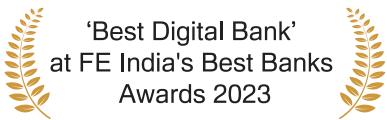
**Business inherently aligned with ESG goals**. Significantly enhanced ESG ratings

Five year CAGR of Loan Book is 13% | Five year CAGR of Customer Deposit is 37% | CASA Ratio increased from 11.4% to 47.2% during these five years | GNPA & NNPA for the Bank excluding legacy infrastructure finance portfolio which is being wound down, is at 1.55% and 0.42% respectively as on 31<sup>st</sup> March, 2024

Our Bank is created on three founding principles - **Ethical Banking**, **Digital Banking** and Banking for **Social Good**. We are happy to share that we are living these three principles every day. Our products are designed with a 'Customer First' thinking, our services are digitized for your convenience, and we serve diverse segments of our society.

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Welcome to Customer-Friendly Banking by IDFC FIRST Bank.



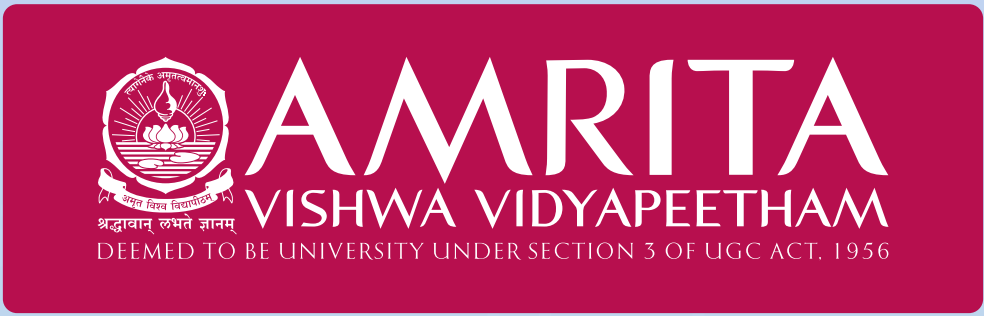
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IDFC FIRST Bank

For a financial year, Incremental credit to deposit ratio = incremental growth in gross advances for that financial year / incremental growth of total deposit for that financial year; Loans & Advances includes Credit Substitutes; The Bank consciously calibrated loan growth to improve the credit deposit ratio; '14 years' mentioned above includes period prior to merger between erstwhile IDFC Bank and erstwhile Capital First Limited; All numbers are as of March 31, 2024; 'Five years' mentioned above refers to the period - FY'19 to FY'24; IDFC FIRST Bank offers Zero Fee banking on all Savings Account Services; Monthly average balance charges for Savings Account applicable, for more details, visit: [www.idfcfirstbank.com/zerofeebanking](http://www.idfcfirstbank.com/zerofeebanking); Details on the IDFC FIRST Bank Credit Card Reward Points and APR are available on: [www.idfcfirstbank.com/credit-card](http://www.idfcfirstbank.com/credit-card).





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B.Sc. Visual Communication with minor in AI  
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**DENIES ALLEGATIONS**  
**RSS never opposed quota, says Bhagwat**  
NEWS » PAGE 12

**ANDHRA POLL SCENE**  
**A do-or-die battle for all key players**  
NEWS » PAGE 13

**OFF GUJARAT COAST**  
**14 Pak. nationals held with 86 kg of narcotics**  
NEWS » PAGE 12

**LOK SABHA ELECTION**  
**Did higher day temperatures affect turnout?**  
*Data show there is little correlation*  
OPINION » PAGE 11

**DEFINING KNOCKS**  
**Ruturaj stars for CSK; Jacks dazzles for RCB**  
SPORT » PAGE 17

NEARBY



**26 elephants shifted out of ATR camp**

**COIMBATORE**  
Authorities of the Anamalai Tiger Reserve have shifted 26 captive elephants from the Kozhikamuthi elephant camp to four other places within the reserve. » PAGE 6

**T.N. Heritage Commission Act comes into force**

**CHENNAI**  
The Madras High Court has succeeded in making the State government bring into force the Tamil Nadu Heritage Commission Act of 2012, 12 years after it was enacted by the legislature. » PAGE 6

EDUCATION PLUS » PAGE 5

# One killed, three injured in gunfights in Manipur

Clash along the boundary between Kangpokpi and Imphal West districts comes less than a day after attack on a CRPF camp in the State; police say 'miscreants' from both sides exchanged fire

The Hindu Bureau  
NEW DELHI

At least one person was killed and three injured in fresh gunfights in the early hours of Sunday along the boundary between Kangpokpi and Imphal West districts in Manipur, where the ethnic conflict between the valley-based Meitei and the hills-based Kuki-Zo communities continues.

This comes within 24 hours of an attack on a Central Reserve Police Force (CRPF) camp in Nainsena of Bishnupur district by unidentified militants, who had killed two CRPF personnel and injured two.

Manipur Security Adviser Kuldip Singh declared that no stone would be left unturned to punish those



**No end in sight:** The ongoing ethnic conflict in Manipur has killed over 220 people since it began on May 3 last year. REUTERS

responsible.

The latest clash began around 2.30 a.m. on Sunday, with gunfire being reported from Koutruk village in Imphal West district, police sources told *The Hindu*.

Following this, "miscreants from the valley-side and the hillside were

engaged in an exchange of fire", one of the police sources said, adding that security operations were launched immediately. Another police source added, "The situation was brought under control and both groups of armed miscreants were dispersed. Given the situation, it is not

**'State police were likely target of Bishnupur attack'**

NEW DELHI

A day after two CRPF personnel were killed in Bishnupur district of Manipur by unidentified militants, a senior government official said on Sunday that the target seemed to be Meitei members of the State police. » PAGE 12

possible right now to say where the firing started from."

Soon after the clash, the Committee on Tribal Unity in Kangpokpi called for a shutdown across the district till 5 a.m. on Monday.

CONTINUED ON  
» PAGE 12

## NHRC accreditation status faces review in Geneva this week

### Critical assessment

The Sub-Committee on Accreditation of the Global Alliance of National Human Rights Institutions (GANHRI) made the following observations on the NHRC in March 2023:

- The NHRC has failed to create conditions required to be "able to operate independent of government interference"
- Involvement of police officers in the investigative process amounts to a "conflict of interest"
- The committee lacked any members representing India's largest minority religions



**Suhasini Haidar**  
**Ishita Mishra**  
NEW DELHI

The National Human Rights Commission (NHRC) is preparing to defend the Union government's human rights processes at a meeting in Geneva this week, where a decision on whether India's human rights body will retain its "A status" is

expected to be made.

The NHRC's ratings were put on hold in 2023 after concerns were raised on its composition procedure, the presence of police personnel in human rights investigations, and the lack of gender and minority representation in the committee.

CONTINUED ON  
» PAGE 12

## Exclusive wing to handle T.N. sand quarry operations

S. Vijay Kumar  
CHENNAI

The State government will soon constitute a separate department for sand quarry operations, official sources said.

In the wake of irregularities in the sale of sand and illegal mining to the tune of ₹4,730 crore, as alleged by the Enforcement Directorate, the Water Resources Department has proposed a separate department to handle sand mining operations. The decision also follows the Madurai Bench of the Madras High Court directing the State "not to allow any private operators in sand quarry operation and to ensure that sand quarry operations are performed only by the Government as per Rule 38A of Tamil Nadu Minor Mineral Concession Rules".

CONTINUED ON  
» PAGE 6

FY 24 v/s FY 23

Profit After Tax (YOY) 43%

Retail Book (YOY) 31%

Retail Mix (YOY) 94%

Retail Asset Quality (NS3) 0.62%

Profit After Tax (PAT)

₹ 1,623 Cr. FY23

₹ 2,320 Cr. FY24

Retail Mix

75% FY23





94% FY24

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~2,00,000 Villages

Retail Asset Quality (NS3)







0.71% FY23

0.62% FY24

Retail Book

₹ 80,037 Cr. FY24

₹ 61,053 Cr. FY23

CM YK       M CH-CHE







# 8 men held for defrauding ICICI Bank of over ₹3 crore

Two firms opened current accounts based on applications made by their directors. They obtained personal loans, credit facilities from the bank with fabricated salary slips issued by the companies

R. Sivaraman  
CHENNAI

The Bank Fraud Investigation Wing of the Central Crime Branch (CCB) has arrested eight suspects, including two former employees of ICICI Bank, for allegedly defrauding the bank of over ₹3 crore.

The police arrested them following a complaint from M. Ranganatham, Chief Manager of the bank.

He said the bank had the facility to provide current accounts to companies and power pay accounts (PPAs) and salary accounts to the firms' employees, with an individual identification code being allotted to each company.

After conducting an internal audit of accounts,



The fraud was detected after ICICI Bank conducted an internal audit of accounts. IMAGE USED FOR REPRESENTATIONAL PURPOSES

suspicious credit/debit and artificial transactions came to light.

Unitrend Global Products Private Limited and IRS Metronics Private Limited had opened their current accounts based on applications made by their directors.

Subsequently, customers, claiming to be em-

ployees of these companies, opened PPAs and salary accounts with the codes allotted to the firms.

Sixty credit cards, worth ₹38,22,000, and 54 personal loans of over ₹3 crore were availed by 59 customers with fabricated salary slips, supposedly issued by the two companies.

These personal loans

and credit cards were availed between January 2019 and May 2023 by stage-managing in collusion with two of the bank staff.

The credits received in the employees accounts were found to have been immediately withdrawn.

They obtained personal loans and credit facilities through fraudulent means and gained wrongful gain and caused losses to the bank.

After investigating, the CCB personnel arrested Sathish Selvaraj, 34, a director IRS Metronics, Dhasekaran, 49, Jawahar Perumal, 28, an ex-employee of ICICI Bank, S. Karthik, 31, a former staff at the bank, and five others in connection with the case.

They were remanded in judicial custody.

Meghna M.  
CHENNAI

With the National Eligibility-cum-Entrance Test (NEET) scheduled for May 5, a section of aspirants said they found it challenging to juggle studying for the Class XII board exam and preparing for the competitive exam.

"I had been preparing for NEET for the past two years and even took up private coaching, but I could not continue it in the last six months as I had to prepare for the board exam," said Sheela A., a government school student. Like her, T. Harini had to quit preparation for NEET due to the public exam. "I

will attempt the exam this year. However, I have decided to take a year's break if I don't qualify so that I can focus on NEET preparation," she said.

This view is echoed by many government school students taking up the entrance exam while some others have decided to enrol in another course while also repeating the NEET next year. "The State Board syllabus is vast. It is difficult to cover that in 10 months. So, there is no way to focus on NEET while also preparing for the public exam," said a teacher from a government school in Chennai.

The students attempting NEET this year also face

another roadblock. Their foundation in concepts has taken a hit due to the online classes held during the pandemic. "The teachers would say this concept was discussed in Class IX, but how would we know that when the classes were online. Most of us had not even opened the books. So, we had trouble as our basics were not strong," said Dharshini S., a government school student.

"It was all online, most of us made no notes. Suddenly, we realise that we don't know the basics, so it has taken us more time to prepare for the exam," added another student.

Undergoing NEET entrance coaching given by

the government, J. Yashwanth said, "Only now did I understand most of the concepts that were discussed for the board exam. The National Council of Educational Research and Training (NCERT) textbooks have it in a crisper format, which has been useful."

Students also stated that access to the NCERT books posed a challenge as preparation for NEET also required that they study from them.

"There are only one or two books in our library, and we cannot afford to buy a copy. There is nothing better than studying from the actual book," Priya E., another NEET aspirant, said.

## Gang hurls country bomb at restaurant in Kilambakkam

The Hindu Bureau  
CHENNAI

A gang on Sunday hurled a country-made bomb at a restaurant run by a 62-year-old political functionary in Kilambakkam and fled.

The Tambaram police said the restaurant belonged to M. Muthupandi, an AMMK functionary. Around 4.30 a.m., Mr. Muthupandi and his wife Mary heard a loud explosion near the restaurant's gate. When he checked, he saw a banner on fire due to the bomb explosion.

He also saw the persons who hurled the bomb fleeing the spot. Based on his complaint, the police are analysing CCTV camera footage to trace the suspects.

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## Taking Bharathidasan's works to the Arab world

Dennis S. Jesudasan  
CHENNAI

The late Tamil poet 'Paavendhar' Bharathidasan penned *Thamizhukkum Amudhendru Per*. Thanks to the Tamil Nadu government, the literary 'amudhu' of Bharathidasan with mature ideas soaked in the richness of Tamil language, could now be translated and served to the Arab world living far away from the Tamil speaking society.

Associate Professor A. Jahir Husain, Head, Department of Arabic, Persian, and Urdu in the University of Madras, has translated 50 poems of Bharathidasan into Arabic. The book, made possible by a grant of the State government, was released re-



A. Jahir Husain

cently. The grandson of late Bharathidasan and president of Bharathidasan Trust, Ko. Bharathi, has organised an event to release the book in Puducherry on April 29.

"I have selected poems that I thought would be suitable for the Arabic-speaking countries. I have chosen poems on themes such as nature, education, women rights, freedom, among others," says Mr.

Husain. He has earlier translated the *Thirukkural*, select poems of late poet Subramania Bharati and Avvaiyar's *Athichudi* into Arabic too.

Mr. Husain has been taking the translation project as a tool to strengthen the relationship between Tamil Nadu and Arab countries. He recalls that the translation of noted Tamil works into Arabic commenced about 15 years ago. Following an announcement in the Governor's Address to the Assembly that the *Thirukkural* would be translated into Arabic, he was provided with a grant for the task. The work was supervised by the International Institute of Tamil Studies and was released in 2013.

Out of his personal in-

terest, Mr. Husain presented 40 couplets from the *Thirukkural* in an international conference of Arabic poets in Saudi Arabia in 2015. "The couplets were received with great enthusiasm," he recalls. In 2021, along with music director Taj Noor, the couplets in Arabic set to music was released in an audio format. Mr. Husain had also translated Avvaiyar's *Athichudi* in 2015. Mr. Husain has earlier translated the 25 poems of Tamil poet Subramania Bharati into Arabic, that were on the themes of education, women freedom, children, nature and patriotism.

He chose *Allah, Sudhanthira Payir, Thudikkindra Nenjam, Acham Illai*, among others from the poems of Bharati.

<b>Timings</b>			
<b>CHENNAI</b>			
<b>MONDAY, APR. 29</b>			
RISE	05:50	SET	18:24
RISE	23:25	SET	09:57
<b>TUESDAY, APR. 30</b>			
RISE	05:49	SET	18:24
RISE	00:00	SET	10:57
<b>WEDNESDAY, MAY. 01</b>			
RISE	05:49	SET	18:24
RISE	00:19	SET	11:57

<b>Chennai Weather</b>	max	min
Tiruvallur	40	25
Chennai Airport	37	26
Chennai City	35	28

**Chennai Airport Today**  
37°C The weather will be dry. The morning will be comfortable. The day will be very warm and humid. The night will be comfortable.

**Chennai Airport Tomorrow**  
38°C The weather will be dry. The morning will be comfortable. The day will be slightly hot and humid with an uneasy afternoon.

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CM YK M CH-CHE



Tamil Nadu

INBRIEF



126<sup>th</sup> annual flower show in Ooty to begin on May 10

The 126<sup>th</sup> annual flower show, which was scheduled to take place for five days from May 17, have been advanced to May 10, the Nilgiris district collector, M. Aruna said. The flower show will now be held from May 10 to May 20. Due to the model code of conduct that is in place for the Lok Sabha elections, special permission was sought from the Election Commission of India to hold the flower show. The annual fruit show, will be held at the Sims Park in Coonoor from May 24 to 26.

Sathyabama students get over 2,500 placement offers

Students of the Sathyabama Institute of Science and Technology received 2,545 job offers from around 300 recruiters, a press release said. As much as 93.09% of the students who registered themselves for placements received offers, with the highest salary package being ₹49.59 lakh. The institute held its Excellence Day on Saturday, in which its Chancellor, Mariazeena Johnson, and president Marie Johnson took part. Fifteen final-year students had qualified through the Graduate Aptitude Test in Engineering Exam for higher studies. Five visually-challenged students were admitted to programmes at IIMs.

History-sheeter detained under the Goondas Act

The Cuddalore district police have detained under the Goondas Act, a history-sheeter who was arrested recently in connection with an extortion bid. The accused, S. Uthandarajan, 29, had five cases pending against him in various police stations in the district. He was arrested in Neyveli on April 12 on charges of attempting to extort cash from S. Suresh. On the recommendation of Superintendent of Police R. Rajaram, he was detained under the Goondas Act.

Nilgiris Collector invites parties, candidates to check security at counting centre

The invitation comes after the CCTV cameras in the counting centre go offline as overheating due to lack of ventilation causes “technical malfunction”; polling machinery safe, says M. Aruna

The Hindu Bureau  
UDHAGAMANDAMALAM

The Nilgiris District Collector and Returning Officer for the Nilgiris parliamentary constituency, M. Aruna, said that she is willing to take representatives of political parties and their candidates to check the security arrangements made at the counting centre in the Government Polytechnic College in Udhagamandalam, where ballot boxes and Electronic Voting Machines (EVMs) have been stored.

Her statement comes after the Closed Circuit Television (CCTV) cameras at the centre went offline due to a “technical malfunction” caused by overheating due to the lack of ventilation. She clarified that the CCTVs stopped working between 6:17 p.m. and 6:43 p.m. and they have been rectified. Further measures have been taken



Safety measures: The Nilgiris District Collector said there were around 170 CCTV cameras around the college as well as the strong rooms where the polling machinery had been sealed. FILE PHOTO

to prevent such instances from recurring. There were around 170 CCTV cameras around the college as well as the strong rooms where the polling machinery has been sealed in the presence of the candidates and their representatives, she said.

Despite the malfunction, Ms. Aruna confirmed

that there was no lapse in security at the counting centre.

The centre had a three-tier security system in place, and in addition to the Central Reserve Police Force, the Tamil Nadu Special Police battalion, as well as local police, were also providing security, making it impossible for anyone to

tamper with the ballot boxes or EVM.

She said the Election Commission of India (EC) has clarified that any candidate or political party representative seeking re-assurance on the security measures would be escorted to the college and briefed on the security arrangements in place.

Fishermen call for rescheduling of annual fishing ban

N. Sai Charan  
CHENNAI

Fishermen associations in the State have urged the Union and State governments to consider shifting the annual 61-day fishing ban on mechanised boats, from the summer season to the Northeast monsoon season.

This yearly fishing ban for 61 days, to facilitate the breeding of fishes and the conservation of fish stock, along the eastern coast came into effect on April 15. Mechanised fishing boats are banned from venturing into the sea while fibreglass boats and country boats have no ban.

According to K. Bharathi of Neithal Makkal Katchi, “Fishes breed in large numbers near the coast, particularly in estuaries, where freshwater mixes with seawater. This usually happens during the monsoon season. The north-east monsoon season falls along the Tamil Nadu coast between October and December. The Union and State governments should conduct a fresh study on coastal ecology and then

decide the ideal time period to impose the annual ban.”

He said, though steps have been taken to desilt and dredge some of the estuaries near the Chennai coast, the government should ensure the free flow of fresh water into the sea at estuaries located in other parts of the State as well, to facilitate the breeding of fishes during the lean season.

Fishermen association leader P. Jesu Raja, from Ramanathapuram district, suggested that the government could consider implementing the ban in two phases – one month in the summer season and another month during the monsoon season.

The fishermen community leaders also urged the State government to increase the one-time assistance given during the lean season. “Recently, the State government increased the lean period assistance to ₹8,000. Though it is a welcome step, they could consider disbursing it on par with the minimum daily wages of labourers,” he said.

Four bridges in Kancheepuram to be completed by end of the year

The Hindu Bureau  
CHENNAI

The construction of four bridges at a total cost of ₹12.65 crore under the funding of NABARD in Kancheepuram district is likely to be completed by the end of this year.

The bridges will benefit

over 24,000 people.

Officials, including the Kancheepuram District Rural Development Agency Project Director, V. Jayakumar, recently inspected the four sites and held discussions with engineers of the Highways Department, which is constructing the bridges.

The first bridge coming up near the Karur tank is to be constructed over the Kuthiraivaal Madavu. This high-level bridge is located 800 metres away from the Chennai-Bangalore Highway and will connect many panchayats such as Illuppapattu, Karur, Marutham, Puthagaram, Naickenkup-

pam, Singadivakkam, Athivakkam, and Thenneri in Walajabad Panchayat Union.

With flood waters flowing at least 5 feet above the existing piped causeway at Arumbuliur tank supply channel, the proposed bridge will permit residents of Pinayur, Kuru-

manjeri, Kaliyapettai, Seethanjaneri, Arumbuliur and Thirumukkoodal villages to travel comfortably to Chengalpattu district headquarters and Walajabad Panchayat Union during the rains too. The third bridge is coming up across an inlet channel of the Uthiramerur tank.

The minor bridge coming up on Singilipadi Panchayat Union Road across the Kamban canal will allow residents of Singilipadi, Maduramangalam and Ekanapuram to cross the flood waters running from Andhra Pradesh towards Sriperumbudur during rains.

‘We are living in times when dictatorial regimes make a mockery of rule of law’

Mohamed Imranullah S.  
CHENNAI

Former Chief Justice of Orissa High Court, S. Muralidhar, said here on Sunday that, “We live in challenging times when there are persecutions, increase in polarisation on the grounds of race/caste/religion, growing inequalities with the poor getting poorer, mass spontaneous protests by the affected people and the rule of law being made a mockery of by dictatorial regimes.”

Delivering the Rakesh endowment lecture, he said, the United Nations Development Programme’s recent Human Development Report talks about the ‘democracy paradox.’ It refers to ty-

rants getting elected through a democratic process. “They then continue ruling over you making a complete mockery of democracy and the rule of law,” he added.

He said, the topic of the lecture – ‘Guilty Till Proven Innocent - Dark areas of criminal jurisprudence’ – was in the context of growing instances of weaponisation of law and deprivation of people’s fundamental rights. And also that, around the world, law was being used as an instrument of oppression and abuse in the hands of powerful and dominant groups who seek executive control, through elections, to target their opponents.

He listed out special criminal enactments like Ter-

rorist and Disruptive Activities (Prevention) Act (TADA), Prevention of Terrorism Act (POTA) and Unlawful Activities (Prevention) Act (UAPA), which presume the suspects to be guilty, and shifts the onus on them to prove that they were not guilty, make statements made to the police admissible in evidence, provide for longer incarceration even if the police fail to complete the investigation within a reasonable time and also make obtaining of bail next to impossible.

Speaking of bias, he said, “There is a huge bias in the administration of law. Just as in the United States, where there is over-representation of people of colour in prisons, in India too

the percentage of Muslim undertrials in jails is 21.9% whereas their representation in the country’s population is only around 14% or so. Likewise, the Scheduled Castes too had a high representation of 21.6% and the Scheduled Tribes - 12.4%.”

Rakesh Law Foundation, instituted by senior advocate N.R. Elango in memory of his son who died in a road accident in 2022, had organised the lecture in association with Roja Muthiah Research Library. Madras High Court judges Anita Sumanth and N. Anand Venkatesh; former judges Raja Elango, C.T. Selvam and G.M. Akbar Ali; Higher Education Minister K. Ponmudy and N. Ravi, Director, Kasturi and Sons, participated.

Writer Bama receives Verchol Dalit Literary Award at Vaanam Arts Festival

The Hindu Bureau  
CHENNAI

Writer and poet Bama, who is well-known for literary works such as *Karukku*, *Sangati* and *Manushi*, received the Verchol Dalit Literary Award and a cash prize of ₹1 lakh from filmmaker Pa. Ranjith at the valedictory of the two-day Verchol Dalit Literary Conclave as part of the Vaanam Arts Festival 2024 in Chennai on Sunday.

The festival was organised by the Neelam Cultural Centre, founded by Mr. Ranjith, to mark Dalit History Month.

Speaking after the



Director Pa. Rajith presenting the Verchol Dalit Literary Award to writer Bama. B. VELANKANNI RAJ

screening of a documentary on her life, Ms. Bama said that her life had not been easy, but it was something she chose, and the suffering was worth it.

“Recollecting my life through the documentary by Vijay made me both happy and emotional. I have received many awards, but this award is special. It is like a function in my family. We are connected through our traditions and culture. I have had both *kalakalappu* (happiness) and *kalagam* (revolt) in my life. At some point in time, we will be lonely. I have no words to thank Pa. Ranjith. But it is also his responsibility and duty,” she said.

‘An eye-opener’

Mr. Ranjith said that non-Dalit writers and filmmakers were unable to reflect


the lives of Dalits because they had never tried to understand their lives.

“When non-Dalit writers write about Dalit women, they often write about their sexual desires. This is true till date. *Karukku* completely differs from this. It was an eye-opener for me. I could identify the women of my family in *Karukku*. This is why I think Dalits should create their own stories,” he said.

Poet Sukirtharani, who spoke about Ms. Bama’s works, said, “I learnt humanism from her through her words. I learnt humility from her even after she became a well-known writer.”

OBITUARY & REMEMBRANCE

DEATH



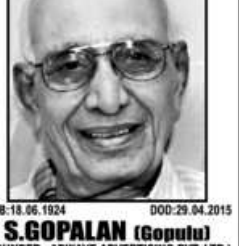
**SELVARAJ DEVASAGAYAM**  
Retired Deputy General Manager  
Indian Airlines  
Passed away peacefully on  
25th April, 2024  
Funeral Mass  
On 29.04.2024 at 2.00 PM  
at the CSI St. Peter's Church,  
18/2 Kuppusamy St., Joseph  
Nagar, Kanakammal Colony,  
Pazavanthangal,  
Chennai - 600061, Tamil Nadu  
Beloved husband,  
most affectionate father and  
grandfather, uncle, friend,  
a guiding light  
to all that knew him.  
Wife: Annamary Selvaraj  
Children: Caroline,  
Mary Magdalene Santa, Vivek.  
Son-in-law: Premkumar John  
Daughter-in-law: Charlotte Pinto  
Grand children:  
Gerald, Daniel, and Michael.  
Phone: 99529 70779

DEATH ANNIVERSARIES



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DEATH ANNIVERSARIES



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**SHRI SURENDRA SINGH JAIN**  
24.08.1944 - 29.04.2016  
Family Members  
Surendra Jewellery

SECOND ANNIVERSARY



**Mrs. SARAMMA KOSHY**  
W/o. Late Mr. George Koshy  
(Retired Matron, S. Rly HQ Hospital)  
To our Dear Mom, Truly missed. Rest  
in Peace with smile. Love and Prayer's  
P.K. Thomas & Mary Thomas  
St. Peter's & St. Paul's Church, Koyambedu  
Mob: 9884144711

DEATH ANNIVERSARIES



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Mrs Lalitha Sadagopan & Mr R Sadagopan  
Mrs Vanitha Balaji & Mr Ayanam Balaji  
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DEATH ANNIVERSARIES



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Fondly Remembered by  
Family Members, Relatives & Friends

DEATH ANNIVERSARIES



**In loving memory of**  
**Dr. Amrutha Mahalakshmi**  
Ophthalmologist  
Deeply missed & Fondly Remembered.  
Loving you always and forever.  
Family & Friends



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CM  
YK



From Page One

T.N. to form exclusive wing to handle sand quarry operations



In the wake of irregularities in the sale of sand, and illegal sand mining, as alleged by the ED, the WRD will set up a separate department to handle sand mining operations.

In a communication to the State government, a top WRD official, referring to the court order, said that the purpose for which Rule 38A was introduced was only to prevent sand quarry operations by private individuals.

In order to achieve the objective, the government had to take a decision to constitute a separate department for conducting sand quarry operations without depending on any private lifting or transport operators, the sources said.

Since Section 38A envisaged that the right to exploit sand shall be vested with the State government, an order was issued in 2003 directing that the Chief Engineers, Water Resources Organisations, Public Works Department, would directly operate sand quarry at 230 locations across Tamil Nadu. Accordingly, such operations were being carried out in Chennai, Tiruchi and Madurai regions.

No machinery

As the department does not own any machinery for sand quarrying operations, private agencies were engaged on a contact basis for lifting and transporting sand to the depots for sale. In view of the court orders prohibiting sand quarrying and transportation involving private contractors, there was a need for constituting a separate department for conducting sand quarrying operations, the sources said.

The official suggested that the new department may be named ‘Sand Quarrying and Monitoring Corporation’, in which the existing engineering setup of mining and monitoring offices may function on a deputation basis.

Another option before the government was to file a Special Leave Petition in the Supreme Court regarding the issue, he said.

26 captive elephants temporarily shifted from Kozhikamuthi camp in the ATR owing to water crisis

Water in a stream, which flows through the camp, became inadequate for all the elephants. ATR authorities say that the measure was taken to also facilitate construction of houses for mahouts and ‘cavadis’ attached to the elephant camp

The Hindu Bureau  
COIMBATORE

As part of a temporary arrangement for summer, authorities of the Anamalai Tiger Reserve (ATR) have shifted 26 captive elephants from the Kozhikamuthi elephant camp near Top Slip in Coimbatore district to four other places within the reserve.

Water in a stream, which flows through the Kozhikamuthi camp, became inadequate for all the elephants and, hence, the animals were shifted.

‘A routine’

Bhargava Teja, Deputy Director of the Pollachi Division of the ATR, however, said that the practice of splitting the camp elephants in summer was usual. “It is a routine practice. Usually, some elephants are shifted to Varagaliar and Chinnar in summer. This year, they have been moved to other places too,” he said.

Of the 26 elephants in the camp, one of the oldest in the country along with the Theppakadu camp in the Mudumalai Tiger Reserve (MTR), 10 were shifted to the nearby Varagaliar.

While five elephants were moved to a place



Timely measure: Ten elephants were shifted to the nearby Varagaliar, five to a place close to the Kozhikamuthi camp, six to Chinnar, and the remaining to a place in Manambolli forest range of the ATR. FILE PHOTO

close to the Kozhikamuthi camp, six were shifted to Chinnar. The remaining were moved to a place in the Manambolli forest range of the ATR.

Authorities of the ATR said that the measure was also taken to facilitate construction of houses for mahouts and ‘cavadis’ attached to the elephant

camp. In March last year, Chief Minister M.K. Stalin had announced houses for them, while felicitating Bomman and Bellie – the mahout couple from the MTR who were featured in the Oscar-winning Indian documentary *The Elephant Whisperers*. In Kozhikamuthi, 47 Malasar tribesmen, who work as ma-

houts and ‘cavadis’, would get houses. The elephants were expected to remain at the four alternative places for a few months in view of the construction work.

Norm at camp

As per the practice, a day at the camp begins at 6 a.m. when mahouts and ‘cavadis’ take their camp

elephants to the stream for a bath, after which the animals are given nutritious breakfast. The mahouts and assistants then take the elephants to the forest patches around the camp to graze till the evening. Visitors come to the camp in the morning, mainly to witness the camp elephants being fed.



Tamilisai Soundararajan

Union govt. ensured adequate funds to T.N., says Tamilisai

The Hindu Bureau  
CHENNAI

BJP leader Tamilisai Soundararajan on Sunday told journalists in Chennai that the Union government had ensured adequate funds and justice to Tamil Nadu, and hit out at Chief Minister M.K. Stalin for praising the Congress’s manifesto more than the party’s leaders.

“The Centre has ensured *nidhi* [funds] and *needhi* [justice] for Tamil Nadu. The government, led by Prime Minister Narendra Modi, has implemented more schemes in the State than what was implemented during the period between the rule of V.P. Singh and Manmohan Singh... Mr. Stalin is hailing the Congress manifesto more than the Congress’s leaders. The State was ignored during the Congress rule. The country doesn’t want different Prime Ministers every year. Only the BJP can give a strong Prime Minister,” she said.

Post HC intervention, T.N. Heritage Commission Act put into effect after 12 years

Mohamed Imranullah S.  
CHENNAI

The Madras High Court has succeeded in making the State government bring in to force the Tamil Nadu Heritage Commission Act of 2012 (as amended in 2017), 12 years since it was enacted by the legislature. The court has now directed the government to constitute the commission to preserve the heritage structures in the State.

First Division Bench of Chief Justice Sanjay V. Gangapurwala and Justice J. Sathya Narayana Prasad recorded the submission of State Government Pleader A. Edwin Prabhakar that the amended Act was notified pursuant to interim orders passed by the court on February 22 and that it had come into force with effect from March 1, 2024. After recording his submission, the judges said that now, there would be no im-

Government told to constitute panel to preserve heritage structures in T.N.

pediment to constituting the heritage commission as insisted by senior counsel N.L. Rajah representing the Indian National Trust for Art and Cultural Heritage (INTACH), whose public interest litigation (PIL) petition had been pending in the High Court since 2019. “The State authorities shall now take steps to implement the said Act and constitute the Heritage Commission as contemplated under the Act,” the Bench said, and directed the High Court Registry to list the PIL petition next on July 15, 2024 for reporting compliance of their orders.

In its affidavit INTACH had stated that the 2012 Act, as amended in 2017, required constitution of a Tamil Nadu Heritage Com-

mission, chaired by an eminent person with concern for heritage conservation and comprising top government officials. However, it said that no such panel had been constituted till date. When the matter was heard on February 22, the then first Bench comprising the Chief Justice and Justice D. Bharatha Chakravarthy had expressed shock over the Act not having been brought into force for 12 years and said that the delay in framing statutory rules under the Act could not be cited as a reason to not notify it.

“The stand taken for non-implementation of the 2012 Act does not augur well for the government. Twelve years is not small a period for not implementing the Act. The very object of promulgating the Act would be frustrated if the same is not brought into force,” the Bench had said.

AIADMK flays decision to collect fee from students for summer coaching camps

The Hindu Bureau  
CHENNAI

AIADMK general secretary Edappadi K. Palaniswami, in a statement on Sunday, opposed the decision of the Sports Development Authority of Tamil Nadu (SDATN) to collect fee from government school students for summer coaching camps, which are scheduled to commence on Monday.

According to a notification of the SDATN, the fee for the camps that would be organised between April 29 and May 13 this year would be ₹500 for those organised in Chennai and ₹200 in the district headquarters. The camps would have two sessions and would coach students in football, volleyball, kabaddi and basketball, among others.

“Most of the students who take part in these camps are from government and State-aided



Edappadi K. Palaniswami

schools. Students who are interested in sports, and their parents, have opposed the SDATN notification,” Mr. Palaniswami said.

‘No fee in the past’

He further said that the erstwhile AIADMK government had organised summer coaching camps for students without collecting fee, and that thousands of students had benefited from them.

Criticising Minister for Sports Development Udhayanidhi Stalin, he said that the DMK government,

which was claiming credit for having organised the International Chess Olympiad and planning to set up sports stadia in every district, had now decided to collect fee from students for summer coaching camps, Mr. Palaniswami said.

“On behalf of the AIADMK, I condemn this action of the government. I urge the DMK government not to collect fee for the summer coaching camps,” he added.

Meanwhile, SDATN said in a statement that it had now regularised the collection of fee for various disciplines, as fee up to ₹2,000 was collected earlier. Previously, the fee for coaching in various disciplines was not uniform and ranged between ₹200 and ₹2,000. It recalled that fee was being collected from 2013 for the camps. In 2013, the fee for tennis was ₹1,500, ₹1,000 for badminton and ₹500 for cricket.

New Tirupur Area Development Corporation and IL&FS spat reaches Registrar of Companies

Sanjay Vijayakumar  
CHENNAI

The dispute between New Tirupur Area Development Corporation Limited (NTADCL) and its shareholder Infrastructure Leasing & Financial Services Ltd. (IL&FS) over debt repayment has now reached the doorstep of the Registrar of Companies (RoC), Coimbatore.

The NTADCL management has written to the RoC alleging conflict of interest over participation of IL&FS’s nominee directors

in board meetings with an agenda related to disbursement of IL&FS’s senior loan. However, the IL&FS has denied the charge.

In 1995, the NTADCL was incorporated as a special purpose vehicle and public utility to improve potable water and sewerage infrastructure in Tirupur through an integrated water supply and sewerage project. In 2000, the Tamil Nadu Water Investment Company Ltd. (TWIC) was formed to route all investments into the NTADCL. The Tamil Nadu govern-

ment owns a 46% stake in the TWIC and the IL&FS, 54%. The TWIC holds a 28.72% stake in the NTADCL. Overall, the State government owns a 38.32% stake in the NTADCL, and the IL&FS, 25.88%.

The total cost of the project was ₹1,023 crore and the financial closure was done in March 2002. For the project, the IL&FS brought in ₹180 crore as a senior loan, of which it raised ₹90 crore from the U.S. Agency for International Development

(USAID). On this loan, the IL&FS made deductions of about ₹41.24 crore and disbursed ₹48.76 crore to the NTADCL.

Due to the deteriorating financial position of the NTADCL, a corporate debt restructuring (CDR) plan was implemented on March 29, 2012, as part of which the State government infused ₹150 crore into the NTADCL. As per the plan, 30% of the IL&FS debt was converted into equity. After the implementation of the CDR, the senior loan to be repaid by

the NTADCL was ₹120.27 crore.

In its letter to the RoC, the NTADCL management has alleged that the deduction of ₹41.24 crore by the erstwhile IL&FS management was illegal and that the short-disbursement of senior loan by the IL&FS resulted in more financial implications. The NTADCL management decided to stop payment to the IL&FS based on legal opinion, it said. The NTADCL also alleged that it had been defrauded by the erstwhile IL&FS management. It

pointed out that out of the nine directors, three were nominees of the IL&FS – L. Krishnan, G. Mahalingam, and Baijiu Mathew – and sought the intervention of the RoC to direct the nominee directors of the IL&FS not to participate on the agenda items related to IL&FS senior loan disbursement issue. Based on the NTADCL’s letter, the RoC sought clarifications from the nominee directors of the IL&FS. In a letter, dated March 5, the RoC said that till the matter was under consideration, the nomi-

nee directors should refrain from attending the board meeting relating to the agenda items under conflict of interest.

Responding to the RoC, the IL&FS said its new board (constituted after 2018 fiasco), including Mr. Mahalingam, have been appointed by the National Company Law Tribunal (NCLT), Mumbai on the recommendation of the Ministry of Corporate Affairs. The new board and nominee directors have been granted immunity by NCLT and said that the question

of conflict of interest does not arise. It also said that the issues raised by the NTADCL were already *sub judice* before the NCLT.

It also denied the allegations of fraud and said that the NTADCL had unilaterally stopped repaying the IL&FS Senior Loan to the tune of ₹52.92 crore and requested the RoC to dismiss the NTADCL’s compliant and restore the status quo. Meanwhile, it is learnt that Mr. Mahalingam has resigned, and has been replaced by another director from the IL&FS.











Prajwal sex scandal case: JD(S) lauds SIT probe

**The Hindu Bureau**  
BENGALURU

A day after Karnataka Chief Minister Siddaramaiah announced a special investigation team (SIT) to probe the alleged sex scandal involving Janata Dal (Secular) MP Prajwal Revanna, the party on Sunday welcomed the government’s decision. With the pressure now on the party, senior leaders are expected to decide on the possibility of action against the MP, who is the grandson of H.D. Deve Gowda.

“If there is any wrongdoing, action should be taken. We welcome the investigation by the government. We are open to any kind of investigation,” JD(S) senior party leader G.T. Deve Gowda told media-persons.

Asked if the family or the party was not aware of the videos before the ticket was given, he claimed, “Neither the family nor the party knew about it.” Asked why Mr. Prajwal had sought court’s injunction last year against airing of videos pertaining to him, Mr. Gowda skirted around the question. Mr. Gowda added, “We respect women. We will discuss the issue in the party forum and decide on the action.”

JD(S) leader H.D. Revanna and his son Mr. Prajwal were booked for sexual harassment and criminal intimidation. The father-son duo has been booked under Sections of 354(A), 354(D), 509 and 506 for criminal intimidation of the IPC.

Rahul insulted great kings, queens of this country: Modi

PM says Congress has no guts to speak against Sultans, Nawabs, and Badshahs; adds that the killing of Neha Hiremath on a college campus in Hubballi is also an outcome of ‘vote-bank politics’

**The Hindu Bureau**  
BELAGAVI

Prime Minister Narendra Modi, addressing a public rally in Belagavi on Sunday, alleged that Rahul Gandhi had “insulted the great kings and queens of India such as Shivaji Maharaj and Kittur Chennamma”. He said the “*shehzada*” (referring to Mr. Gandhi) did not dare speak of the “atrocities committed by the Nawabs, Nizams, Sultans, and Badshahs, over several centuries”.

Speaking at a campaign rally for BJP candidates Jagadish Shettar and Anna Saheb Jolle, Mr. Modi furthered the Hindu-Muslim narrative of his recent speeches: “The Congress prince has said that the Rajas and Maharajas of the past were brutal rulers who snatched the properties of the common people. He said they routinely exploited their subjects.” Offering his interpretation of the statement, Mr. Modi claimed, “What does this mean? It only means that he has insulted great kings like Shivaji Maharaj and queens like Kittur Chennamma.”

**What Rahul said**  
Speaking in Vijayapura on April 26 at a rally, Mr. Gandhi said, “We should not forget that people have got all their rights from the Constitution. Before that, rajas and maharajas used to rule India. Today, if the



**Eyeing victory:** BJP leaders and supporters welcoming Prime Minister Narendra Modi during his campaign for the Lok Sabha election in Belagavi district of Karnataka on Sunday. P.K. BADIGER

common people, the poor, the Dalits, the tribals have a voice, it is because of our Constitution. We have to protect it at all costs.”

Mr. Modi said in Belagavi, “I want to ask the *shehzada*, you insult and criticise kings and queens, but you do not speak of the atrocities committed by Nawabs, Nizams, Sultans, and Badshahs, over several centuries? Is that because you do not know about the contribution of the kings and queens, or is it because you want to indulge in appeasement politics?”

Mr. Modi said the Congress’s “appeasement politics” is reflected not only in its governance but also in its representation of history. “All that is because of vote bank politics. That is why they have a skewed vision,” he said.

University would not have been built without the support of the King of Banaras. It was Queen Ahalyabai Holkar who reconstructed temples. It was the King of Baroda who recognised the talent of Dr. B.R. Ambedkar and invited him to his court. The king sent him to foreign countries for higher studies. Does the Congress prince know any of this?” he asked.

**‘Appeasement politics’**  
Mr. Modi said the Congress’s “appeasement politics” is reflected not only in its governance but also in its representation of history. “All that is because of vote bank politics. That is why they have a skewed vision,” he said.

“Unlike the Congress, we are inspired by Kittur

Rani Chennamma. The NDA government has opened various wings of the Army for women. It has allowed girl students in Sainik schools. There is a Sainik school named after Sangolli Rayanna in Belagavi. The number of women in Central police forces has doubled,” he said.

In Sirsi, Mr. Modi referred to the killing of Neha Hiremath in Hubballi also as an outcome of “vote-bank politics”. “Neha, a young girl, was killed on her college campus in Hubballi. What encouraged the accused to do that? It is because they know that they will be saved by those who are hungry for vote-bank politics. Will you forgive such parties that indulge in vote-bank politics?” he asked.

Two die of sunstroke in Kerala; IMD issues alert

**The Hindu Bureau**  
THIRUVANANTHAPURAM

Sunstroke claimed two lives in Kerala on Sunday. Authorities confirmed the death of a 90-year-old woman in Palakkad and a 53-year-old man in Kannur, even as the blazing sun and heatwave left people scrambling for shelter in many parts of the State.

The IMD issued a heatwave alert for Kollam, Thrissur and Palakkad districts on Monday. The maximum temperature in Palakkad is likely to be around 41 degrees Celsius. Kollam and Thrissur may touch 40 degrees Celsius, while the temperatures will be around three to five degrees Celsius above normal in most districts of the State, except Wayanad and Idukki.

On Sunday, Palakkad recorded the highest temperature of 41.6 degrees Celsius in the manual observatory, around 5.3 degrees Celsius higher than the normal temperature.

Kottayam witnessed a record-breaking maximum temperature of 38.5 degrees Celsius, the highest ever recorded in April. Alappuzha matched its all-time highest temperature for the month of April since 1987, with the mercury hitting 38 degrees Celsius on Sunday.

Since the first week of March, temperatures have crossed the 40 degrees Celsius mark in many places in the State as per the readings from the automatic weather stations.

WEATHERWATCH

Rainfall, temperature & air quality in select metros yesterday

**Forecast for Monday:** Thunderstorm accompanied with lightning, gusty winds, and hailstorm very likely at isolated places over Himachal Pradesh and Uttarakhand. Heat wave to severe heat wave conditions very likely over West Bengal and Bihar. Heat wave conditions in isolated pockets Tamil Nadu and Telangana.

CITY	RAIN	MAX	MIN	CITY	RAIN	MAX	MIN
Agartala	37.6	28.2		Kozhikode	37.9	28.9	
Ahmedabad	42.8	27.4		Kurnool	45.2	30.3	
Aizawl	35.5	22.9		Lucknow	40.8	24.5	
Allahabad	42.6	26.8		Madurai	39.6	27.5	
Bengaluru	38.5	23.4		Mangaluru	34.9	27.6	
Bhopal	39.8	24.0		Mumbai	34.4	22.4	
Bhubaneswar	43.4	27.0		Mysuru			
Chandigarh	35.9	20.8		New Delhi	38.0	22.4	
Chennai	36.0	27.8		Patna	41.5	28.7	
Coimbatore	39.2	25.8		Port Blair	34.2	26.3	
Dehradun	7.0	35.2	17.7	Puducherry	35.3	25.4	
Gangtok	28.4	17.4		Pune	43.3	27.6	
Goa	34.0	26.8		Raipur	36.2	27.8	
Guwahati	35.4	24.0		Ranchi	38.7	26.5	
Hubballi	40	25		Shillong	27.1	17.8	
Hyderabad	41.8	28.7		Shimla	22.6	9.0	
Imphal	31.7	20.1		Srinagar	31.0	16.6	8.5
Jaipur	38.4	26.2		Thiruvananthapuram	36.9	27.4	
Kochi	34.4	29.8		Tiruchi	39.1	26.6	
Kohima	25.7	16.4		Vijayawada	41.8	27.8	
Kolkata	41.0	28.0		Visakhapatnam	35.4	28.6	

(Rainfall data in mm; temperature in Celsius)

**Pollutants in the air you are breathing**

CITIES	SO <sub>2</sub>	NO <sub>2</sub>	CO	PM <sub>2.5</sub>	PM <sub>10</sub>	CODE	Yesterday
Ahmedabad	10	.52	.9	246	178	■	In observation made at 4.00 p.m., Dhanbad, Jharkhand
Bengaluru	27	.6	.87	120	28	■	recorded an overall air quality index (AQI) score of 436 indicating an unhealthy level of pollution. In contrast, Palkalaipur, Tamil Nadu recorded a healthy AQI score of 28
Chennai	11	.14	92	28	28	■	
Delhi	41	291	89	164	135	■	
Hyderabad	.6	.58	43	500	—	■	
Kolkata	.8	.16	.4	89	75	■	
Lucknow	.4	.57	22	270	149	■	
Mumbai	—	.28	58	213	136	■	
Pune	.8	.17	14	83	96	■	
Visakhapatnam	.13	.53	23	69	114	■	

**Air Quality Code:** ■ Poor ■ Moderate ■ Good (Readings indicate average AQI)

**SO<sub>2</sub>:** Sulphur Dioxide. Short-term exposure can harm the respiratory system, making breathing difficult. It can affect visibility by reacting with other air particles to form haze and stain culturally important objects such as statues and monuments.

**NO<sub>2</sub>:** Nitrogen Dioxide. Aggravates respiratory illness, causes haze to form by reacting with other air particles, causes acid rain, pollutes coastal waters.

**CO:** Carbon monoxide. High concentration in air reduces oxygen supply to critical organs like the heart and brain. At very high levels, it can cause dizziness, confusion, unconsciousness and even death.

**PM<sub>2.5</sub> & PM<sub>10</sub>:** Particulate matter pollution can cause irritation of the eyes, nose and throat, coughing, chest tightness and shortness of breath, reduced lung function, irregular heartbeat, asthma attacks, heart attacks and premature death in people with heart or lung disease

Congress leader seeks EC probe into ‘terribly mismanaged’ polls in Kerala

**The Hindu Bureau**  
THIRUVANANTHAPURAM

Leader of the Opposition in the Kerala Assembly V.D. Satheesan has demanded a “comprehensive inquiry” by the Election Commission (EC) “into the terrible mismanagement” of the Lok Sabha election held in the State on April 26.

The move comes close on the heels of Congress leaders, including party general secretary K.C. Venugopal, accusing the ruling CPI(M) of using its left among Left-leaning service organisations to delay polling in booths where the Congress-led United Democratic Front (UDF) enjoyed an upper hand.

Mr. Venugopal had accused the CPI(M) of hijack

Opposition leader V.D. Satheesan and Kerala Congress leader P.C. Thomas interacting in Kottayam recently. VISHNU PRATHAP

ing the election machinery. In an open letter to the EC, Mr. Satheesan articulated the UDF’s frustration by stating that the “most important festival of democracy” was anything but “free, fair and seamless”.

The delay between exercising the franchise and recording the vote electroni-

cally was notably long. EVM malfunctions, delays in repairing or replacing the voting machines, and general official inefficiency led to voters waiting in long queues in the sweltering heat in front of polling stations. This resulted in several persons, including senior citizens, being forced to return home

without casting their votes. Mr. Satheesan said scores of voters, who reached polling stations before 6 p.m., were unable to exercise their franchise. The Congress leader said poll officials refused to extend voting time in booths where faulty machines had delayed balloting.

**LDF response**  
The CPI(M)-led LDF has seen no merit in the Opposition’s complaints, and alleged that a fear of defeat had prompted the UDF to take advance bail by blaming the poll process. State Chief Electoral Officer Sanjay Kaul said the surge in voters after 5 p.m. caused some delay in specific booths, mostly in Vadakara.

Telangana govt. to take fresh look at reorganised districts

**R. Ravikanth Reddy**  
HYDERABAD

The Telangana government is likely to take a fresh look soon at the reorganisation of districts taken up by the previous BRS government as it feels that was an erratic exercise lacking any logic.

Chief Minister A. Revanth Reddy indicated it during an interaction with reporters recently stating that the government was planning to appoint a judicial commission to suggest to reorganise the existing 33 districts and if needed to reduce the number. The government may go with 17 districts co-terminus with the 17 Lok Sabha seats in Telangana.

Mr. Reddy said the reor-

A. Revanth Reddy

ganisation should not be done in haste or without proper planning as the previous government did and only a judicial commission would be the right way to give a new shape to the present districts. He had earlier said that some of the districts were created to suit political needs and some to satisfy some people rather than the genuine needs of the State. Telangana was formed

with 10 districts, but the BRS government increased them to 33 with some of them so small that their population was less than a town. Districts such as Jayashnakar-Bhupalpally and Mulugu have populations less than six lakhs.

The Revanth Reddy government also feels that Sircilla was made a district to satisfy Mr. K.T. Rama Rao, son of K. Chandrasekhara Rao and current Sircilla MLA. Merging the districts to improve administration is the idea behind the new government’s decision to have fewer districts. Though there is no clear indication from the government, sources said the Chief Minister favoured 17 districts, but may consider 20.

‘A vote for Naidu means end of welfare schemes’

**The Hindu Bureau**  
ANANTAPUR

Andhra Pradesh Chief Minister and YSRCP president Y.S. Jagan Mohan Reddy said that “a vote for Jagan” will ensure continuation of all existing welfare schemes, while a vote for N. Chandrababu Naidu will result in termination of all such programmes.

Addressing an election meeting in Anantapur district on Sunday, Mr. Reddy said that the elections were not only to elect MLAs and MPs, but also for continuation of the positive accomplishments of the YSRCP government and uplift of the underprivileged.

He said that his government fulfilled 99% of the promises made in the manifesto, which he considered as the Bible, Bhagavad Gita, and Koran.

“Your child has pressed the button 130 times for the direct benefit transfer (DBT) schemes. The government has disbursed a total of ₹2,70,000 crore to the beneficiaries. I am seeking your blessings by showcasing my achievements. When the current government took office, there were four lakh vacant jobs. In the past five years, my administration provided jobs to 2,31,000 people, resulting in employment in village secretariats, new schools, and hospitals,” he said.

He said that he had allocated 80% of available jobs to the SCs, STs, BCs, and minority groups. “We have been providing services at the doorstep of beneficiaries in every village and town. I have not only upheld social justice but also took the initiative for its realisation,” he said.

Three tigers spotted at Munnar plantation

**The Hindu Bureau**  
IDUKKI

Three tigers were spotted at a human habitation at Kannimala Top in Munnar. The Forest Department is continuing the efforts to find the animals.

According to Munnar range officer Biju S., three tigers were spotted moving along the borders of a tea plantation at Kannimala Top on April 25 by a policeman who was deployed for election duty in the area. “The official shot a video of the tigers. It was found that a mother tiger and two cubs were moving along the plantation’s borders,” said the official.

Mr. Biju said from April 2, the Forest Department

conducted a drone search to find the tigers with the assistance of drone expert Sebinster Francis, but was unable to detect their presence in the Kannimala Top area.

“The Pettimudy Rapid Response Team and other Forest department officials searched for the tigers, but they were not found. It is suspected that the mother tiger and the cubs moved to another area,” said the official.

The Forest department has issued warnings for people to avoid venturing out at night to prevent casualties.

“The department’s team is camping in the area and is continuing the monitoring,” said Mr. Biju.

Palace to unveil true copy of Ravi Varma’s Indulekha

It will be unveiled today at Kilimanoor Palace, where the artist was born in 1848, on his 176th birth anniversary; *Indulekha* showcases Ravi Varma’s keen attention to micro-details and is believed to have inspired his famous work, *Reclining Lady*

**The Hindu Bureau**  
THIRUVANANTHAPURAM

The first true copy of the painting *Indulekha* by legendary artist Raja Ravi Varma will be unveiled at the Kilimanoor Palace, where the artist was born in 1848, on the occasion of his 176th birth anniversary celebrations.

The unreleased painting of *Indulekha*, the protagonist of the first modern novel in Malayalam literature by O. Chandu Menon published in 1889, emerged in the public domain in 2022 and evoked a great sense of enthusiasm among the art

**A rare treasure:** Indulekha emerged in the public domain in 2022.

fraternity. Rama Varma Thampuran, secretary of the Kilimanoor Palace

Trust, which looks after the upkeep of the Chitrashala (studio) of the iconic artist at the palace,

said the trust had initially planned to unveil the original painting on the occasion of his birth anniversary.

However, taking note of the security aspects, the trust decided to unveil the lone true copy of the painting.

Sasikala Parakkal, who owns the painting, will unveil the copy at a function at the palace on Monday. It is believed that the famous painting *Reclining Lady* by Ravi Varma was modelled on *Indulekha*. The oil painting has Indulekha holding a letter addressing her lover Madhavan, the hero of the novel, as ‘Dear Madhavan

...’ dated 1892. The 19th Century painting with an over-the-top sense of symmetry and keen attention to micro-details was restored by Madhan S. of the Heritage Conservation and Research Academy.

The portrait of a late member of the palace, Pooyam Thirunal C.R. Kerala Varma, by another member of the palace K. Ravi Varma, and paintings of C. Rajaraja Varma and Mangala Bayi, siblings of Raja Ravi Varma, by artist Suresh will also be dedicated on the occasion. The event will be inaugurated by O.S. Ambika, MLA.

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Editorial



Turnout and tropes

Voter turnout has been lower in most States compared to the 2019 election

A comparative assessment of polling in the second phase of the general election on Friday, for 88 seats from 13 States/Union Territories, shows that high turnout (more than 70%) in the East and the North East (Assam, Manipur, Tripura, and West Bengal) and low turnout (less than 60%) in Bihar and Uttar Pradesh have followed earlier trends. The turnout seems to be lower in Kerala, Madhya Pradesh, Maharashtra and Rajasthan too, but any parsing of the reasons should wait for comprehensive post-poll surveys. That said, voter turnout has indeed reduced in comparison to 2019 in the first phase as well, compelling the Election Commission of India to look into whether the heat-wave conditions in many States were responsible. That could be a factor but one cannot rule out the notion that voters seem to be less compelled about their choice this time in comparison to 2019. Considering the fact that the BJP won a comfortable majority and its highest vote share in 2019 coinciding with the higher voter turnout, a lower turnout could be a sign of worry for it, even if, conventionally, a higher turnout has generally been a message about anti-incumbency in earlier polls before the BJP became the pole of the Indian party system.

Prime Minister Narendra Modi, the lynchpin of the BJP, and whose leadership of the party and the Union government is marshalled by the party as a key campaigning tool, had taken recourse to coarse communal rhetoric and criticising the Congress party’s manifesto. This suggests a two-pronged play. To whip up the sentiments of the ardent support base of the party who believe in the Hindutva agenda and to seek higher participation in voting by these sections. And, to discredit the Congress’s studied pivot to the agenda of social justice (although it hinged on an idea of recognition made possible by a caste census) and expanded welfare (through neo-Keynesian policies). The Congress lost its base in the Hindi heartland to the parties that favoured “Mandal” politics of intermediate and lower caste-based mobilisation and patronage since the 1990s. The BJP, then, successfully managed to upend these parties by mobilising sections of the OBCs, who felt left out due to the hegemony of select intermediate castes in the Mandal parties, besides using Hindutva to form a solid base of support. Now, the Congress seeks to revive itself in alliance with the Mandal parties who also seek a new resurgence. This has led the BJP and Mr. Modi to take to slandering the grand old party’s manifesto, particularly its emphasis on welfare, using familiar communal tropes. It remains to be seen whether the electorate will be emotionally swayed by this rhetoric or logically match it against its expectations of better jobs and livelihoods. This will decide the course of the election as it moves on to the next phases.

Towards green growth

The RBI must assess the impact of climate change on economic stability

A notable feature of the Reserve Bank of India’s (RBI’s) latest Monetary Policy Report (included in its April Bulletin) is the primacy given to “extreme weather events” and “climate shocks” affecting not only food inflation but also likely having a broader impact on the natural rate of interest, thereby influencing the economy’s financial stability. Natural, or neutral, rate of interest refers to the central bank’s monetary policy lever, which allows it to maintain maximum economic output, while keeping a check on inflation. The report mentions a “New-Keynesian model that incorporates a physical climate risk damage function” being used to estimate the “counterfactual macroeconomic impact of climate change *vis-à-vis* a no climate change scenario”. The report’s authors go on to warn that the “long-term (economic) output” could be lower by around 9% by 2050 in the absence of any climate mitigation policies. They ominously add that ‘if inflation hysteresis gets entrenched, it may lead to a de-anchoring of inflation expectations, and the undermining of the central bank’s credibility would warrant higher interest rates to curb inflation, leading to greater output loss’.

Beginning with its July 2022 discussion paper on ‘climate risk and sustainable finance’, the RBI has made incremental progress to address the transition to a green economy, even while admitting that India requires over \$17 trillion to achieve its net zero ambitions by 2070. Its peers in advanced economies, most notably the European Central Bank, have aided the formulation of a green taxonomy for the entire Eurozone’s economic value chain. A green taxonomy is a framework to assess the sustainability credentials and possible ranking of an economic activity. The RBI and the Finance Ministry could take inspiration from the developing world, especially the ASEAN region, where a layered green taxonomy as a living document keeps getting updated with sectoral views of possible sustainable trajectories. While the issuance of ₹16,000 crore worth of Sovereign Green Bonds and expanding the resource pool by allowing Foreign Institutional Investors to participate in future green government securities are welcome steps, the RBI must undertake a thorough-going assessment on the quantitative and qualitative impact on economic and financial stability due to climate change. It must encourage administrative consultation to begin populating a layered green taxonomy that is reflective of India’s fragmented developmental trajectories. The effort should be to mitigate the transitional risks to the financial system as the economy moves towards a sustainable future.

In March 2018, Benjamin Netanyahu was asked in an interview what the three greatest threats Israel was facing were. “Iran, Iran, Iran,” responded the Prime Minister. “Iran is building an aggressive empire in the Middle East,” he added. Mr. Netanyahu, Israel’s longest-serving Prime Minister, has never minced words about Iran. His opposition to the 2015 Iran nuclear deal, brokered by the Obama administration and unilaterally destroyed by Donald Trump, was hardly a secret. He projected himself, to both his voters at home and allies abroad, as a tough leader who could stand up to the Iran threat. Yet, it was on Mr. Netanyahu’s watch that Iran launched a massive barrage of drones and missiles on Israel on April 14 – the first such attack on the Jewish nation by a state actor in over three decades.

Iran crossed a red line when it launched a direct attack on Israel. It shattered the Jewish nation’s deterrence. The United States still reined Israel in. And Israel’s response to the Iran attack was rather “feeble”, as Mr. Netanyahu’s National Security Minister Itamar Ben Gvir himself called it. After the first round, when both sides step back from the brink, the multi-dimensional crisis reinforces Iran’s growing risk appetite in an increasingly volatile and violent West Asia, America’s strategic reluctance and Israel’s near-total dependency on the United States for its security.

The Biden doctrine

Ever since Hamas’s October 7 attack on Israel, the Biden administration’s focus has been on preventing the Israel-Hamas conflict from escalating into a regional war. President Joe Biden offered his full support for Israel’s military operation in Gaza, but at the same time unleashed a diplomatic initiative to keep tensions low between Israel and its neighbours. This approach, however, faced two challenges. One, while the Biden administration successfully kept Israel-Arab ties stable, Washington had little leverage over Iran. Two, Israel fought its war in two theatres – one in Gaza and the other in its neighbourhood where it sought to roll back Iranian influence. This set the path for a potential Israel-Iran confrontation open.

When Israel bombed the Iranian embassy compound in Damascus on April 1, 2024, killing senior Revolutionary Guard officers, this became a plausible scenario. The U.S. knew Iran would retaliate and had leaked its intelligence to the press. Mr. Biden realised that if Iran carried out a successful attack and Israel retaliated, it would lead to a regional war from which the U.S. could not stay out. A war with Iran and its proxies is not in America’s interests. The U.S. has other immediate strategic priorities, in Eastern Europe



Stanly Johny

For years, Iran has shown strategic patience in its shadow war with Israel, but Tel Aviv’s bombing in Damascus seems to have altered Tehran’s thinking

and in the Indo-Pacific. So, the U.S. and its allies helped intercept “99%” of Iranian projectiles, averting a disaster on Israeli soil. And then, Mr. Biden told Mr. Netanyahu that the U.S. would not participate in any Israeli retaliation against Iran. The message from Washington was clear: de-escalate.

A shadow war has been going on between Israel and Iran for years. In recent years, Israel has carried out over 400 air strikes in Syria alone, targeting Iranian interests. It has also carried out operations inside Iran, including the assassination of Mohsen Fakhrizadeh, a senior nuclear scientist, in November 2020. These operations were relatively cost-free as Iran never responded forcefully, emboldening Israel further. In other words, Israel kept drilling tiny holes into Iran’s deterrence.

After October 7, Israel has stepped up this shadow war. On December 25, it killed Sayyed Razi Mousavi, a senior Islamic Revolutionary Guard Corps adviser, in a strike in Syria. Once again, Iran’s response was muted. When the Israelis got the intelligence that Mohammed Reza Zahedi, a top IRGC commander, was present in the embassy compound in Damascus, Israel went ahead with the strike. Israeli officials later told American media that they did not expect Iran to launch a direct attack when they carried out the Damascus strike.

Iran’s retaliation has left Mr. Netanyahu in a dilemma. He has always favoured force against Tehran. The Iranian attack, many argued, gave him a perfect opportunity to hit the Mullahs hard. But the strategic reality in which Iran carried out its strike was not favourable to Mr. Netanyahu. While Mr. Netanyahu favoured force against Iran, his plan has never been to fight Iran alone. He wanted America’s lead, participation and support. But when Mr. Biden told him that the U.S. would not join Israel’s retaliation, it limited Mr. Netanyahu’s options. He could still have gone ahead testing America’s will to stay out of a direct Israel-Iran war. But Israel’s war in Gaza remained unfinished and it wanted Mr. Biden’s continued support in the offensive. So, Mr. Netanyahu resorted to a largely symbolic strike inside Iran, targeting a radar system, according to the American media, and did not even claim the attack. This was a rare victory for the Biden administration as it reined in its ally to avoid a regional war. But from an Israeli point of view, it was a weak response that did little to bolster its deterrence.

The Ayatollah’s calculus

For years, Iran has shown strategic patience in its shadow war with Israel. That was also because Iran had taken a long-term view of its growing presence in the region. It has lost a host of senior

officers and scientists in the shadow war, but the Israeli strikes have hardly scuttled Iran’s influence. Its nuclear programme continues to expand and its proxies continue to strengthen their muscles. But the Israeli bombing on its embassy annex seems to have altered the strategic thinking in Tehran. After the attack, Iran has decided to impose a cost on Israel’s continuing strikes on its officials. While the embassy attack was the trigger, a host of other factors seem to influence the change. Iran today has better strategic ties with Russia and China. While its relationship with China is largely economic, the strategic partnership with Russia is multilayered, especially after Iran started supplying drones to Russia to fight the Ukrainians. Iran has also rightly assessed that the U.S. has a low appetite to get involved in another prolonged war in West Asia, at a time when China and Russia are directly challenging America’s leadership of the world.

And in West Asia, after six months of fighting Hamas, Israel is far from meeting its objectives, i.e., dismantling Hamas, releasing hostages and strengthening its deterrence. Israel’s vengeful use of massive force on Gaza, which has destroyed northern and central Gaza, killed 34,000 people, and turned nearly the entire population of Gaza into refugees, has triggered an international uproar. There is a genocide case against Israel in the International Court of Justice. Iran’s view was that the October 7 attack and the subsequent war on Gaza have substantially weakened the state of Israel in a region where the U.S. security commitments are no longer as “iron clad” as Washington claims it is. This has allowed Iran to change the rules of the game by launching an open attack on Israel. And despite the collective defence of the U.S., the United Kingdom, France, Jordan and Israel, some Iranian ballistic missiles still hit Israel proper.

Israel’s meek response and its refusal to claim its attack, along with the call for restraint from its allies in the West, all suggest that Iran’s risk assessment was relatively accurate. This is likely to embolden Tehran further. As of now, Iran is the only country in West Asia to have launched missile/drone attacks against the U.S. and two of its closest allies. In 2019, drones attacked two Saudi oil facilities, knocking off half of the kingdom’s output for days; in 2020, Iran launched 12 ballistic missiles at America’s As-Assad air base in Iraq in retaliation against the killing of General Qassem Soleimani. And on April 14, it attacked Israel. On all three occasions, Iran walked free, or with a tap on its wrist, which speaks volumes of the new strategic reality of West Asia.

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Inequality can no longer be ignored

The Congress’s party’s election manifesto, the Nyay Patra, has triggered a debate on inequality, concentration of wealth and the measures to address these. The Prime Minister, with his misleading comments on what the Congress manifesto contains, has also managed to provoke a discussion on wealth redistribution. There is ample evidence to show that inequality in India has been rising. The World Inequality database found that in 2022-23, 22.6% of the national income went to the top 1%, the highest ever since 1922. Wealth inequality is even more stark with the top 1% population having 40.1% share in wealth. It is clear that inequality can no longer be ignored and justified as a collateral to growth. The cost of such unequal growth must be interrogated.

As an election issue is welcome

The unfairness of some people and a few corporates doing so well while most of the population continues to struggle for decent employment opportunities is becoming more and more obvious. The logic of trickle down and of supporting ‘wealth creators’ so that more jobs are created and prosperity spreads has failed time and time again not just in India but across the world also. The futility of continuing to depend only on economic growth even at the cost of increasing inequality, for improving the lives of people, is a core political economy question facing countries today. That it is finally becoming an election issue in India must therefore be welcomed, irrespective of what the election outcome in 2024 will be.

The public discussion, especially on social media platforms, has so far mostly been confined to direct redistribution measures of the ‘Tax the rich, subsidise the poor’ nature. These are very relevant in the Indian context. After all, India not only has a low tax-GDP ratio compared to other middle-income countries (India’s tax-GDP ratio is 17% compared to 25% in Brazil) but also a regressive taxation structure, where indirect



Dipa Sinha

is a development economist

Addressing inequality is also about questioning the nature of growth itself – which is now unequal – and ensuring that jobs are generated

taxes contribute to almost two-thirds of all tax revenue collection. Furthermore, even direct taxes are not very progressive. For example, the effective tax rate (tax to profit ratio) according to the Receipt Budget 2023-24 was 19.14% for companies that had more than ₹500 crore profit before taxes compared to an effective tax rate of 24.82% for companies in the group of 0-₹1 crore profit.

Welfare spending is low

On the other hand, spending on welfare and the social sector is very low compared to other countries. Public spending on health for instance is still around 1.3% of GDP whereas the National Health Policy (NHP) targets achieving 2.5% of GDP by 2025. Despite COVID-19, we have not seen any such massive increases in health expenditures, and going by the current trend, we will not achieve this target. A number of other major budgetary allocations of the Union Government such as for the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), education, budget for children, show a decline as a proportion of the total expenditure or of GDP. Hence, improving revenue mobilisation in a progressive manner while also increasing spending on areas that directly affect lives of the poor is very much a relevant issue and needs to be paid attention to.

However, addressing inequality is also about questioning the nature of growth itself. In a situation where the major source of livelihood for people is through employment, how far can growth that does not generate jobs contribute to development? The kind of growth we have experienced recently has been one that has been accompanied by joblessness as witnessed by a declining employment elasticity of output. Further, there is a rise in profit shares and stagnant real wages. The discussion, therefore, has to be on generating employment – not distress self-employment but decent jobs with adequate remuneration. For this, we have to

focus attention on more equitable growth where the purchasing power of people also increases. Governments can play a role in this by spending on programmes such as the NREGA and the Public Distribution System. Cash transfer schemes such as the Mahalakshmi scheme proposed in the Congress manifesto can also contribute to this.

Job creation

At the same time, governments can also contribute to directly creating jobs by filling up all existing vacancies and expanding much needed public services in health, education, nutrition and social security. The quality of jobs, such as of anganwadi workers, accredited social health activists and other frontline workers, also need to be improved with adequate wages and improved work conditions. These direct job creation efforts will not only create employment opportunities for many, especially women, but also contribute to improving human development outcomes and reduce the burden of unpaid care work on women and free them up for other employment. Further, they can also address the inequality in opportunities and the intergenerational inequality that gets perpetuated due to the unequal access to services such as pre-school education and nutrition during childhood.

An employment-centered growth pattern will be one where government policy focuses on supporting small and medium enterprises that are more labour-intensive in nature, promoting skill training and overall human capital (health and education) along with enabling women to participate in the labour market through measures such as maternity entitlements, childcare, transportation, safe and affordable accommodation and so on. It is only when we address the employment issue that we can address inequality in earnest. On the other hand, as long as growth is of the nature where profits for few is the priority, the employment issue is also likely to remain unaddressed.

LETTERS TO THE EDITOR

Delayed relief

Financial matters have always been a bone of contention between the Centre and States for long (Page 1, April 28). It is unfortunate that the Union government has released ₹3,730.32 crore towards “relief assistance for natural calamity” from the National Disaster Response Fund to Tamil Nadu and Karnataka only after these States

moved the Supreme Court of India. People should not be caught in the silly politics between Centre and States.

**Kshirasagara Balaji Rao,**  
Hyderabad

The move fails to satisfy anyone because the funds have arrived too late and only after the States having approached the top court. The speed and spirit in

which assistance was extended to a favoured State in the north is jarring, strengthening the perception of the apathy that the Union government has towards non-BJP-ruled States. Such a policy and attitude will impact the federal structure.

**A.G. Rajmohan,**  
Anantapur, Andhra Pradesh

It is unfortunate that States

affected by natural calamities have had to approach the Supreme Court for release of relief funds by the Centre. The objective of disaster relief is to enable States to overcome a crisis. The delay in releasing funds by the Centre points to a sour, stained relationship with some States.

**Balasubramanian Pavani,**  
Secunderabad

‘The bloc and PMs’

One is really at a loss to fathom as to where Prime Minister Narendra Modi was able to scoop the information that should the INDIA bloc be voted to power, it plans to have five PMs over five years (Inside pages, April 28). The top leader’s ingenuity seems to know no bounds! After ‘vanishing mangalsutras’ and ‘x-rays being used to

peer into household safes’, his spinmasters seem to be in overdrive compiling fanciful stories. We might have more yarns being spun till the entire election campaign draws to a close!

**C.V. Aravind,**  
Bengaluru

Letters emailed to letters@thehindu.co.in must carry the full postal address and the full name or the name with initials.



# Making space for migrants in manifestos

An election manifesto is a public document outlining a political party's vision, intention, and promises. For the first time, the BJP and Congress have expressed concern for migrants, in their manifestos for the 2024 Lok Sabha elections.

The COVID-19 pandemic and the consequent lockdowns brought attention to migrants and made them visible to the state and policymakers. There are an estimated 600 million internal migrants in India and they contribute significantly to the economy. Yet, they remain highly vulnerable and disenfranchised. In this context, it is important to examine the promises made by the two main political parties to effectively include the huge migrant population.

**The BJP's manifesto**

Under the heading, 'Modi ki Guarantee for Shramik Samman', the BJP in its manifesto, Sankalp Patra, has made two specific promises for internal migrants and others that will indirectly benefit them. The first is to reach out to migrant workers registered on the e-Shram portal. It is due to the lack of documentation and registration that migrants were rendered 'invisible'. This was a critical contributor to the crisis during and after the lockdowns. After the Supreme Court directed the Central government to build a national database of unorganised workers, the e-Shram portal came into existence in 2021. More than 295 million workers are registered on the portal so far. Creating a credible database of migrants is a pre-requisite for their meaningful inclusion, but identifying migrants among registered unorganised workers is a significant challenge. The manifesto has rightly identified the need to disaggregate the database. However, issues of e-Shram, such as Aadhaar-seeding and technical and infrastructural problems, have not been addressed. The manifesto ensures the benefits of various welfare



S. Irudaya Rajan

is Chair at the International Institute of Migration and Development, Kerala



Kuldeep Singh Rajput

is Senior Research Fellow at the International Institute of Migration and Development, Kerala

While the BJP and Congress have both made promises to migrants in their respective manifestos, they have overlooked some critical areas

programmes to workers registered on e-Shram. We found in a study we conducted many misconceptions among migrant workers regarding e-Shram: for instance, some believed that after registration, money would be deposited into their bank accounts. There is still no clarity from the government regarding the benefits for workers after they enrol on the portal, other than the accident insurance.

The second is to enhance the Special Train Services for migrant workers. Last year, the Railways Ministry said it was planning to run regular non-AC trains to connect major migration corridors in India. Given the high degree of inter-State migrants, these special trains should run throughout the year and not just seasonally.

The BJP's manifesto also ensures a periodic review of the National Floor Wages considering the minimum living standards of workers. This could be effective as most migrant workers are daily wagers. However, critics are concerned that it could push workers further into exploitative conditions. Also, different floor-level wages for different regions will trigger skewed migration towards the places where wages are higher, as is the case with Kerala now. Sankalp Patra also states that post office savings, accident and life insurance, and social security measures for workers will be implemented using digital technologies. However, without digital literacy, skills, affordability, and infrastructure, the technology will exacerbate the divide. The manifesto ignores women, children, and young migrants who all face unique challenges. In 2021, NITI Aayog had prepared a draft National Migrant Labour Policy, but the manifesto is silent on its implementation. The BJP pushes a 'city-centric development' approach and is silent on sustainable village development. This can consequently trigger distress migration to cities. It also promises implementation of 'One

Nation, One Election', but that may deprive migrant votes.

**The Congress' promises**

In its manifesto, Nyay Patra, the Congress has promised to enact a law to regulate the employment of migrant workers and ensure their fundamental legal rights and social security. It assures it will update ration card holders, expand Public Distribution System (PDS) coverage, allocate sufficient funds to PDS and the Integrated Child Development Service, and launch a mid-day meal scheme that would benefit migrants. However, it is silent on the portability of PDS. The party's promise to increase the wage under MGNREGA to ₹400 per day and keep the same amount as the national minimum wage is crucial for rural migrants. The availability of employment in a locality reduces distress out-migration.

The party has also promised to launch an urban employment scheme for the urban poor, which could eventually be helpful for urban migrants too. The promise of enforcing the principle of 'Same Work, Same Wages' to prevent gender-based discrimination is significant. The manifesto focuses on women's welfare and promises to build sufficient night shelters for migrant women workers and safe and hygienic public toilets for women in towns and cities. However, the manifesto would have been more effective if it had addressed the specific challenges faced by migrant women. It has also missed the opportunity to identify the range of issues faced by internal migrant workers, including the exploitative informal labour market, fragmentation, and forced labour conditions.

While it is good that migrants have found space in the manifestos, both the parties have overlooked critical areas such as public health inclusion, education of migrating children, housing, water, sanitation, and legal aid and dispute resolution. Only political will can only change the lives of migrants and their families.

# Tracking the flow of cash

To tackle bribery, officials need to do more than just seize cash and freebies

## STATE OF PLAY

M. Rajeev  
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Contesting for Assembly and Lok Sabha seats from Telangana is becoming costlier with every election. This is evident in the increase in the amount of cash, the quantity of liquor and narcotics/drugs, and gold and other precious metals that are being seized in the run-up to the election in the State.

Enforcement agencies seized more than ₹155 crore between March 1 and the third week of April. This includes ₹60.96 crore of cash, liquor worth ₹29.35 crore, drugs and narcotics worth ₹23.87 crore, precious metals worth ₹18.36 crore, and 'other freebies' worth ₹23.12 crore. In contrast, in 2014, ₹34.38 crore of cash was seized before the Assembly and Lok Sabha elections in united Andhra Pradesh. Of the seizures this time, the highest amount of cash was seized from Hyderabad district (₹16.73 crore) and then Mahbubnagar (₹6.34 crore).

The seizures had increased by the 2018 Assembly elections when enforcement agencies become more vigilant on the borders and in certain sensitive areas in the State. Then, ₹145 crore was seized, with the police department reporting ₹103.89 crore and the Income Tax (IT) department reporting ₹34.19 crore. Before the 2019 Lok Sabha elections, ₹84.26 crore including ₹46.4 crore by the police and ₹29.14 crore by the IT department was seized. Senior officials said the election authority has details of the total amounts seized in the 2018 and 2019 elections, but not cohort-wise reports as they were not maintained/monitored. "We have cohort-

wise reports only of the 2023 elections," Chief Electoral Officer Vikas Raj said.

Before the 2023 Assembly elections, there was a meteoric rise in the quantum of seizures; it crossed ₹750 crore. While political parties distributed cash and liquor in the past, the distribution of drugs/narcotics and precious metals has been increasing since the 2018 Assembly elections. Notably, 'other freebies' such as laptops, cell phones, sarees and two wheelers and four wheelers too form a significant chunk of seizures now.

In the 2023 Assembly elections, the enforcement agencies seized ₹317.58 crore of cash, liquor worth ₹128.24 crore and drugs/narcotics worth ₹41.71 crore. Gold, silver and other precious metals worth ₹186.97 crore were also seized. There were allegations that a major chunk of these belonged to jewellers and traders, but the attempts to lure voters with these items has not been ruled out.

Other freebies such as laptops, cookers, sarees and even rice were seized in some areas in the 2023 Assembly polls. These freebies meant to induce voters amounted to ₹85.54 crore in that election and has reached close to the ₹25 crore mark in the current Lok Sabha polls.

The CEO said officials have kept a keen eye on the move-

ment of inducements. This has resulted in seizures of huge quantities of cash and other allurements. Officials were also alerted by the confessional statements of the accused in the phone-tapping case in 2023. In their statements, the accused said that money was transported in government and police vehicles. The CEO said steps have been initiated to ensure that there is no scope for such developments this time around.

The secretary for the Forum for Good Governance, M. Padmanabha Reddy, contended that the money meant for inducing voters has been reaching them in spite of the seizures by the election authorities. The phone-tapping case is under investigation by the police. "The accused have admitted that they have transported huge amounts of cash from one place to other during the elections," he said.

Given the huge amounts of cash and other freebies that have been seized even before the last date of filing nominations, officials have been checking government and police vehicles too as a precautionary measure. Though more and more seizures are being made, no cases have been registered against the candidates contesting, who are responsible for the distribution of cash, liquor, and freebies. Due to lack of evidence, they are unable to present evidence in the special court constituted to try the offences, including election offences, by MLAs and MPs. It is grossly insufficient to register cases against drivers transporting the cash or freebies but not the candidates who are trying to induce voters. If officials are serious about tackling bribery, they need to do more than just seize cash and freebies.

# Little correlation between higher temperatures and lower turnout

Many seats had lower turnouts despite lower temperatures while some saw high voting despite more heat

## DATA POINT

Srinivasan Ramani

So far, 189 out of 543 constituencies have voted in two phases in the Lok Sabha elections. We do not have the overall turnouts in phase 1 and phase 2 as the Election Commission of India (ECI) has not provided updated figures or electors' information for all the seats that went to the polls in these two phases. But the ECI has provided seat-by-seat voter turnout data. The numbers suggest that turnout has fallen somewhat in both phases compared to the 2019 elections. Overall, voter participation or the turnout rate increased or stayed the same in only 32 of these 189 seats compared to the 2019 elections; the rest have seen a decrease in turnout. In the 2014 elections, 60 seats saw an increased turnout and 129 saw a decreased turnout (Table 1).

One of the key reasons propounded for the lower turnout is the ongoing heat wave across many States. The ECI has taken note of the heatwave and is trying to find ways of tackling it. India is a predominantly tropical country with many States, including in the Gangetic plains, the central, western, eastern plains, and the peninsular regions, experiencing a relatively hot summer this year.

Did higher day temperatures result in subdued voting across constituencies in India? A look at consti- tuencies in the aforementioned regions (172 seats overall) show that there was an increase in temperature in 118 seats compared to 2019 and a decrease only in 54 seats. In 2014, there was an increase in temperature in 142 seats and a decrease in 30 seats compared to the previous elections.

Did the turnout fall because of an increase in temperature across these constituencies? Not necessarily. The correlation between the change in temperature and that of

the turnout compared to the 2019 election is almost negligible (0.016) for the seats in the aforementioned region. So is the correlation (-0.048) for corresponding figures in comparison with the 2014 elections (Table 3).

The reasons are not difficult to fathom. In some States such as Chhattisgarh, and to some extent Karnataka, turnouts increased despite the increase in temperature, while in some States such as Rajasthan and Madhya Pradesh, the turnouts decreased despite a decrease in temperature in a number of seats. The lack of uniformity in decrease in turnouts corresponding to increases in temperature and vice-versa has led to little correlation in these two variables (change in temperature versus change in turnout).

When we look at semi-urban and urban seats (largely metropolitan areas), there is a slightly higher and non-zero negative relationship. This means an increase in temperature has coincided marginally with a decrease in turnout. These figures hold true for changes from both the 2014 and 2019 elections. When we consider only urban (metropolitan) seats that have gone to the polls, the relationship gets a bit stronger between higher temperatures and lower turnouts but even then, the correlation coefficient is only -0.3 in the case of differences between the 2014 and 2024 elections and -0.16 corresponding to changes from the figures in 2019.

It is suffice to say that for a section of voters, rising mercury is not the sole reason to stay away from elections. The answers for the relative increase in voting apathy can only emerge from post-poll surveys. But it must be said that both the 2014 and the 2019 elections saw relatively higher voter turnouts compared to earlier elections. That was a consequence of both greater awareness due to the work by the ECI and the fact that a large chunk of the voters turned up to favour the BJP.

# Much ado about the heat?

The tables are constructed using past election data from LokDhaba, and past temperature data using IMDLIB

**Beating the heat:** An elderly woman walks with the aid of a stick as she arrives to cast her vote at Morakkala in Chalakudy Lok Sabha constituency on Friday. THULASI KAKKAT



Table 1: The table shows temperatures and turnouts in seats on the days when polling was held in 2019 and 2024

State	Count of seats	Average temperature difference with 2019* (°C)	Average turnout difference with 2019 (Percentage points)	Average temperature in 2024 (°C)	Average temperature in 2019 (°C)	Seats in which turnouts decreased from 2019	Seats in which temperature increased from 2019
Tamil Nadu	39	1.04	-2.69	38.49	37.46	35/39	35/39
Rajasthan	25	-3.97	-4.77	38.37	42.34	22/25	1/25
Kerala	20	2.37	-6.63	35.10	32.73	20/20	20/20
Uttar Pradesh	16	4.38	-6.24	39.09	34.71	16/16	16/16
Karnataka	14	1.59	0.84	36.52	34.93	4/14	13/14
Maharashtra	13	0.57	-0.14	41.71	41.14	8/13	6/13
Madhya Pradesh	12	-2.25	-8.08	40.41	42.66	12/12	0/12
Bihar	9	5.76	-3.84	40.49	34.72	9/9	9/9
West Bengal	6	3.34	-3.46	34.12	30.78	6/6	6/6
Chhattisgarh	4	2.20	1.41	40.89	38.69	0/4	4/4
Tripura	2	1.62	-1.44	32.82	31.21	2/2	2/2
Puducherry	1	0.90	-2.34	35.96	35.06	1/1	1/1
Andaman and Nicobar Islands	1	0.43	-0.99	33.00	32.57	1/1	1/1
Assam	10	0.3	-3.36	36.77	36.47	6/10	4/10

\* The averages are for the temperature/ turnout differences across seats in States

Table 2: The table shows the seats with the most turnout and the least turnout in select States as of phase 2

State	Most turnout	Least turnout
Tamil Nadu	Dharmapuri (81.2%)	Chennai Central (53.96%)
Rajasthan	Barmer (75.93%)	Karauli - Dhaulpur (49.59%)
Kerala	Vadakkara (78.41%)	Pathanamthitta (63.37%)
Uttar Pradesh	Saharanpur (66.14%)	Mathura (49.41%)
Karnataka	Mandya (81.67%)	Bangalore South (53.17%)
Maharashtra	Garhchiroli - Chimir (71.88%)	Nagpur (54.3%)
Madhya Pradesh	Chhindwara (79.83%)	Rewa (49.43%)
Bihar	Katihar (63.76%)	Nawada (43.17%)
West Bengal	Jalpaiguri (83.66%)	Darjiling (74.76%)

Table 3: The correlations between changes in temperature and turnout in seats in the 2014 and 2024 elections and in the 2019 and 2024 elections

Correlations for 2014	Correlations for 2019
All tropical areas	All tropical areas
-0.037	+0.023
Semi-urban and Urban areas	Semi-urban and Urban areas
-0.238	-0.239
Urban areas	Urban areas
-0.299	-0.155

The charts are based on data collated using the IMDLIB python library which scrapes weather data from the India Meteorological Department. The library was developed for lwcc.in by Saswata Nandi, Pratiman Patel & Sabyasachi Swain

## FROM THE ARCHIVES

The Hindu.

FIFTY YEARS AGO APRIL 29, 1974

## Bhutto keen on ties with India

Islamabad, April 28: Prime Minister of Pakistan, Mr. Z.A. Bhutto, said to-day he hoped diplomatic relations between his country and India could be restored by the end of this month or the beginning of next month. "I don't see why we should not restore diplomatic relations - the sooner the better," he told UPI in an interview.

Mr. Bhutto said he saw no difficulty in Mrs. Indira Gandhi's acceptance of his informal invitation to her to visit Pakistan.

"So, at the appropriate time I expect the Indian Prime Minister would visit Pakistan," he said.

On Pakistan's difficult relations with neighbouring Afghanistan, Mr. Bhutto said, "Afghanistan, on its own, does not pose a problem to us."

He acknowledged Pakistan would be in deep trouble if Afghanistan received "physical support" from outside for an attack on Pakistan. He pledged that Pakistan would "never commit aggression against Afghanistan."

Asked about Afghanistan's claim that it had "documentary evidence" that Pakistan had plotted to unseat the new regime in Kabul, Mr. Bhutto replied, "I can tell you with all the emphasis at my command that this is not true. We are always prepared to discuss all matters but we cannot compromise on our territorial integrity." Afghanistan had lent support to the efforts of tribals to carve out what they called "Pakhtoonistan", Mr. Bhutto said.

Answering questions about arms supply Mr. Bhutto insisted that the U.S. was "obligated" under two bilateral treaties signed in 1958-59 and never abrogated, to supply arms to Pakistan.

A HUNDRED YEARS AGO APRIL 29, 1924

## Raw cotton

The Director of Agriculture sends us for publication: The receipts of loose cotton at presses and spinning mills in the Madras Presidency from 3rd February 1924 to 19th April amounted to 143 bales of 400 lb. lint against an estimate of 4,77,800 bales of the total crop of 1923-24. The receipts in the corresponding period of the previous year were only 67,577 bales, 28,793 bales mainly of pressed cotton were received at spinning mills and 13,491 bales were exported by sea while 4,503 bales were imported by sea, mainly from Bombay.















ASKUS

K. NITYA KALYANI

I am almost 90 and my wife, 84. We have two sons who are U.S. citizens now. I have no im-movable property and all my assets are in the form of deposits with banks and NBFCs. We have tentatively decided to divide the above equally between our sons. The problem is how can my sons get their shares repatriated to the U.S. after my time if I name them nominees on the deposits. I will, of course, pre-pare a will. Is this sufficient? My sons do not have any bank accounts in In-dia. I asked them to get OCI cards. Is this sufficient? Need your guidance.

K. B. IYER

Since you now hold assets as fi-nancial investments trans-mission is simpler. Whether FDs with banks or NBFCs, please ensure all of them are duly nominated furnishing all necessary information. Get written acknowledgements of the nominations from the financial institutions and file them carefully. Meanwhile, please en-sure you have made the appropriate provisions for your wife to access funds after your time or for yourself if she pre-deceases you. For this, please get specific advice from bank/ NBFC on mode of operation of the FDs (former or survivor, either or survivor etc.) and also nomination options if the invest-ment is single holding or joint. Please maintain an updated list of all investments with details like constitu-tion (joint/ single) mode of operation, date of maturity and nomination for easy reference. Tell your family where you have kept them. When the nomination takes effect, the bank or NBFC will make the payout to the nominee after verification. For this, it would be simpler for your sons to have bank accounts in India. You can add them to your savings bank accounts as joint holders and/ or they should open Non-Resident Ordinary Rupee (NRO) Accounts. Please get your bank's advice on this. The OCI card is needed as identity (KYC) document. Repatriating the money is a matter of procedure. There could be annual or other limits depending on the law at the time of re-patriation. Coming to the will, a will su-percedes any nomination. So, please ensure there are no anoma-lies or ambiguities between the two. A will also needs to be probated by the beneficiaries in court for a financial in-stitution to give it effect and make the payout. Probate process takes 6 to 12 months, some effort and some expen-diture on court fees and lawyers' fees. If handled correctly, proper nomi-nations should achieve your objective in a simpler manner.

I refer to "Covernote" in the is-sue of January 29. The article leaves me confused. In the case under discussion, is it the demat ac-count or the RBI bonds which did not have a nomination? My specific follow up question is as follows: I have a demat account with a deposi-tory participant (DP) with nomination. The account has shares of different companies. They do not have indivi-dual nominations. Am I to understand from the article, the demat account nomination is not enough to get the shares in the demat account transferred to my nominee on my demise, and that each of these shares have to have separate nomi-nations? A clarification will be greatly appreciated.

K.R.MENON

In the article of January 29, I emphasised on reviewing your nominations to be thorough. The example discussed there was RBI bonds purchased in demat form which did not have a nomination. The demat account itself did. Our mis-take was in thinking the latter would suffice. However, apparently, RBI bonds are not covered by the nomi-nation in the demat account and each bond purchased has to be nominated offline using a hard copy application and getting an acknowledgment. The case of shares in a demat account is different and their transmission is covered by the nomination in the de-mat account. In other words, there is no nomination for individual shares. If the shares are in material form, laws of succession apply. (The writer is business journalist special-ising in insurance, corporate history)

Send queries on personal finance and investing to the moneywise@thehindu.co.in ID. Our experts in personal finance will respond to select queries, but will not give specific recommendations for investment in a particular mutual fund, share or fixed deposit.



Watchful eye: Lower credit risk also leads many lenders to offer personal loans at lower interest rates. GETTY IMAGES/ISTOCK

# Key factors that can affect a personal loan proposal

The absence of collateral in personal loans increases the credit risk for lenders, thereby leading them to exercise a more stringent loan-evaluation process

## CREDITWORTHY

Sahil Arora

Minimal paper-work, quicker disbursal, ab-sence of col-lateral and zero curbs on end use of loan proceeds make personal loans a pre-ferred option for those re-quiring quick loan disburs-als. However, the absence of collateral in such loans raises credit risk for the lenders, thereby leading them to exercise a more stringent loan-evaluation process. Here are factors lenders mull while con-sidering loan applications:

**Credit score**  
Banks and NBFCs use cre-dit score as one of the first filters for assessing perso-nal-loan applications. Ap-plicants with a credit score of 700 and above are con-sidered as more financially disciplined and thus, re-duce the credit risk for the lenders. This raises the chances of getting perso-nal-loan applications ap-proved. Lower credit risk also leads many lenders to offer personal loans at low-er interest rates. On the contrary, applications by those with lower credit scores are either rejected or approved at higher in-terest rates to compensate for the higher credit risk. As the need for a perso-nal loan can arise anytime, it is crucial to work to-wards a higher credit score for credit readiness. Fol-lowing healthy credit prac-tices such as repaying EMIs



Applicants with a credit score of 700 and above are considered as more financially disciplined thereby reducing the level of credit risk for the lenders

by due dates, avoiding multiple loan/credit card applications within a short span of time, monitoring loans guaranteed/co-signed by you, etc. would help improve credit score. Also fetch and review credit report at regular in-tervals. This will allow you to take corrective mea-sures for improving credit score and help identify clerical errors or incorrect information, if any, in the credit reports and then, re-port to the credit bureaus for correction. A rectified credit report will automati-cally improve credit score and the chances of your personal loan approval.

**Repayment capacity**  
Lenders usually prefer in-dividuals whose total monthly repayment obliga-tions, including the EMI of the proposed loan, are within 50-55% of the monthly income. Those ex-ceeding this threshold usually have lower chances of personal loan approval. As longer tenures lead to lower EMIs, applicants ex-ceeding the 50-55% limit should select longer te-nures to cut monthly EMIs and improve the chances of loan approval. While se-



Lenders usually prefer salaried employees over non-salaried employees because of the higher income certainty associated with those drawing a salary

lecting optimal EMI and loan tenures, applicants must also factor in month-ly contributions towards crucial financial goals. Ig-noring these for higher EMIs may adversely hit long-term financial health.

**Occupation profile**  
Many lenders consider the employment profile of loan applicants while eval-uating loan applications. For example, lenders usually prefer salaried over non-salaried staff because of the higher income cer-tainty associated with the former. Among the sala-ried applicants, those em-ployed with public sector or reputed private sector corporates are usually pre-ferred over others. Many lenders also maintain a list of approved employers for granting loan approvals. Such lenders may reject the loan application of those whose employers or occupation profiles are not included in the list of ap-proved staff/occupation. Among the non-salaried in-dividuals, professionals like doctors and chartered accountants have higher chances of securing loan approvals. With lenders in-creasingly adopting risk-

based pricing methods for setting the interest rates of loan applicants, many lenders are also factoring in the employer/occupation profiles of applicants.

**Job stability**  
Lenders also consider job stability of salaried appli-cants while evaluating the loan applicants. Many lenders also require them to have a total work expe-rience of at least 1 year while a few require longer tenures for availing the loans. Also, some lenders require loan applicants to have worked for a pre-de-termined period in the cur-rent organisation. Thus, in-dividuals planning to apply for a personal loan should try to avoid job switches till loan disbursal.

**Banking relationship**  
Many banks prefer lending to existing customers, es-pecially those having good credit profiles and/or those maintaining significant de-posits or investments with the banks. Some banks al-so offer pre-approved per-sonal loans to existing cus-tomers, at preferential interest rates. Thus, exist-ing customers planning to avail the loan, should first contact the respective bank or NBFC with whom they maintain deposits and/or have availed loans. They can also use the loan features offered by such lenders as a bench-mark for comparing the loan offers provided by other banks and NBFCs. (The writer is Chief Busi-ness Officer of Unsecured Loans, Paisabazaar)

# Luck or design?

## THINKINVESTOR

You must set up an SIP on an equity fund and a recurring deposit for each goal and strive to increase your savings every year; you can then leave the outcome to chance or destiny

Venkatesh Bangaruswamy

We need luck to enjoy the good things in our life. But do you need luck to accumulate wealth too? In this article, we discuss what luck means to different people. We also discuss how to moderate future regret when you suffer from bad luck.

**Chance or destiny?**  
A popular dictionary defines luck as ‘a force that brings good fortune or adversity’. The question is: is this force left to chance or are you destined to fail in some endeavours and succeed in others? Importantly, how relevant is this for your personal finance? You save from your post-tax monthly income. Your savings must be channelled effectively to accumulate wealth. This wealth is required to achieve life goals such as buying a house, funding child's college education, and retiring comfortably. There is uncertainty in achieving these goals. Why? For one, your investments may not earn the return required to accumulate enough wealth to achieve a goal. For another, you may have accumulated the target wealth, but the goal could become expensive. For instance, you believe you will need 10 crore to buy your dream house in 8 years. But what if housing inflation 8 years hence is higher than what you expected? Despite your investments earning the desired return, you could fail to achieve the goal.

**Beliefs matter**  
Of course, not all individuals fail to achieve their goals. And not all the goals you pursue are likely to fail. So, what differentiates the ones that you succeed from the ones you fail? Luck or some other factor? The answer depends on what your beliefs are. Individuals who believe in astrology will likely attribute good (bad) fortune to good (bad) period in their natal horoscope. Others may believe it is God's will, and some others may simply blame fate. Depending on what your beliefs are, you can choose to take actions to improve luck (destiny?). For instance, doing what your trusted astrologer tells you and praying hard.

**Conclusion**  
Whatever your belief systems are, you are likely to have your share of good and bad luck during your lifetime. The best you can do to moderate future regret (because of bad luck) from harming your financial well-being is to have a disciplined approach to investing. You must set up an SIP on an equity fund and a recurring deposit for each goal and strive to increase your savings every year. You can then leave the outcome to chance (destiny). (The author offers training program for individuals to manage their personal investments

## Bank Fixed Deposit Rates

Bank Name	Interest Rates (%)			
	Highest Slab	1-year Tenure	3-year Tenure	5-year Tenure
Small Finance Banks				
AU Small Finance Bank	8.00	6.50	7.50	7.25
Equitas Small Finance Bank	8.50	8.20	8.00	7.25
ESAF Small Finance Bank	8.25	6.00	6.75	6.25
Jana Small Finance Bank	8.50	8.50	7.25	7.25
Northeast Small Finance Bank	8.50	7.75	8.00	6.25
Suryoday Small Finance Bank	8.65	6.85	8.60	8.25
Ujjivan Small Finance Bank	8.50	8.25	7.20	7.20
Unity Small Finance Bank	9.00	7.85	8.15	8.15
Utkarsh Small Finance Bank	8.50	8.00	8.50	7.50
Private Sector Banks				
Axis Bank	7.20	6.70	7.10	7.00
Bandhan Bank	7.85	7.85	7.25	5.85
City Union Bank	7.00	6.75	6.50	6.25
CSB Bank	7.75	5.00	5.75	5.75
DBS Bank	7.50	7.00	6.50	6.50
DCB Bank	8.00	7.15	7.60	7.40
Federal Bank	7.40	6.80	7.00	6.60
HDFC Bank	7.25	6.60	7.00	7.00
ICICI Bank	7.20	6.70	7.00	7.00
IDFC First Bank	8.00	6.50	7.25	7.00
Indusind Bank	7.75	7.75	7.25	7.25

Bank Name	Interest Rates (%)			
	Highest Slab	1-year Tenure	3-year Tenure	5-year Tenure
Public Sector Banks				
Jammu & Kashmir Bank	7.05	7.05	6.50	6.50
Karur Vysya Bank	7.50	7.00	7.00	7.00
Kotak Mahindra Bank	7.40	7.10	7.00	6.20
Nainital Bank	7.05	6.70	6.25	5.75
RBL Bank	8.10	7.50	7.50	7.10
SBM Bank India	8.25	7.10	7.65	7.05
South Indian Bank	7.40	6.70	6.70	6.00
Tamilnad Mercantile Bank	7.50	7.00	6.50	6.50
YES Bank	7.75	7.25	7.25	7.25
Public Sector Banks				
Bank of Baroda	7.25	6.85	7.25	6.50
Bank of India	7.25	6.80	6.50	6.00
Bank of Maharashtra	6.50	6.50	5.75	5.75
Canara Bank	7.25	6.85	6.80	6.70
Central Bank of India	7.25	6.75	6.50	6.25
Indian Bank	7.25	6.10	6.25	6.25
Indian Overseas Bank	7.30	6.90	6.50	6.50
Punjab National Bank	7.25	6.75	7.00	6.50
Punjab & Sind Bank	7.25	6.20	6.00	6.00
State Bank of India	7.10	6.80	6.75	6.50
Union Bank of India	7.25	6.75	6.50	6.50

## Home Loan Interest Rates

Name of Lender	Loan Amount (Rs.)		
	Upto 30 lakh	Above 30 lakh & upto 75 lakh	Above 75 lakh
(In %)			
Public Sector Banks			
State Bank of India	8.50-9.85	8.50-9.85	8.50-9.85
Bank of Baroda	8.40-10.65	8.40-10.65	8.40-10.90
Union Bank of India	8.35-10.75	8.35-10.90	8.35-10.90
Punjab National Bank	8.45-10.25	8.40-10.15	8.40-10.15
Bank of India	8.40-10.85	8.40-10.85	8.40-10.85
Canara Bank	8.50-11.25	8.45-11.25	8.40-11.15
UCO Bank	8.45-10.30	8.45-10.30	8.45-10.30
Bank of Maharashtra	8.35-11.15	8.35-11.15	8.35-11.15
Punjab and Sind Bank*	8.50-10.00	8.50-10.00	8.50-10.00
Indian Overseas Bank	8.40-10.60	8.40-10.60	8.40-10.60
Central Bank of India	8.45-9.80	8.45-9.80	8.45-9.80
Private Sector Banks			
Kotak Mahindra Bank	8.70*	8.70*	8.70*
ICICI Bank	8.75*	8.75*	8.75*
Axis Bank	8.75-13.30	8.75-13.30	8.75-9.65
HSBC Bank	8.45*	8.45*	8.45*
South Indian Bank	9.84-11.24	9.84-11.04	9.84-11.69
Karur Vysya Bank	9.00-11.05	9.00-11.05	9.00-11.05

Name of Lender	Loan Amount (Rs.)		
	Upto 30 lakh	Above 30 lakh & upto 75 lakh	Above 75 lakh
(In %)			
Public Sector Banks			
Karnataka Bank	8.50-10.62	8.50-10.62	8.50-10.62
Federal Bank	8.80*	8.80*	8.80*
Dhanlaxmi Bank	9.35-10.50	9.35-10.50	9.35-10.50
Tamilnad Mercantile Bank	8.60-9.95	8.60-9.95	8.60-9.95
Bandhan Bank	9.16-15.00	9.16-13.33	9.16-13.33
RBL Bank	8.90*	8.90*	8.90*
CSB Bank	10.73-12.58	10.73-12.58	10.73-12.58
HDFC Bank	9.40*	9.40*	9.40*
City Union Bank	8.25-9.50	8.50-10.00	8.75-10.50
Housing Finance Companies (HFCs)			
LIC Housing Finance	8.35-10.35	8.35-10.55	8.35-10.75
Bajaj Housing Finance	8.50*	8.50*	8.50*
Tata Capital	8.75*	8.75*	8.75*
PNB Housing Finance	8.50-14.50	8.50-14.50	8.50-11.45
GIC Housing Finance	8.80*	8.80*	8.80*
SMFG India Home Finance	10.00*	10.00*	10.00*
Aditya Birla Capital	8.60*	8.60*	8.60*
ICICI Home Finance	9.20*	9.20*	9.20*
Godrej Housing Finance	8.55*	8.55*	8.55*
*Onwards Rates as on April 24 Source:Paisabazaar.com			



MOSCOW

Russia threatens West with severe response if its assets are touched



REUTERS

Russian officials threatened the West on Sunday with a “severe” response in the event that frozen Russian assets are confiscated, promising “endless” legal challenges. Russian Foreign Ministry spokesperson said Russia would never cede territories seized from Ukraine in exchange for the return of frozen assets. **REUTERS**

JERUSALEM

Yemen’s Houthi rebels claim downing U.S. Reaper drone



GETTY IMAGES

Yemen’s Houthi rebels on Saturday claimed shooting down another of the U.S. military’s MQ-9 Reaper drones, airing footage of parts that corresponded to known pieces of the unmanned aircraft. A U.S. Defence Department spokesperson, acknowledged on Saturday that “a U.S. Air Force MQ-9 drone crashed in Yemen”. **AP**

BANGKOK

Thai King taps former energy official Pichai as Finance Minister



Thailand’s King has approved former corporate energy executive and bourse chair Pichai Chunhavajira as Finance Minister, taking over the role from Prime Minister Srettha Thavasin, the official Royal Gazette said on Sunday. Mr. Pichai, 75, who has been Mr. Srettha’s adviser, was the chair of the board of Bangchak Corp. **REUTERS**

MANILA

Schools closed, warnings issued as Asia swelters in extreme heatwave



AFP

South and Southeast Asia braced for more extreme heat on Sunday as authorities across the region issued health warnings and residents fled to parks and air-conditioned malls for relief. A wave of exceptionally hot weather has sent the mercury as high as 45 degrees Celsius, forcing schools to tell students to stay home. **AFP**

Only U.S. can halt Israel’s attack on Rafah, says Abbas

Israel, which has threatened for weeks to launch an all-out assault on the neighbourhood saying its goal is to destroy Hamas’s remaining battalions there, stepped up air strikes on Rafah last week

**Reuters**  
RIYADH

Palestinian President Mahmoud Abbas said on Sunday only the United States could stop Israel attacking the border city of Rafah in Gaza, adding that the assault, which he expects within days, could force much of the Palestinian population to flee the enclave.

“We call on the United States of America to ask Israel to not carry on the Rafah attack. America is the only country able to prevent Israel from committing this crime,” Mr. Abbas told a special meeting of the World Economic Forum in the Saudi capital



**Desperate plea:** Palestinian President Mahmoud Abbas attends the World Economic Forum in Riyadh, Saudi Arabia on Sunday. **REUTERS**

Riyadh.

Israel, which has threatened for weeks to launch an all-out assault on the neighbourhood saying its goal is to destroy Hamas’s remaining battalions there, stepped up air strikes on Rafah last week.

Western countries, including Israel’s closest ally the United States, have pleaded with it to hold back from attacking the southern city, which abuts the Egyptian border and is sheltering more than a million Palestinians who fled

Israel’s seven-month long assault on much of the rest of Gaza.

“What will happen in the coming few days is what Israel will do with attacking Rafah because all the Palestinians from Gaza are gathered there,” Mr. Abbas said, adding that only a “small strike” on Rafah would force the Palestinian population to flee the Gaza strip.

Mr. Abbas reiterated that he rejects the displacement of Palestinians into Jordan and Egypt and said he is concerned that once Israel completes its operations in Gaza, it will then attempt to force the Palestinian population out of the West Bank and into Jordan.

Hezbollah says it fired missiles at Israel

**Agence France-Presse**  
BEIRUT

Lebanon’s Iran-backed Hezbollah movement said on Saturday it had targeted northern Israel with drones and guided missiles after cross-border Israeli strikes killed three people, including two of its members.

A statement from the group said it “launched a complex attack using explosive drones and guided missiles on the headquarters of the Al Manara military command and a gathering of forces from the 51st Battalion of the Golani Brigade”. The Israeli Army said its Iron Dome air-defence system “successfully intercepted a suspicious aerial target that crossed from Lebanon into the area of Manara in Israel”.

Hamas says it will respond to Gaza truce plan today

**Agence France-Presse**  
GAZA

A senior Hamas official said on Sunday that the group would deliver its response to Israel’s latest counterproposal for a Gaza ceasefire on Monday in Egypt.

“A Hamas delegation headed by Khalil al-Hayya will arrive in Egypt tomorrow... and deliver the movement’s response” to the Israeli proposal during a meeting with Egyptian intelligence officials, said the official who declined to be named.

Mediator Egypt had sent its own delegation to Israel this week to jump-start stalled negotiations even as fighting in Gaza rages.

U.S. news website *Axios*, citing two Israeli officials, reported that Israel’s latest proposal includes a willing-



Relatives and supporters of hostages taken captive by Palestinian militants protesting for their release, in Tel Aviv. **AFP**

ness to discuss the “restoration of sustainable calm” in Gaza after hostages are released.

“Hamas is open to discussing the new proposal positively,” another Hamas source close to the negotiations said. The source added that the group is “keen to reach an agreement that guarantees a permanent ceasefire, the free return of displaced people, an ac-

ceptable deal for (prisoner) exchange and ensuring an end to the (Gaza) siege”.

Thousands of Israeli protesters meanwhile have stepped up pressure on Prime Minister Benjamin Netanyahu to strike a deal that would see the remaining hostages freed.

The Israeli army says 129 hostages are still held captive in Gaza, including 34 it says are dead.

Dubai plans to build ‘world’s largest’ airport

**Agence France-Presse**  
DUBAI

Dubai announced on Sunday that work had begun on a new terminal at Al Maktoum International Airport, which the Gulf emirate’s ruler said will become “the world’s largest” at a cost of almost \$35 billion.

“We approved the designs for the new passenger terminal at Al Maktoum International Airport, and (are) commencing construction of the building at a cost of AED 128 billion (\$34.85 billion),” Sheikh Mohammed bin Rashid Al

Maktoum, the ruler of Dubai and Prime Minister of the United Arab Emirates, said on X.

Once fully operational, the airport will “handle a passenger capacity of 260 million annually”, the government said in a statement.

Mr. Sheikh Mohammed said it will have “the world’s largest capacity” and be “five times the size of the current Dubai International Airport”, which is one of the world’s busiest air hubs. Dubai International Airport has a capacity of up to 120 million passengers annually.

Pakistan’s Foreign Minister Ishaq Dar appointed as Deputy Prime Minister

**Press Trust of India**  
ISLAMABAD

In a surprise move, Pakistan’s Foreign Minister Ishaq Dar was on Sunday appointed as the country’s Deputy Prime Minister. Mr. Dar, 73, a chartered accountant and a veteran politician, belongs to Prime Minister Shehbaz Sharif’s Pakistan Muslim League-Nawaz (PML-N) party.

According to a notification issued by the Cabinet Division, the appointment was made by Prime Minister Sharif “with immediate



Ishaq Dar

effect and until further orders”.

The announcement was made when both Prime Minister Sharif and Foreign Minister Dar were away in Saudi Arabia to attend a

World Economic Forum’s moot. It was clear what specific responsibilities Mr. Dar would perform as Deputy Prime Minister as traditionally, all powers are concentrated in the Prime Minister, who is the head of the government.

He has served as Finance Minister in two previous governments.

**Finance expert**

Despite being the party’s go-to finance expert for decades, he was surprisingly made the Foreign Minister when Prime Minister Sharif shaped his Cabinet in

March.

It is not the first time a Deputy Prime Minister has been appointed. Chaudhry Parvez Elahi served as Deputy Prime Minister during the tenure of the Pakistan Peoples Party (PPP) from June 25, 2012, to June 29, 2013. His role at that time was mostly symbolic as he was rewarded by then-President Asif Ali Zardari for supporting the PPP government.

Mr. Elahi is currently president of Pakistan Tehreek-e-Insaf (PTI) and is in jail due to allegations of corruption.

Russian forces take over village near Donetsk

**Reuters**  
MOSCOW

Russian forces have taken over the village of Novobakhmutivka in Ukraine’s Donetsk region, close to Ocheretyne, which has become a focal point of fighting in recent days, the *Interfax* news agency cited Russia’s Defence Ministry as saying.

Russian forces also repelled a series of Ukrainian counter-attacks near Chasiv Yar, the Ministry said, another key point in the region where the sides have clashed repeatedly.

Russian drones early on

Sunday struck the Black Sea city of Mykolaiv, setting a hotel ablaze and damaging energy infrastructure, Ukrainian officials said, while the Army chief warned of a worsening situation as his forces wait for much-needed arms from a huge U.S. aid package cleared recently to reach the front lines.

Russian state agency RIA reported that the strike on Mykolaiv targeted a shipyard where naval drones are assembled, as well as a hotel housing “English-speaking mercenaries” who have fought for Kyiv.

Sport

Sahal’s strike puts Bagan in final

ISL

**Amitabha Das Sharma**  
KOLKATA

‘Super Sub’ Sahal Abdul Samad turned superhero for the 62,000-strong home fans by scoring Mohun Bagan Super Giants’ match-winner in injury time at the Salt Lake Stadium on Sunday.

The League Shield winner remained in the hunt for a double as it reached the final of ISL-10 with a 2-0 win over Odisha FC in the second leg of semifinal 1. The Kolkata giant won 3-2 on aggregate.

Bagan will meet the winner of the other semifinal between Mumbai City FC and FC Goa in the summit clash here on May 4.

Needing to win by a



**The moment:** Super sub Sahal scores the decisive goal. **ISL MEDIA**

two-goal margin, Bagan found the lead in the 22nd minute when Jason Cummings slotted home a rebound after Odisha goalkeeper Amrinder Singh had blocked Dimitri Petratos’ powerful shot.

Though Odisha, which won the opening fixture

2-1, made several attempts to find the equaliser and maintain its advantage, it failed in its bid as the Bagan defence kept a tight vigil and thwarted its efforts.

Odisha’s best chance came midway through the second half when Isak Ralte almost put the ball in

before Bagan defender Hector Yuste cleared from the line.

**Twist to the tale**

As the match looked headed for extra-time with the teams tied 2-2 on aggregate, Manvir Singh made a searing run through the left and fired a cross that Amrinder failed to clear.

The ball rebounded off the Odisha goalkeeper, hit Sahal’s head and moved towards the goal.

The Bagan midfielder, who replaced Anirudh Thapa in the 72nd minute, rushed and used his body to guide the ball into the target much to the delight of the faithful.

**The result:** Mohun Bagan Super Giant 2 (Cummings 22, Sahal 90+3) bt Odisha FC 0 (*MBSG won 3-2 on aggregate*).

India women claims 4x400m crown



**Golden glow:** The Indian team won the women’s 4x400m relay.

**Sports Bureau**

India won the women’s 4x400m gold on the concluding night of the 21st Asian under-20 athletics championships in Dubai on Saturday.

The team, comprising Anushka Kumbhar, Kanista Teena, Sai Sangeetha Doldla and Sandramol Sabu, clocked 3:41.50s.

The Indian 4x400m men’s relay team of P. Abiram, Navpreet Singh, Nikhil Dhake, Aman Chaud-

hary clocked 3:09.36 for the silver while the 4x100m men’s relay team won bronze in a new junior national record time of 40.01s.

The Indian women’s 4x100m relay team also finished third but was later disqualified for a baton exchange. In men’s long jump, Mohammed Atta Sajid won bronze.

India finished third in the table with 29 medals (seven gold, 11 silver, 11 bronze).

City down Forest, keep pressure on Gunners

**Agence France-Presse**  
NOTTINGHAM

Manchester City overcame Nottingham Forest 2-0 on Sunday to go within one point of Premier League leader Arsenal and keep the destiny of the title race in its own hands.

Mikel Arteta’s team beat Tottenham 3-2, briefly moving four points clear of City. But the champion saw off a spirited Forest with goals from Josko Gvardiol and Erling Haaland.

**The results: Premier League:**

Aston Villa 2 (Cucurella 4-og, Rogers 42) drew with Chelsea 2 (Madueke 62, Gallagher 81); Everton 1 (Gueye 60) bt Brentford 0; Bournemouth 3 (Senesi 13, Unal 52, Kluivert 87) bt Brighton 0; Tottenham 2 (Romero 64, Son 87-pen) lost to Arsenal 3



Haaland. **REUTERS**

(Hojbjerg 15-og, Saka 27, Havertz 38); Nottingham Forest 0 lost to Manchester City 2 (Gvardiol 32, Haaland 71). **Series A:** Inter Milan 2 (Calhanoglu 56, 60-pen) bt Torino 0; Lazio 1 (Zaccagni 72) bt Verona 0; Atalanta 2 (Pasalic 42-pen, Lookman 51) bt Empoli 0; Napoli 2 (Olivera 64, Osimhen 84-pen) drew with Roma 2 (Dybala 59-pen, Abraham 88). **LaLiga:** Atletico Madrid 3 (De Paul 15, Correa 52, Simon 80-og) bt Athletic Bilbao 1 (Williams 45).







INBRIEF



Velavan wins Batch Open Challenger Tour squash

India's S. Velavan won the \$12,000 Batch Open Challenger Tour squash in Paris, beating France's Melvil Scianimanico 11-6, 11-9, 11-6 in the final.

Afridi bowls Pakistan to series-levelling win over NZ

Shaheen Shah Afridi (four for 30) led Pakistan to a series-levelling nine-run win over New Zealand in the fifth and final T20I in Lahore on Saturday.

**The scores:** Pakistan 178/5 in 20 overs (Babar Azam 69, Fakhar Zaman 43) bt New Zealand 169 in 19.2 overs (T. Seifert 52, Shaheen Shah Afridi 4/30).

Maheswari wins Olympic quota place in women's skeet

Maheshwari Chauhan won the Olympic quota with a silver in women's skeet in the Shotgun Olympic qualification championship in Doha on Sunday. It was the 21st Olympic quota for India.

FIDE invites bids for hosting World championship match

FIDE has opened the bidding procedure for the World Championship match between Ding and Gukesh, provisionally scheduled between Nov. 20 and Dec. 15. According to its website, the minimum total budget for the event is \$8.5 million which includes a minimum prize fund of \$2.5 million and a FIDE fee of \$1 million.

ENGAGEMENTS

**Basketball:** Rising Star BC State-level men's & women's tournament, Venkatanarayana ground, T. Nagar, 4.15 p.m.

**Cricknet:** TNCA first division league, final, Alwarpet vs Jolly Rovers, day one, SSN College, 9.30 a.m.; GRCA u-16 tournament, Reddy's Sumangali 'B', Santhosapuram, 8 a.m. & 1 p.m.



**Terrific trio:** The troika of Tarundeep, Dhiraj, and Pravin celebrate their success. X@INDIA\_ARCHERY

Indian men win recurve gold

Tarundeep, Dhiraj, and Pravin stun Korea to take the honours in a WC stage after 14 years

ARCHERY WC

Sports Bureau

The Indian recurve men's team, comprising Tarundeep Rai, B. Dhiraj and Pravin Jadhav, upset top-ranked Korea for the first time ever to win the gold medal, while Deepika Kumari, returning to a global event after her motherhood in December 2022, took an individual silver in the Archery World Cup Stage-1 in Shanghai on Sunday.

Tarundeep, Dhiraj and Pravin defeated the Korea's World and Asian Games champion team consisting of Lee Wooseok and Olympic champions Kim Je Deok and Kim Woojin 5-1 (57-57, 57-55, 55-53) in the final to help India win the men's team event in a World Cup stage after 14 years.

The achievement will boost the trio's confidence ahead of the last Olympic qualifier in Antalya in June.

It will also enhance India's ranking points, placing it in a stronger position to qualify through the world rankings in case the team is not able to make it to Paris through the qualifier.

The Olympic-qualified Dhiraj, who combined with Ankita Bhakat to bag the mixed team bronze by beating Mexico (Matias Grande, Alejandra Valencia) 6-0 (35-31, 38-35, 39-37), said, "We will win more medals and get stronger for the Olympics."

Deepika, who got past Korean Jeon Hunyong 6-4 in quarterfinals, outclassed another Korean, debutant Nam Suhyeon, 6-0 (29-28, 29-27, 28-26) in the semifinals before falling to Lim Sihyeon of the same country 6-0 (27-26, 29-27, 28-27) in the title clash.

Shooting without the assistance of a coach after India was penalised for a goof-up, Deepika shot a seven in the first set and an eight in the second to slip in the contest.

Rovers meet Alwarpet in I div. final from today

Sports Bureau  
CHENNAI

The three-day final of the TNCA first division league, for the Raja of Palayampati Shield, will be played between Alwarpet CC and Jolly Rovers at SSN College from today.

In the semifinals, the former defeated UFCC (T. Nagar) while the latter got the better of Vijay CC.

Summer cricket camp at St. Bede's from May 1

Sports Bureau  
CHENNAI

Chennai St. Bede's Sports Foundation (CSSF) will conduct a summer cricket camp at St. Bede's grounds from May 1 to 31 for boys in the age group of 6 to 19.

Registration forms are available at the St. Bede's grounds. For more details, contact 9840070486, 9841227966.

LIVE TELECAST

▼

**Thomas & Uber Cup:** Sport 18-3 & JioCinema, 7 a.m.

**IPL:** Star Sports 1 (SD & HD) & JioCinema, 7.30 p.m.

**ISL:** (semifinal, second-leg), Sports 18-1 & JioCinema, 7.30 p.m.

**Serie A:** Sports 18-1 & JioCinema, 12.15 a.m. (Tuesday)

**LaLiga:** Sports 18-1 & JioCinema, 12.30 a.m. (Tuesday).

SNAPSHOTS

**India in Uber Cup semifinals**

CHENGDU (CHINA): Isharani Baruah and Anmol Kharb shone bright as the Indian women's team entered the quarterfinals of the Uber Cup badminton with a 4-1 win over Singapore in the second tie of Group A here on Sunday.

India is now second behind China in its group. The two teams will clash on Tuesday to decide the group topper.

**The result: India bt Singapore 4-1** (Ashmita Chaliha lost to Yeo Jia Min 15-21, 18-21; Priya Konjengbam & Shruti Mishra bt Xiao En Heng & Yu Jia Jin 21-15, 21-16; Isharani Baruah bt Insyirah Khan 21-13, 21-16; Simran Singhi & Ritika Thaker bt Lai Yi Ting Elsa & Michelle Zan 21-8, 21-11; Anmol Kharb bt Lee Xin Yi Megan 21-15, 21-13).

**Mwaniki and Kasait run to glory in TCS 10K**

BENGALURU: Kenyan runners Peter Mwaniki (28:15) and Lilian Kasait (30:56) cruised to the international elite men's



**Easily done:** Isharani won in straight games against Insyirah. X@BAI\_MEDIA

and women's titles respectively in the 16th edition of the Tata Consultancy Services World 10K Bengaluru on Sunday.

**The results (top three):**

**Elite men:** 1. Peter Mwaniki (Ken) 28:15, 2. Hillary Chepkwony (Ken) 28:33, 3. Hagos Eyob (Eth) 28:39;

**Best Indian elite men:** 1. Kiran Matre 29:32, 2. Ranjeet Patel 29:35, 3. Dharmendra 29:45.

**Elite women:** 1. Lilian Kasait (Ken) 30:56; 2. Emmaculate Achol (Ken) 31:17; 3. Lemlem Hailu (Eth) 31:23.

**Best Indian elite women:** 1. Sanjivani Jadhav 34:03; 2. Lilli Das 34:13, 3. Preenu Yadav, 34:24.

**Mumbai City ready for Goa challenge**

MUMBAI: Mumbai City FC is set to host FC Goa in the second leg of the ISL 10 semifinal with a one-goal advantage here on Monday. The first leg ended with trailing behind despite being ahead by two goals for the majority of the game, after MCFC scored three goals in seven minutes including additional time.

Neziah claims the feature event

UDHAGAMANDALAM: J.E. Mckeeown-trained Neziah (Hindu Singh up) won the first division of the Mishriff Handicap (1,400m), the feature event of the races held here on Sunday (April. 28). The winner is owned by Mr. Marthand Singh Mahindra, Mr. Joydeep Datta Gupta, M/s. Deciding Factor & Mr. SP. Thirunavukkarasu & Mrs. Rina Mahindra.

**1. UPPER BHAVANI HANDICAP: UGLY TRUTH** (C. Umesh) 1, Autumn Light (S.A. Amit) 2, Daiyomondo (Koshi Kumar) 3 and Rwanda (Surya Prakash) 4. Not run: Fashionista. 1-3/4, 2-1/2 and 3/4. Im, 17.43s. Owners: Mr. Jatin Laxmikant Trivedi & Mr. Nitin Himmatmal Jain. Trainer: Suraj Shaw.

**2. TEOFILO HANDICAP: GAJABO GRFANDE** (S. Imran) 1, Dancing Queen (R.S. Jodha) 2, Presto Power (Koshi Kumar) 3 and Three Of A Kind (B. Dharshan) 4. 5-1/4, shd and 1. Im, 16.43s. Owner: Mr. G.S. Sarath Varun. Trainer: G.S. Parmar.

**3. NILGIRIS COLLECTOR'S CUP: SUMMER SONG** (B. Dharshan) 1, Royal Chivalry (C. Brisson) 2, Aarini (Hindu Singh) 3 and Everwin (R.S. Jodha) 4. 5-3/4, 5-1/4 and 1/2. Im, 16.54s. Owners: Mr. S. Ganapathy, Mr. Shanker Narayanan S. M/s. Hallmark Racing & Equine Services rep. by Mr. Bharat V. Epur, Mr. S. Naveen Chandra, Mr. Wayne Beck, Mr. Rangadham Ayyadevara, Mr. V.C. Narasimha Reddy & Mr. Chengappa M K & Mr. Suresh N & Mr. Chathapuram Varadarajan Ravin Prakash C.S. Trainer: Mandanna.

**4. MISHRIFF HANDICAP (DIV. I): NEZIAH** (Hindu Singh) 1, Pink Jasmine (Ashhad Asbar) 2, Royal Icon (M.S. Deora) and Priceless Ruler (Farid Ansari) 4. 3-1/4, nk and shd. Im, 26.98s. Owners: Mr. Marthand Singh Mahindra, Mr. Joydeep Datta Gupta, M/s. Deciding Factor & Mr. SP. Thirunavukkarasu & Mrs. Rina Mahindra. Trainer: J.E. Mckeeown.

**5. MISHRIFF HANDICAP (DIV. II): SUPREME GRANDEUR** (Farid Ansari) 1, Ruling Star (S.A. Amit) 2, Speculation (Hindu Singh) 3 and Rays Of Sun (Surya Prakash) 4. 1-1/2, snk and 3-1/4. Im, 26.72s. Owner: Mr. M.A.M. Ramswamy Chettiar of Chettinad Charitable Trust. Trainer: R. Foley.

**6. RAHY'S SERENADE HANDICAP (DIV. I): DARK SON** (C. Brisson) 1, Sensibility (M.S. Deora) 2, Choice (Hindu Singh) 3 and Key To The Mint (S. Imran) 4. 3, Hd and 7-1/4. Im, 15.18s. Owner: Mr. M.A.M. Ramaswamy Chettiar of Chettinad Charitable Trust. Trainer: Sebastian.

**7. RAHY'S SERENADE HANDICAP (DIV. II): BRILLIANT LADY** (Hindu Singh) 1, Windsor Walk (Koshi Kumar) 2, Danny's Girl (L.A. Rozario) 3 and Rubert (A.S. Peter) 4. 2-1/2, 3 and 1. Im, 15.34s. Owners: Mr. Teja Gollapudi, Mr. Hatim A Lakdawala, Mr. Aditya Prakash Apte, Mr. Anil Saraf, Mr. Deepesh Narredu. Trainer: D. Narredu.

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M CH-CHE



# I firmly believe that you are served what you can handle: Valerie Adams

The legendary shot putter had words of advice for Neeraj Chopra — ‘India was not known to produce champions in javelin, but he changed all that. He has grown the sport so very well in India. He has the potential to win another gold, as long as he sticks to his plan’



SUDHAKARA JAIN

## INTERVIEW

### Valerie Adams

Ashwin Achal  
BENGALURU

Valerie Adams took great offence to being asked if she squats around 120 kg. “The guys assume I squat 120 kg. That is less than what I bench. I bench 160, squat 240, clean 140. All in kg, not pounds!” Adams, the TCS World 10K Bengaluru 2024 event ambassador, said. Towering over the room at 6’4” and fit as a fiddle, it is tough to argue with Adams’ claims of strength. There is also no disputing the fact that at her peak, the New Zealand shot putter was an unstoppable force. A four-time World champion, four-time World Indoor champion, two-time Olympic winner and three-time Commonwealth Games champion, Valerie has done it all. In a media interaction, the now retired 39-year-old spoke about her incredible career, the scourge of doping in track and field, and much more. *Excerpts:*

**Q: Tell us about the start of your shot put journey.**

A: The start of my journey was unique, but quite hard. I was 14 when I took up shot put, and at 15, I lost my mother. The inspiration came when I watched the opening ceremony of the 2000 Sydney Olympics next to the bed of my mother in the hospice. The next day, she passed away in my arms. At that moment, I told myself that I want to carry on in athletics and make my mother proud. In 2001, I won the World Youth Championships, and in 2002, I became the world junior champion. It was an incredible yet tough time.

**You were bullied in school for being very tall...**

It was a tough time. Having lost my mother so young, I had grow up very quickly. I was bullied because I was very tall. I wish I had accepted and embraced my size and my whole

being. It is beautiful to be tall – it has taken me high places. I have a daughter who is likely to be very tall, and I want her to be proud too.

**Your daughter was diagnosed with autism.**

My baby girl is on the autism spectrum. My son has Type 1 diabetes. I’m a single mom, which is not easy. I firmly believe that you are served what you can handle. I’ve been through so much in my life, but I must find a way. It gives me courage to know that my children have all the right support, and that they are doing well.

**Your half-brother Steven Adams plays in the NBA. He is known to be the physically strongest player in the league...**

Steven is 7 feet; he is a big, strong boy. There are video compilations of him pulling off screens in matches, where his opponents bump into him and collapse to the floor. It comes from the amount of work he has put into his fitness. Us Tongan people are strong. But as strong as he is, I can still beat him up. Let’s get that straight! Steven is an NBA veteran now. He has done so much for the sport in New Zealand. There is increased participation in basketball back home because of him.

**You won back-to-back gold medals at the Beijing and London Olympics. Do you have any advice for Neeraj Chopra, who will defend his gold medal at Paris?**

There will be pressure on Chopra from the federation, the country and from himself. He should continue to stay in his lane and shut out as much outside noise as possible. India was not known to produce champions in javelin, but Chopra changed all that. He has grown the sport so very well in India. He has the potential to win another gold, as long as he sticks to his plan. My own dream was to win a third straight gold at Rio, but I finished second. I was very happy with silver, because I had major surgeries in the lead up to Rio. Nobody saw it that way; all they saw was that I did not win gold. That is okay. All I could do was to give it my all.

**The World Athletics governing body now offers prize money to Olympic gold medallists. Is this a good move?**

It is great. This is progress. Track and field athletes do not make a lot of money, unlike cricketers or rugby players. Our sport is taking the lead, and I hope that others will follow.

**But no other sports federation pays prize money at the Olympics...**

Well, then other federations need to work harder to find ways to offer prize money. You cannot punish one sport because other sports cannot make it work. Hopefully this announcement will act as a driving force for other federations to look for sponsors.

**Is enough being done to combat doping in track and field?**

I myself have been impacted by a drug cheat. At London 2012, I won silver,

but it was found later that the gold medallist (Nadzeya Astapchuk) failed a drug test. So I won gold, but she took that winning moment away from me. We are definitely headed in the right direction in terms of combating doping. The testing requirements have been tightened. Doping is a rat race – the testers are forever chasing dopers. Dopers will always try to find the next best thing.

**Should punishments be stricter for dope cheats?**

I believe that if you are caught once, you should be kicked out forever. Once a cheater, always a cheater. Just get out of the sport. Nadzeya, for example, was banned only after three strikes.

**Apart from Tokyo, where you won a bronze despite a life-threatening medical scare, what do you consider your best achievement?**

I would rate the gold at 2008 Beijing

**My baby girl is on the autism spectrum. My son has Type 1 diabetes. I’m a single mom, which is not easy.**

It gives me courage to know that my children have all the right support, and that they are doing well.

highly, only because everything worked perfectly. I was ranked third in the world at the time, and my win was a fairytale.

In my first Olympics, Athens 2004, I had an appendicitis surgery just before the Games. I still turned up and finished ninth.

Over the years, many who placed higher than me have been caught for doping, so now I’m in the fifth spot.

Who knows, there is time still for me to get an Athens medal!





# Anticyclones, hanging even now over India, link warming to heat

The record warming of 2023 has so far not been fully explained since it was much warmer than expected just from the superposition of El Niño on global warming. But the impact of the El Niño during its pre-monsoon demise on the IEJ tends to produce a stronger and more persistent anticyclone and thus longer lasting and intense heat waves

Raghu Murtugudde

The complexities of the ways in which global warming manifests in local weather continue to underscore the need to model globally but predict locally. The waning phase of the strong El Niño of 2023 brings the expected warm temperatures across the globe – while cooler temperatures spread from Pakistan across India to West Bengal during March. This band remained cool throughout 2023 even as record temperatures made relentless headlines.

What do the heat waves have to do with global warming? Global warming also creates unique features locally that modulate heat waves on top of cool background temperatures. Heat waves over India have been of special concern this season because of the general elections. Some persistent circulation patterns have been creating heat waves and this pattern should serve as another focal point for improving predictions.

It was apparent in March that the anticyclonic circulations over the North Indian Ocean were the drivers of unusual rainfall over Odisha. An anticyclone has winds moving in a clockwise direction, with air sinking down in the middle of it. As this air hits the ground, it is compressed and warmed and can create a high pressure heat dome. An anticyclonic circulation could also explain the historic Dubai floods of April 17.

And these anticyclones exist over the North Indian Ocean and the Indian subcontinent even now.

**What links anticyclones to heat?** The persistence of the anticyclones is not unusual in and of itself. During the pre-monsoon season, the upper-level Indian Easterly Jet (IEJ) begins to take shape in the upper atmosphere, at around the 10 degrees N latitude, across the Arabian Sea, peninsular India, and the Bay of Bengal. A strong westerly jet exists to the north around 30 degrees N, and the two together can generate an anticyclonic pattern over the Indian Ocean and the Indian subcontinent.

An easterly jet refers to strong winds coming from the east while westerly jets come from the west. These are natural seasonal features. The westerly jet is pushed north during the monsoon season and the IEJ dominates the Indian subcontinent. During the pre-monsoon season, a strong anticyclone can bring dry and hot weather over many parts of India while a weak anticyclone produces milder weather.

The key question then is whether the anticyclone is strong this year and if that



A man covers his head with cloth to protect himself during a heat wave in Bhubaneswar. BISWARANJAN ROUT

is related to global warming and, thus, the heat waves.

**How are heat waves amplified?** The pre-monsoon season is India's summer and heat waves are to be expected. The focus is always on predicting them accurately and providing early warnings to save lives. The background drivers of the duration, intensity, and frequency of heat waves are helpful to identify the hotspots of heat waves at the timescales relevant to the evolution of the weather and the climate.

The record warming of 2023 has so far not been fully explained since it was much warmer than what we expected just from the superposition of El Niño on global warming. But the impact of the El Niño during its pre-monsoon demise on the IEJ tends to produce a stronger and more persistent anticyclone and thus longer lasting and more intense heat waves.

So, the heat wave season this year is consistent with the warmer temperatures due to the El Niño itself as well as the 'steroids' being added by the unexplained warming of 2023.

This background state of cool seasonal temperatures but a strong and persistent anticyclone is important. It can help the India Meteorological Department ensure predictions are done with accurate background conditions and build the early warnings accordingly.

**Stages of early warnings** Returning to the local manifestation of



Some persistent circulation patterns have been creating heat waves and this pattern should serve as another focal point for improving predictions.

global warming: accurate early-warning systems take a three-step approach called the 'ready-set-go' system, under the so-called 'Subseasonal-to-Seasonal Predictions' project of the World Climate Research Program under the World Meteorological Organisation. India is part of this project, has invested heavily in S2S predictions, and has made impressive progress in improving the accuracy of predictions.

Preparing the system and guiding the National Disaster Management Agency (NDMA) requires this three-step approach to function efficiently and effectively. Considering there are more than 1.2 million polling stations for the general elections this year, the optimal use of resources to prepare for, mitigate, and recover from extreme events requires location-specific information at each step.

The 'ready' step provides a seasonal outlook – where the background state, or the external factors (such as global warming and the El Niño), are used to maximise the accuracy of longer-lead forecasts. The 'ready' step allows the NDMA, its local agencies, and all local governments to ready their disaster

response systems.

The subseasonal predictions refer to the extended range of weeks two to four, which contribute to the 'set' step. Resource allocations and identifying potential hotspots to move resources including personnel ensure disaster-preparedness is *set* to go.

The 'go' step is based on short- (days 1-3) and medium- (days 3-10) range forecasts. At this step, everything hits the road to manage a disaster, including rescue efforts, hydration centres, heat shelters, etc.

**Preparedness and recovery** All evidence suggests India's prediction system and early warning systems continue to improve and the NDMA has worked these details well into its 'ready-set-go' system.

The remaining challenges are to build resilience for the future by better predicting the trajectory of the weather at *every location* over India. This is a significant challenge but budding efforts for predictions at 10-year timescales have shown promise.

The coordination from national to neighbourhood levels and early-warnings from days to a decade are taking shape. Governments, their departments, and the people at large need to be trained and engaged with to make this a sustained success. India's dream of sustained economic development depends on this.

(Raghu Murtugudde is a visiting professor at IIT Bombay and an emeritus professor at the University of Maryland.)

## THE GIST

Anticyclonic circulations were the drivers of unusual rainfall over Odisha. An anticyclone has winds moving in a clockwise direction. An anticyclonic circulation could also explain the historic Dubai floods of April 17

The background drivers of the duration, intensity, and frequency of heat waves are helpful to identify the hotspots of heat waves at the timescales relevant to the evolution of the weather and the climate

The background state of cool seasonal temperatures but strong and persistent anticyclones can help the India Meteorological Department with their predictions and also to build early warnings accordingly

## BIG SHOT



The old sunken town of Pantabangan in Nueva Ecija province, Philippines. Due to a severe drought in the Philippines, a settlement submerged since the 1970s has reemerged. This is the sixth appearance of the 300-year-old ruins, including parts of a church and tombstones, since the construction of a dam. The reservoir's water level has dropped nearly 50 meters below normal as the country faces extreme heat exacerbated by El Niño conditions, leading to official drought declarations in about half of the country's provinces.

GETTY IMAGES

## WHAT IS IT?

# Combustion: a question of fuel

Vasudevan Mukunth

Internal combustion engines are everywhere, yet they are not a common sight. They power most cars and motorcycles by combusting a fossil fuel like petroleum (although these vehicles are slowly being replaced by electric vehicles).

Combustion is a type of chemical reaction called a redox reaction, short for 'reduction-oxidation'.

Here, one substance loses electrons and the other gains them. The losing substance is called the oxidant. (Historically, the oxidant was a substance that provided oxygen atoms in a reaction. Over time chemists generalised the term to include all substances that participated in a chemical reaction the way oxygen did, by donating electrons.) The gaining substance is called the reductant. During combustion, the fuel is the reductant.

All combustion reactions release energy. Sometimes, the heat energy in this release will vaporise the fuel, producing a flame. The combustion reaction also releases a gaseous mix of highly oxidised matter called smoke. Combustion science is the branch of science devoted to studying combustion.

The combustion of fossil fuels in internal combustion engines and industrial processes is an



Combustion is a type of chemical reaction called a redox reaction. CULLAN SMITH/UNSPASH

important cause of global warming. Combustion scientists study the reaction in different ways – including in space – to understand the different ways it can be controlled and the reaction products made cleaner.

**For feedback and suggestions** for 'Science', please write to [science@thehindu.co.in](mailto:science@thehindu.co.in) with the subject 'Daily page'



# Text & Context

THE HINDU

NEWS IN NUMBERS

Share of women candidates in the first two phases of LS polls

8 in percentage Only 235 candidates of the total 2,823 candidates in the first two phases of the Lok Sabha (LS) elections were women, with political activists saying it reflects a deeper issue of gender bias and that talk of women's empowerment rings hollow. PTI

The rise in market valuation of the six most valued firms

1.3 in ₹ lakh crore. The combined market valuation of six of the top-10 most valued firms increased over ₹1 lakh crore last week, with SBI and ICICI Bank emerging as the biggest gainers in line with an overall positive trend in equities. PTI

Amount FPIs pulled out from Indian equities in April

6,304 in ₹ crore. Foreign Portfolio Investors (FPIs) pulled out domestic equities in April on concerns over tweaks in India's tax treaty with Mauritius and sustained rise in U.S. bond yields. PTI

The surge in number of phone users while driving in Delhi

149 in percentage. There has been a major surge of over 100% in prosecutions related to mobile phone usage while driving in Delhi since January 1, as compared to the year-ago period, traffic police data revealed. PTI

Infrastructure projects hit by cost overruns from Oct. to Dec.

448 Infrastructure projects, each entailing an investment of ₹150 crore or above, were hit by cost overrun of more than ₹5.55 lakh crore during the October-December quarter of 2023. PTI

COMPILED BY THE HINDU DATA TEAM

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## The significance of carrier aviation

Why is the success of the INS Vikrant important? Who were involved in the development of DMR-249 steel? Is India on its way to get a 'third' aircraft carrier? Why is it important that the country should have a strong naval presence in the Indian Ocean Region (IOR)?

EXPLAINER

Dinakar Peri

The story so far:

On March 5, both aircraft carriers of the Indian Navy, INS Vikramaditya and INS Vikrant, showcased “twin carrier operations” with MiG-29K fighter jets taking off simultaneously from both and landing cross deck as Defence Minister Rajnath Singh looked on from onboard one of them. This demonstrated an ability that only a handful of nations can boast of. Further one of the carriers, INS Vikrant is indigenously designed and constructed. Commissioned in September 2022, INS Vikrant has been fully operationalised and integrated into the operational cycle in record time. As the two carriers sailed, they were joined by a flotilla of frontline warships of the Indian Navy, a combined tonnage of around 1,40,000 as well as aircraft.

What does INS Vikrant signify?

A carrier is a floating city. The design work on the Indigenous Aircraft Carrier (IAC)-I, later christened Vikrant, began in 1999; however 2005-2006 were probably the most crucial years for the carrier and for India's war shipbuilding. The crucial decision was on the warship grade steel, which till then was procured from Russia. After much brainstorming, it was decided that it would be developed and produced in India, a collaborative effort between the Steel Authority of India, the Defence Research Development Organisation (DRDO) and the Indian Navy. The decision on the development of DMR-249 steel was a commercial decision, Madhu S. Nair, Chairman and Managing Director (CMD), Cochin Shipyard Limited (CSL) said speaking to *The Hindu* shortly after the commissioning of Vikrant. DMR-249 steel is now being used for the construction of all warships in the country.

The construction also ushered in several new processes and spin-offs benefiting the shipbuilding industry at large. For instance, in 2002, 3-D modelling was introduced for the first time in India and a joint team of 200 personnel from the Navy's Warship Design Bureau and CSL began work. The keel of Vikrant was finally laid in 2009, launched into water in 2013 and went through extensive user acceptance trials between August 2021 and July 2022 before its eventual commissioning.

What is the composition of INS Vikrant?

Delays notwithstanding, Vikrant is an engineering marvel. It has a total area in excess of 12,450 m2 which equals to about two and a half hockey fields. The 262m long and 62m wide ship is powered by four General Electric LM2500 engines generating 88 MW of power giving it a maximum speed of 28 Knots and an endurance of 7,500 nautical miles. Built at an overall cost of around ₹20,000 crore and 76% indigenous content, the ship has around 2,200 compartments, for a crew of around 1,600 that include specialised cabins to accommodate women officers and sailors. Vikrant houses two galleys which cater to all onboard, preparing upto 4,500-5,000 meals every day. The galleys start operation at 3 am every morning and continue for almost 20 hours a day, an official said. “It is equipped with state of the art automatic chapati making machines, capable of making 6,000 chapatis per meal, large cooking boilers capable of preparing 4,00 kgs of rice, dal, vegetables and other dishes.” Additionally, in order to cater for



Ready for action: Aircraft carriers INS Vikramaditya and INS Vikrant in formation.

a variety of items on the menu, it is also fitted with combi-steamers, a dosa machine and ovens for preparing, idlis, dosa, breads and other bakery items. Noting that among manufacturing activities, shipbuilding has one of the highest employment multipliers of 6.48, the economic Survey 2022-23 said that Vikrant alone engaged approximately 500 MSMEs, 12,000 employees from ancillary industries, and 2,000 CSL employees.

What are its capabilities?

Vikrant can operate an air wing of 30 aircraft comprising MiG-29K fighter jets, Kamov-31, MH-60R multi-role helicopters, in addition to indigenous Advanced Light Helicopters and Light Combat Aircraft (Navy). It uses the STOBAR (Short Take-Off but Arrested Recovery) method to launch and recover aircraft for which it is equipped with a ski- jump to launch aircraft, and three ‘arresters wires’ for their recovery. About 200 men start the day by preparing the flight deck for flying operations. “First we clean the entire flight deck of any debris or left overs. Simultaneously, the pilots are briefed for the missions in the briefing room,” one official onboard explained. “After all the aircraft are started up, the entire deck vibrates and generates noise in excess of 200 decibels.”

The flight deck has an independent lighting system to assist for bad weather and night operations. Once the aircraft finishes the mission, they are safely vectored back to the ship and guided for a precision landing, the official stated. “The fighters which have a hook under the belly pick up one of the three arresting gear wires on flight deck. The aircraft with a speed of more than 250 kmph is stopped within a distance of just 90m in just 2-3 seconds.” Vikrant has larger deck space and visibly larger hallways compared to previous carriers including Vikramaditya, which is of similar size. India is currently negotiating with France for the purchase of 26 Rafale-M carrier jets as the MiG-29Ks are in short supply while an indigenous twin engine deck-based fighter is currently under

development. Navy Chief Admiral R. Hari Kumar had expressed confidence that they will receive it by 2034 or so. While the present Vikrant was the first carrier built in the country, India has had a long history of operating carriers. The erstwhile 19,500 tonne Vikrant was India's first carrier purchased from the U.K., which arrived in 1961 and played a vital role in the 1971 war. Then came the 28,700 tonne INS Viraat commissioned in 1987, formerly HMS Hermes, also from the U.K. INS Vikramaditya procured from Russia and commissioned in 2013 is India's third carrier.

After Vikrant, what next?

An aircraft carrier is fundamental to command, control and coordination of operations from the sea and to project combat power ashore, over the seas or in the air, Adm Kumar told *The Hindu*, noting that the fragile maritime security situation across the Indian Ocean Region (IOR) and India's stature as the largest resident naval power necessitate a strong and robust Navy. “Aircraft carriers play a pivotal role in this and concurrent availability of two Carrier Battle Groups facilitate credible presence and preparedness on both Western and Eastern seaboard.” The Navy has already moved a case for a second Indigenous Aircraft Carrier (IAC-II), a repeat of a Vikrant-like carrier. The proposal was cleared by the Defence Procurement Board last September and has since been forwarded for approval by the Defence Acquisition Council, expected to be taken up once it meets after the elections.

The IAC-II displacing 45,000 tonnes will see some modifications and newer technologies incorporated in the original design of the Vikrant and will also be manufactured by CSL. It will take around eight to 10 years to build a new carrier, Mr. Nair said recently, as long as the basic design, engines and propulsion are kept intact. The Navy has shelved its earlier plans for a 65,000 tonne carrier given the whole new technology cycle involved and the resultant cost and timelines. The proposed IAC-II has often been

referred to as India's third aircraft carrier. However, that is not entirely right. Design, construction and operationalisation of a carrier takes a long time and the IAC-II, if it comes in time, will be a timely replacement for INS Vikramaditya. Adm Kumar acknowledged this last year. “We are of the view that we will go for a repeat order with improved capabilities and in the meantime we will study whether we need to go for a larger carrier. Till a third aircraft carrier gets ready and is commissioned, the life of INS Vikramaditya may also come to the end of its lifetime. Then we would need to build another carrier,” he said on the sidelines of Aero India 2023. Therefore effectively, for the foreseeable future, the Indian Navy will have only two aircraft carriers in operation while it has long envisioned a force structure around three carriers, two at sea while one is in maintenance. Any delay in decision making could risk India losing its expertise of building and operating carriers, reminiscent of the submarine debacle of the 1980s.

While debate around carriers versus submarines continue, there is a renewed global interest with several countries now going for carriers of varying sizes. The U.S. is fielding new super carriers, and the U.K. has inducted new carriers while France and Russia have announced plans to build new ones. Japan has begun converting its helicopter carriers to operate F-35 fighter jets. Last month, China announced that it is building its fourth aircraft carrier, likely a nuclear-powered super carrier. From commissioning its first carrier, Liaoning, in 2012, launching second carrier Shadong in 2017, third carrier Fujian in 2022 and the fourth to be unveiled soon, China's pace is absolutely unprecedented.

It is not an either/or between carriers and submarines. Each has its merits in naval warfare with profound ability to influence wars. The current global trajectory shows that, the growing carrier targeting missiles and drones notwithstanding, the days of carrier aviation seem to be bright for the foreseeable future.

THE GIST

The design work on the Indigenous Aircraft Carrier (IAC)-I, later christened Vikrant, began in 1999. One of the crucial decisions with respect to Vikrant was on the warship grade steel, which till then was procured from Russia. After much brainstorming, it was decided that it would be developed and produced in India.

Vikrant can operate an air wing of 30 aircraft comprising MiG-29K fighter jets, Kamov-31, MH-60R multi-role helicopters, in addition to indigenous Advanced Light Helicopters and Light Combat Aircraft (Navy).

The Navy has already moved a case for a second Indigenous Aircraft Carrier (IAC-II), a repeat of a Vikrant-like carrier.



FROM THE ARCHIVES

# How the Hindutva project handles caste dynamics

The key question during the 2014 general elections was whether Hindutva will triumph over caste. There are at least three factors, as relevant as ever, clearly nudging politics towards Hindu consolidation

Varghese K. George

With election campaigning in full throttle, the Bharatiya Janata Party has defaulted to using Islamophobic rhetoric for a supposedly united 'Hindu' identity to appeal for votes. In this article, dated March 26, 2014, Varghese K. George analyses how the Sangh has been trying to mould a singular Hindu identity against a constantly otherised Muslim identity.

Of the numerous public appearances by the Bharatiya Janata Party (BJP) prime ministerial candidate Narendra Modi over the last year or so, two have been strikingly inconceivable. Both happened in Kerala, often projected as a politically progressive State. In February 2014, Mr. Modi addressed a meeting of Pulayas, a Dalit community that has been for years a bedrock of support for the Communist parties. In April 2013, Mr. Modi was chief guest at the Sivagiri Mutt, founded by Kerala's legendary social reformer, Sree Narayana Guru who led the backward Ezhava community to social awakening. The Ezhavas too have been largely supporters of the Left. At both the platforms – events separated by more than a year – Mr. Modi made a similar pitch. “Social untouchability may have ended, but political untouchability continues,” he said, referring to the continuing isolation that he faces from various quarters. “The next decade will belong to the Dalits and the backward classes,” he said, emphasising his own lower caste origins, at a rally in Muzaffarpur in Bihar on March 3. That event too was significant as he was sharing the stage with Lok Jansakti Party chief Ram Vilas Paswan, who returned to the saffron fold 12 years after he quit it over the Gujarat riots. And there is more to it. Dalit leader Udit Raj, who has been fashioning himself as the new age Ambedkar, joined the BJP. So did Mr. Ramkripal Yadav, who has for years been a shadow of Rashtriya Janata Dal chief Lalu Prasad Yadav, a champion of backward class politics in Bihar.

The BJP's efforts to overcome caste barriers in its project to create an overarching Hindu identity are showing signs of success, though it is still far from being a pan-Indian phenomenon. “Mr. Modi has broken the stranglehold of caste. The affinity of these Dalits and backward leaders for the BJP is a clear indication of his acceptance among them,” says Mr. Dharmendra Pradhan, BJP general secretary.

**The issue of caste identity**  
Among the several factors that slowed down Hindutva politics in India, caste identity has been prominent. Politically empowered sections of the backward classes and Dalits viewed the Sangh project of a unified Hindu society with suspicion, as its insistence on traditions implied sustenance of the hierarchical social structure that disadvantaged them. One of the most pronounced examples of this was Dr. B.R. Ambedkar, who concluded that Dalit emancipation would not be possible while they remained within the Hindu social order. In turn, Baba Saheb – portrayed with considerable fulmination in Arun Shourie's book, *Worshipping False Gods* –



PTI

has been a villain in the Sangh discourse. But in 2013, an article in the *Organiser*, the mouthpiece of the Rashtriya Swayamsevak Sangh (RSS), portrayed the Dalit icon as someone who contributed to Hindu unity.

The Hindutva project tried a combination of aggressive integration, sometimes accommodating Sanskritising demands from below and constantly working on the fear of an “Other.” But until they hit upon the idea of replacing a mosque in Ayodhya with a temple, all of this could not gather enough strength for the BJP to win a majority in any region of India. But coinciding with the Ayodhya movement was also a great upsurge of backward classes, triggered by the implementation of the Mandal Commission report. Subsequently, caste and religion alternated as the prime moving force of politics, depending on the particularities of the time and place, in parts of northern and western India. The BJP gained power in several States. But except in Gujarat, the debate has not been settled conclusively in favour of Hindutva.

The question, therefore, in this election is whether Hindutva will triumph

over caste. There are at least three factors clearly nudging politics towards Hindu consolidation.

**Debate on Muslim reservation**  
Hindutva politics in Gujarat rode on violent anti-reservation agitations spearheaded by the Akhil Bharatiya Vidyarthi Parishad (ABVP) in the 1980s. Though the agitation was against the reservation for backward classes, the targets were Dalits. Almost immediately after the agitation, Hindutva politics struck roots, co-opting vast sections of the lower castes into its fold, even as a rising portrayal of Muslims as the “other” unified them. But the trajectory in Uttar Pradesh and Bihar that together elect 120 members of Parliament has been different, as strong backward politics suspected the RSS on the question of reservation and found Muslims as allies. Ironical as it is, quota politics is dividing them now. The lower castes see the demand for Muslim quotas as detrimental to their interests. The case for affirmative action for Muslims is strong, no doubt, but the politics over it has played out much to the advantage of the Hindutva project. A social coalition that has been a

bulwark against Hindutva in U.P. and Bihar for the last two decades is showing signs of unravelling. The Dalit participation in the Muzaffarnagar riots in U.P., and the numerous Yadav versus Muslim skirmishes in Bihar over the last two years have strained the solidarity among the poor and the disadvantaged. Lower caste movements that challenged caste structures have also had a streak of Sanskritising aspirations that seek a better place within the Hindu hierarchy. When the image of the “other” is clearer, this streak becomes prominent.

**Willingness to concede leadership**  
The lower caste sympathy towards the Hindutva project has been matched by a willingness among the upper castes to be content under the leadership of the lower. The turning point was the 2005 Assembly election in Bihar, when the BJP-JD(U) alliance sought a mandate, with Mr. Nitish Kumar being declared as the chief ministerial candidate. Only six months prior to that, when the alliance vacillated over projecting him – because the upper caste segments were not comfortable with the idea of a backward caste CM – it could not win and there was no clear majority for any formation. In 2007, the upper castes voted for Dalit leader Ms. Mayawati in U.P. who won a clear majority, the first for any since the Ayodhya movement. In 2010, the rainbow caste coalition voted for Mr. Nitish Kumar again; in 2012, another variant of the coalition voted for backward caste leader Mr. Akhilesh Yadav in U.P.

This change in the upper caste attitude can dramatically turn round the fortunes of the BJP. The BJP has been responsive to the leadership ambitions of the backward classes and Dalits, but the upper caste support to leaders such as Mr. Kalyan Singh and Ms. Uma Bharti has been tentative. “We have the so-called backward classes and lower castes standing up and wanting to be counted as Hindus. Sangh has empowered them. Even the communist movements could not accommodate these sections of the society in their leadership,” says Mr. Ram Madhav, senior RSS leader. “In 1998, the BJP had 58 MPs who were SCs and STs, possibly the highest for any party ever as a proportion of its strength,” he says. With Mr. Modi at the helm and the change in upper caste attitudes, the Sangh's efforts have got a major fillip.

**Media-propelled popularity**  
A third factor that has developed over the last decade is the dramatic popularity achieved by several lower caste gurus, aided by the visual media. To cite two examples, both Swami Ramdev, who was born a Yadav in Haryana and Mata Amritanandamayi, born in a fisherman's community in Kerala, have attained such a huge following that their caste origins have been eclipsed. TV evangelism, as opposed to scriptural Hinduism controlled by priests, has enrolled a large section of poorer and lower caste people into thinking as Hindus. This may be a rerun of how TV serial “Ramayan” contributed to the Ayodhya movement; and lower caste Hindu gurus are not unprecedented. What makes it all extremely potent is the context of a certain level of economic prosperity among the lower castes, media penetration and the Sangh propaganda. The terms of engagement between the state and the poor, between the upper and the lower castes, and between Hindus and Muslims could change further in the emerging scenario. “Lalu and Mulayam had managed to command backward castes support with a promise of share in power. Mr. Modi's politics for backwards and Dalits is not based on doles and welfare schemes, but overall development,” says Mr. Pradhan.

## THE DAILY QUIZ

From April 28, the biennial international badminton championships for the prestigious Thomas & Uber Cup starts at Chengdu. Here is a quiz on these two events

Soorya Prakash. N

- QUESTION 1**  
Which country has won the Thomas Cup the most times?
- QUESTION 2**  
Which is the only country to have participated in the final stages of the Thomas cup in all 32 times? It also happens to be the only European/non-Asian country to have won the Thomas Cup?
- QUESTION 3**  
India, the defending

- Champion of the Thomas Cup, has hosted the Cup only once. When and where?
- QUESTION 4**  
Which country has won the Uber Cup the most times?
- QUESTION 5**  
Which is the only non-Asian country to have won the Uber Cup so far?
- QUESTION 6**  
How many times has India qualified for the semi-finals in the Uber Cup?



**Visual question:** Identify this player who won all his six matches in the 2022 Thomas & Uber Cup. AFP

- Questions and Answers to the April 26 edition of the daily quiz:** 1. Some students got together in the University of Munich to form this organisation to actively resist Hitler's government. **Ans: The White Rose**
2. In 1962, at Rangoon University, the military regime killed more than 100 students for protesting against this issue. **Ans: The new military regime of General Ne Win, Burma (now Myanmar)**
3. The rhyming chant used by the students at the Athens Polytechnic in 1973 against the Greek military junta. **Ans: Bread-Education-Liberty!**
4. In 1998, in this incident, Indonesian soldiers opened fire on student protestors killing four, which led to this Indonesian president's resignation. **Ans: Trisakti shootings; President Suharto**
5. In 2015, this movement started in South African universities against the increase in student fees. **Ans: #FeesMustFall**
6. In 2014, students of Jadavpur University, Kolkata started this movement against sexual violence on campus. **Ans: The Hok Kolorob Movement**
- Visual: This was a rally of this movement. **Ans: Anti-Hindi agitation**
- Early Birds:** K.N. Viswanathan| Rajmohan. V



## KNOW YOUR ENGLISH

She looked as neat as a pin yesterday

They were rambling about in the city when I met them. They looked exhausted but happy

S. Upendran

- “Did you and Sridhar go for breakfast?”  
“We couldn’t. He had some work. So, we went out for dinner, instead. Saw his new apartment. It’s amazing!”  
“And being a fussy individual, he makes sure the place stays neat as a pin.”  
“Neat as a pin? Does it mean that everything is in order?”  
“That’s right! It’s an expression frequently used in American English to mean clean and tidy. Here’s an example. Look at the mess you’ve made in the kitchen. I’ll give you an hour to make sure that it’s neat as a pin again.”  
“Sridhar is very well organised. Even his bookshelves were neat as a pin.”  
“That sounds like Sridhar, all right! It’s also possible to say ‘as neat as a new pin’. Another expression that is sometimes used is ‘clean as a new pin’. Rahul spent a couple of hours cleaning his old car. When he’d finished, it was as clean or neat as a new pin.”  
“The two girls took time getting dressed for the event. When they emerged from their room, they were both clean as a new pin. Do you know what the origin of the expression is?”  
“There’s a question mark about that! Nobody is really sure about the origin. Some people believe that the pin in the expression refers to a safety pin.”  
“That makes sense! A new safety pin looks really nice! It’s shiny and ....”  
“True, but many others believe that the pin refers to the fancy ornamental hairpin that women used to wear to keep their hair in place.”  
“I see. Are you planning to take a break and go somewhere during the summer?”  
“I most certainly do! Plan to take a week off during May and spend some time in my village.”  
“Your village? What will you do there? Won’t you get bored?”  
“Of course, not! I always find it relaxing. Sleep a lot, eat great food, ramble in the fields, play...”  
“Ramble in the fields? Doesn’t ramble mean to talk in a confused way? You keep jumping from one topic to another and the listener has no clue as to what it is you’re trying to say.”  
“Yes, you’re right! That is one of the meanings of the word ramble. You can ramble in your speech. The Vice Chancellor rambled for half an hour and put everyone to sleep.”  
“I enjoy talking to Sujatha because unlike her brother, she doesn’t ramble.”  
“You’re right! The word ‘ramble’, however, can be used to refer to one’s style of walking as well. When you ramble in the countryside, you walk for pleasure. You walk around aimlessly for a long time without having a destination in mind.”  
“In other words, you’re walking for pleasure. You’re enjoying the outdoors.”  
“I guess you could say that. Here’s an example. We spent a couple of hours rambling through the woods.”  
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## Word of the day

**Fulmination:**  
thunderous verbal attack; the act of exploding with noise and violence

**Synonym:** diatribe

**Usage:** His fulminations frightened the children.

**Pronunciation:** bit.ly/fulminationpro

**International Phonetic Alphabet:** /fʌlmiˈneɪʃən/, /fʊlmiˈneɪʃən/

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