

# Haryana election: Gurugram logs second-lowest turnout despite special measures

**Ashok Kumar**  
GURUGRAM

Despite the various steps taken by the local administration to address urban voter apathy, including setting up of special polling booths in high-rise societies and deployment of NSS cadets to help senior citizens and PwD electors, Gurugram district, comprising four Assembly constituencies, recorded the second-lowest turnout in Haryana during the Assembly election on October 5, finishing marginally ahead of neighbouring Faridabad.

As per the latest figures available on the Election Commission's Turnout App, Haryana recorded a 67.90% turnout, which beats the Lok Sabha 2024 voter turnout of 64.8% in the State by over three percentage points. However, Gurugram and Faridabad finished at the bottom with 57.96% and 56.49% voter turnouts, respectively.

Badshahpur and Gurugram, the two predomi-

**The administration had reached out to residents' welfare associations, colleges, and universities to create awareness**

nantly urban constituencies in Gurugram district, recorded abysmally poor turnouts of 54.26% and 51.81%, respectively.

### 126 special booths

As part of its efforts to improve the participation of the urban voter, the Gurugram district administration had set up 126 special polling booths across the four constituencies during the Assembly election, which included the highest number of booths in Badshahpur - 71 - followed by 42 in Gurugram. Besides these, nine such booths were set up in Pataudi and four in Sohna.

Of the total 113 special booths in Badshahpur and Gurugram Assembly segments put together, 42 booths recorded less than

40% voter turnout, highlighting the indifferent attitude of the urban electorate towards their participation in the voting process. As many as eight special booths recorded voter turnout of more than 60% with booth no. 501 in Badshahpur, located in Sector 77, recording the highest turnout at 66.77%.

Deputy Commissioner of Gurugram Nishant Yadav told *The Hindu* that the district administration had taken a string of measures to create awareness among the electorate and expected the turnout to be around 65-70%.

"We held meetings with residents' welfare associations and programmes in 22 colleges and universities across the district to reach out to around 40,000 young voters. But the result was not as expected. We will analyse the booth-wise turnout for the special booths in high-rises to find out the reasons for the poor response and take corrective measures next time," said Mr. Yadav.

## GS - 1 Social Issue Aiming to eradicate child marriage by 2026, says Assam CM

Crackdown has improved infant and maternal mortality rates, says Himanta as he disburses first instalment of the Nijut Moina scheme

**The Hindu Bureau**  
GUWAHATI

Assam Chief Minister Himanta Biswa Sarma on Sunday said his government is aiming to eradicate child marriage in the State by 2026.

Mr. Sarma announced the State government's resolve while disbursing the first instalment under the Mukha Mantri Nijut Moina, a scheme for girls to receive a fixed monthly payment to pursue higher education on the condition that they remain unmarried till the completion of their degree course.

The scheme, with a projected outlay of ₹1,500 crore, entails transferring a fixed amount to the accounts of 10 lakh girl students for a set amount of time. The first instalment, for 1.6 lakh students identified for the first year, was



Himanta Biswa Sarma

timed with Navratri. The amount would be credited to the accounts of these students on the 11th of every month from November onwards.

### Criteria of the scheme

"The rules are simple. Each beneficiary must attend regular classes, maintain good academic performance, and demonstrate discipline," the Chief Minister said.

"The scheme does not apply to the daughters of Ministers, MPs, and MLAs. A beneficiary cannot marry until she completes her graduation," he said.

The Chief Minister said the government's crackdown on child marriage led to significant improvements in the maternal and infant mortality rates in Assam. "Nijut Moina is an endeavour to intensify the battle against child marriage by reducing the economic burden on the parents or guardians of the girls seeking higher education," he said.

The monthly stipend for girls enrolled in Class 12, first year of graduation, and first year of post-graduation (BED included) will be ₹1,000, ₹1,250, and ₹2,500 for 10 months. There is no bar on marriage for girls pursuing postgraduate courses.

## Meghalaya CM defends varsity after 'flood jihad' taunt from Himanta

**Press Trust of India**  
SHILLONG

Under attack from Assam Chief Minister Himanta Biswa Sarma for allegedly engaging in "flood jihad" in Guwahati, Meghalaya Chief Minister Conrad K. Sangma on Sunday defended the University of Science and Technology, Meghalaya (USTM), praising its contributions as a leading educational institution.

In August, Mr. Biswa Sarma had claimed that

the university had demolished hills on its campus leading to large-scale water logging in Guwahati.

USTM, which has named its medical college after the CM's father P. A. Sangma, was recently granted permission to start an MBBS course with 150 seats, making it the first private medical college in the State.

The Meghalaya CM said all necessary permissions as per the regulations have been obtained from the relevant agencies.

Regarding environmental concerns, he said, "Education institutions are exempt from taking certain permissions related to environmental issues."

## Security stepped up at Indore airport after bomb threat

**Mehul Malpani**  
BHOPAL

Security at Indore's Ahilyabai Holkar International Airport in Madhya Pradesh and nearby areas has been heightened following a bomb threat received on Saturday evening, the police said.

Indore Additional Commissioner of Police, Law and Order, Amit Singh told *The Hindu* that an FIR has been registered and an investigation launched into the matter.

On Saturday, the airport's security in-charge

had received an email threatening that a bomb will detonate at the Indore airport and other airports in the country.

"Our cyber experts are working to locate the email's IP address and see if it is a real threat or a hoax. Such mails are most-

ly sent through a VPN, making it difficult to trace. But we will definitely find out who's behind this," Mr. Singh said.

He said that while the Central Industrial Security Force (CISF) is taking care of the security of the premises, the local police are

working with the Central force to conduct searches in the area. "They have strengthened security at the airport and are organising drills. Frequent searches and frisking with dog squads are also being done," he said.

At least five such emails

have been received at the Indore airport in the past one year, and Mr. Singh said that most of them turned out to be hoaxes.

With the start of the festive season, several airports across the country have received similar threats.

# EDUCATIONPLUS

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## GS - 2 Education Sector

**Paul Wilson**

Recently the National Institute Ranking Framework (NIRF) published its results under various categories including Overall, Universities, State Public Universities, Open Universities, Skill Universities, Colleges, Research Institutions, Innovation Institutions, Engineering, Management, Pharmacy, Architecture and Planning, Law, Medical, Dental, Agriculture and Allied Sectors. On a positive note, the ranking framework has enabled the colleges to benchmark themselves using the framework and build capacity to meet the demand.

The idea of including state public universities as a separate category is an inclusive approach that brought Anna University and Bharathiar University from Tamil Nadu into the limelight by placing them in first and eighth positions respectively. This was implemented based on central universities being able to access relatively higher funding resources in contrast to state public universities. However, still there is scope for streamlining and refining the framework to be more inclusive and equitable.

First, it has been consistently inferred that only Delhi-based institutions occupy the top five to six positions followed by colleges from other states. If one looks carefully into the numerical strength of these institutions, many host

**Going beyond the data**

An examination of how the NIRF rankings can be streamlined and refined to be more inclusive and equitable.

around 1500 to 4000 students. Moreover, Delhi-based institutions primarily focus on undergraduate education and postgraduate courses are mostly conducted by the Delhi University. On the other hand, the ranked institutions in South India predominantly have research as a culture owing to their postgraduate education. The ques-

tion of comparing institutions of different orders on the same platform is not equitable as the efforts in curating and managing the data would not be of the same order.

**Justice and fairness**  
Second, though "outreach and inclusivity" are part of

the parameters, the equity performance of academic institutions is not reckoned as part of the NIRF metrics to measure the practice of "justice" and "fairness" through distributive equity that solicits a different treatment to the disadvantaged institutions in order to practice SDG 4. Therefore, colleges that perform excellently well with the available socio-economic status (SES) and demographic constrictions are not able to scale up under the ranking framework. Institutions ranked due to their exclusive cognitive excellence and meritocratic philosophy for admissions are valued through the existing framework more than inclusive institutions that admit students hailing from varied learning styles. Institutions with socio-economic advantage, demographic, historical legacy, exclusive identity, familial networks, social support system, personal endowments, material wealth, and a host of other intangibles that work in tandem to boost their prospects have to be differentiated from that of disadvantaged while evaluating performance under various rubrics.

Third, assessment of "teaching and learning" processes give importance to the infrastructure as per the framework than to the competency of the human resources, thus requiring a controlled perception building by the institution. However this has led to marketing manipulations by the institutions. Thus, if

one goes only by the NIRF ranking, students ending up in a college with a low quality of education but better infrastructure with best data capture or simulation system.

### Institution's USP

Fourth, each institution is known for intangible non-cognitive traits as a unique selling proposition that would add value to its culture. Academic success, personality and leadership development are created through 'social learning' integrated as part of the 'campus life' through non-credited activities. Though prescribing metrics for this is beyond this article's scope, it can be perceived that a longitudinal qualitative assessment to capture the institution's USP through qualitative assessment would beget a comprehensive perception. A few representative performance indicators of social learning could be civic responsibility, political agility, networking ability and social astuteness.

Finally, it obvious that NIRF ranking is all about the institution's agility to curate data proactively through proper documentation for assessment. The question as to whether the data and the academic reality are conformable is a question that is to be debated, as NIRF does not involve physical verification. (Views expressed are personal)

The writer is the Principal and Secretary, Madras Christian College, Chennai

### SCHOLARSHIPS

#### Unimoni Student Star Scholarship 2024

An initiative by Unimoni to help Indian students pursue higher education abroad.  
**Eligibility:** Open to Indian citizens currently pursuing studies abroad who have a valid offer letter from the university and have scored minimum 60% in their Class 12, diploma, or graduation from a CBSE, ICSE, UGC-recognised, state or central government institution.  
**Rewards:** Up to ₹500,000 and other prizes  
**Deadline:** March 31, 2025  
**Application:** Online [www.b4s.in/edge/USSHI](http://www.b4s.in/edge/USSHI)

#### National Fellowship and Scholarship for Higher Education of ST Students (NFST)

An opportunity offered by the Ministry of Tribal Affairs, Government of India  
**Eligibility:** Open to Indian Scheduled Tribe (ST) students who are enrolled in full-time, regular M.Phil

or Ph.D. programmes at Ministry-approved institutions with a minimum of 55% marks at PG level. Annual family income must be less than ₹6,00,000. Rewards: Up to ₹35,000 along with an annual contingency grant up to ₹25,000  
**Deadline:** October 31  
**Application:** Online [www.b4s.in/edge/NFTS2](http://www.b4s.in/edge/NFTS2)

#### AICTE-Saksham Scholarship Scheme

An initiative from the Ministry of Education implemented by the AICTE.  
**Eligibility:** Open to Indian nationals from a specially-abled category, with a benchmark disability of not less than 40% and are in the first or second year (through lateral entry) of a degree/diploma programme in an AICTE-approved institution. Annual family income should be less than ₹8 lakhs.  
**Rewards:** ₹50,000/annum  
**Application:** Online  
**Deadline:** October 31  
[www.b4s.in/edge/ASDA1](http://www.b4s.in/edge/ASDA1)  
Courtesy: buddy4study.com

### OFF THE EDGE

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**Kerala CM removes ADGP from Law and Order charge**

**The Hindu Bureau**  
THIRUVANANTHAPURAM

Kerala Chief Minister Pinarayi Vijayan has removed Additional Director-General of Police (ADGP), Law and Order, M.R. Ajith Kumar from the top law enforcement post. The ADGP, Intelligence, Manoj Abraham, will replace him.

The decision came on Sunday night and seemed calibrated to stave off Opposition criticism in the Assembly on Monday.

Mr. Ajith Kumar had come under a cloud after the Congress, and later the Communist Party of India (CPI), accused him of parleying secretly with the Rashtriya Swayamsevak Sangh (RSS) leadership and subsequently scuttling the Thirissur Pooram to advantage the Bharatiya Janata Party (BJP) in the Thirissur Lok Sabha election.

Independent MLA P.V. Anvar had accused Mr. Ajith of corruption, criminality and illegal amassment of wealth. He had sought to link the officer to an illegal tree felling case in Malappuram, use of plainclothes squads to waylay gold carriers for their contraband, and acquisition of prime properties in Thiruvananthapuram.

Mr. Vijayan's refusal to act without evidence against the officer caused Mr. Anvar to break ways with the CPI(M). The Chief Minister ordered a high-level probe headed by the State Director-General of Police into the charges.

**Anvar fails to get support from DMK in Tamil Nadu**

MLA launches political movement and names it Democratic Movement of Kerala after Stalin refused audience with him; he says his outfit follows the Dravidian movement's principles

**The Hindu Bureau**  
THIRUVANANTHAPURAM/CHENNAI

**P**.V. Anvar, Independent MLA who broke ranks with the ruling Left Democratic Front (LDF) in Kerala and launched a new political movement at a well-attended public rally at Manjeri in Malappuram on Sunday, appeared hard-pressed to find a safe political anchorage despite his overtures to the Dravida Munnetra Kazhagam (DMK), the ruling party of Tamil Nadu.

Shunned by the Communist Party of India (Marxist) and feeling unwelcome in the Opposition Congress-led United Democratic Front (UDF), Mr. Anvar had pivoted to the DMK, declaring Tamil Nadu Chief Minister M.K. Stalin the ideological lodestar of his nascent political movement, intriguingly named the "Democratic Movement of Kerala".

DMK sources told *The Hindu* in Chennai that Mr. Anvar had sought an appointment with Mr. Stalin.

"But the Chief Minister politely refused to meet him. The DMK has a good rapport with the CPI(M) and Kerala Chief Minister Pinarayi Vijayan. A meeting with Mr. Anvar will not augur well for the DMK's alliance with the Left parties in Tamil Nadu," a source said.

Mr. Anvar's outfit had arguably sought to capitalise on the LDF's deep-rooted relationship with the



**New beginning:** P.V. Anvar, MLA, addressing a public meeting at Manjeri in Malappuram district on Sunday before officially announcing the name of his new social organisation. SAKHEER HUSSAIN

DMK in the latter's stronghold in Tamil Nadu's Nilgiris district, which is contiguous with Malappuram in Kerala. Notably, LDF leaders from Malappuram, including Mr. Anvar, had supported DMK leader A. Raja's winning campaign in the Nilgiris Lok Sabha constituency.

The LDF in Malappuram also shares political ties with the DMK in the Gudalur Assembly constituency in Tamil Nadu.

**Supporters from T.N.** The people-to-people contact manifested in scores of vehicles sporting DMK flags and Tamil Nadu registration numbers ferrying supporters to Mr. Anvar's rally from the Nilgiris.

In the run-up to the rally, Mr. Anvar appeared to be at pains to stress that his

movement, despite the similarity in the initialism, was not a political outfit like the DMK.

"Ours is a broad-based peoples' movement largely centred on the Dravidian movement's secular principles," he said.

Mr. Anvar conceded that he faced certain legal hurdles in forming a political party. For one, he remained a member of the CPI(M) Parliamentary Party in the Kerala Assembly. The CPI(M) is yet to expel Mr. Anvar from its fold in the Assembly formally, but has made a political statement by assigning him a seat on the Opposition's side.

Mr. Anvar has positioned his fledgling outfit as a popular counterweight to the State's "deep state and established polit-

**Chhattisgarh encounter: kin of Maoist seek clarity on his safety**

**Rajulapudi Srinivas**  
VIJAYAWADA

Family members of Maoist leader Kamalesh, alias R.K., have urged the Chhattisgarh Police to reveal whether he is safe or not.

A native of Krishna district, Mr. Kamalesh has been in the Naxal movement for two decades.

He was heading the People's Liberation Guerilla Army (PLGA), the armed wing of the banned CPI(Maoist).

Nearly 31 Naxalites were shot dead in an exchange of fire in the Dantewada and Narayanapur forests on October 4.

"Mr. Kamalesh is a native of the Poranki area in Krishna district. We have received information through various television channels that he died in the exchange of fire. But the police officers have not mentioned his name in the list of deceased Maoists," a relative of Mr. Kamalesh told *The Hindu* on Sunday.

"We request the Chhattisgarh Police to give clarity on the list of deceased Naxals," said a family member.

Meanwhile, Andhra Pradesh Civil Liberties Committee (APCLC) secretary Chilaka Chandrashekar said there were rumours that a few top leaders, including Centre Committee secretary Namballa Keshava Rao, Tamballapalli Vasudeva Rao of Warangal, and Mr. Kamalesh, were present during the Exchange of Fire.



Junior doctors on hunger strike in Kolkata on Sunday demanding justice for the woman doctor who was raped and murdered. ANI

**Bengal junior doctors continue hunger stir**

**Shiv Sahay Singh**  
KOLKATA

Resident doctors of State-run hospitals in West Bengal continued their hunger strike on Sunday, demanding safety and security at medical colleges in the wake of the rape-murder of a doctor at R.G. Kar Medical College and Hospital.

Six junior doctors from different medical colleges and hospitals in the State started the strike from 8.30 p.m. on Saturday after the 24-hour deadline set by doctors for the State government to meet their demands ended. The doctors have said the State government will be responsible if the health of the protesting doctors deteriorates.

Debasish Halder, one of the protesting doctors, said the police had installed CCTV cameras near the protest site within 24 hours, but the administration could not install them in State-run hospitals. He said doctors wanted to install their own CCTV cameras to monitor the situation around the protest site.

The demands of the protesting doctors include justice for the victim, removal of the State Health

Secretary, and implementation of security measures and improved patient services in State-run hospitals and medical colleges.

The Kolkata police on Saturday had sent an email to the West Bengal Junior Doctors' Front denying them permission for their protest and hunger strike. "It is apprehended that allowing such a programme at the proposed place will cause great inconvenience to the public and may lead to serious law and order problems," the email read.

On Sunday, the doctors were seen erecting makeshift toilets on their own at the protest site.

**'Very little progress'** Since the rape-murder, the doctors have observed two 'cease work' protests and met with government representatives. On Friday, the doctors called off their 'total cease work', which had hit healthcare services at State-run hospitals.

However, on Saturday, they alleged that "very little progress" had been made by the government in implementing its directives issued for improving safety and security at State-run hospitals.

**Govt. revokes national award to Jani Master after POCSO case**

**The Hindu Bureau**  
HYDERABAD

The National Film Awards Cell under the Union Information and Broadcasting Ministry revoked the National Film Award for Best Choreography to Shaik Jani Basha, popularly known as Jani Master, following the filing of a case under the Protection of Children from Sexual Offences (POCSO) Act against him.

The decision by the award committee comes a day after he secured interim bail for four days to attend the ceremony in Vigyan Bhavan, New Delhi on Tuesday.

"In view of the seriousness of the allegation and the matter being *sub judice*, the Competent Authority has decided to suspend the National Film Award of the Best Choreography for the Year 2022 to Shaik Jani Basha for the film *Thiruchitrabalam* until further orders," read the memo issued to the choreographer by Deputy Director Indrani Bose of the cell.

Hence, the invitation extended to Shaik Jani Basha for the 70th National Film Awards Function to be held at Vigyan Bhavan in New Delhi on October 8 is hereby withdrawn, the memo read.

A Hyderabad court on Thursday granted interim bail to Mr. Basha after he filed the bail application to attend the function. The choreographer was arrested from Goa on September 19 following allegations of sexual assault on a 21-year-old woman colleague, who alleged that she was still a minor when the assault started.

**Hyderabad Police carry out multi-State operation, arrest 18 'cybercriminals'**

**The Hindu Bureau**  
HYDERABAD

The Hyderabad City Cybercrimes Unit, in a multi-State operation, arrested 18 individuals allegedly involved in a variety of cyber frauds.

The operation spanned Karnataka, Maharashtra and Rajasthan, leading to the unearthing of 10 major cases.

The arrested persons are wanted in 319 cases across India, including 45 cases in Telangana.

The total amount involved in these fraudulent activities is ₹6.94 crore.

**Police seized 26 phones, 16 ATM cards, 10 SIM cards and froze accounts with ₹1.61 crore**

According to the police, the arrested persons include Nimesh Bhati and Sanjay Biman Das from Mumbai; Yogesh Kumar from Ajmer; and Riddh Bedi from Bengaluru. Their roles ranged from account suppliers to impersonating officials. Officials seized ₹5 lakh in cash, 26 mobile phones, 16 ATM cards, 10 SIM cards, and other

things. The bank accounts of the accused with ₹1.61 crore in them have been frozen, the police added.

**Police advisory** The cybercrimes unit urged the public to be cautious while sharing personal information online, particularly on investment platforms, unauthorised trading sites, and dating platforms. Citizens have been advised not to send money out of fear or without proper verification. Any suspicious activities can be reported to the police by calling the toll-free number 1930.

**Prelims - National Awards**

**Vayalar Award for Ashokan Charuvil's Kattoorkadavu**

**The Hindu Bureau**  
THIRUVANANTHAPURAM

Malayalam writer Ashokan Charuvil's novel *Kattoorkadavu* has been selected for the 48th Vayalar Ramavarma Memorial Literary Award. The novel captures the social and political upheavals in a village ravaged by floods. The award, instituted by the Vayalar Ramavarma Trust, carries a cash prize of ₹1 lakh and a sculpture designed by Kanayi Kunhiraman.

The committee comprising writers Benyamin and Gracy and literary critic K.S. Ravikumar chose Mr. Charuvil's work on Sunday. In its initial screening process, the committee considered nearly 300



Ashokan Charuvil

books. Six of them made it to the final round.

Writer Perumbadavom Sreedharan, the Trust president, presided over the committee meeting. The award will be presented at a function to be held at the Nishagandhi auditorium here on October 27.

Mr. Charuvil has written books such as *Oru Rathriku Oru pakal*, *Amazon* and *Parichitha Gandhangal*.

**Insurance company told to settle TTD's claim for theft**

**The Hindu Bureau**  
TIRUPATI

The District Consumer Disputes Redressal Commission-II here has directed the United India Insurance Company to pay the claim and compensation to the Tirumala Tirupati Devasthanams for theft of insured ornaments in 2009.

The TTD had insured the jewellery at its Tirumala, Tirupati, Tiruchanur, Srinivasa Mangapuram, Nagalapuram, Appalaya-gunta, Karvetinagaram and Narayanavanam temples for ₹77.15 crore by paying a premium of ₹2,25,000 for a year from August 26, 2008. The commission delivered the verdict on September 30.

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Beware of audio/video calls from **CYBERCRIMINALS** posing as officials from RBI/Banks/Government Agencies/Courier Companies **THREATENING WITH** Legal Action or **Asking for Immediate Transfer of Money** or **Freezing or Blocking** your bank accounts or debit/credit cards.

**DO's**

- Always verify the genuineness of the caller/fund request
- Immediately report to [cybercrime.gov.in](https://cybercrime.gov.in) or call 1930 for help

**DON'Ts**

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## A defeat foretold

**Maoists must abandon armed struggle and enter the democratic process**

In yet another blow to the Maoists, 31 of their cadre, including senior members, were killed in a firefight with security forces on Friday in Abujmadh, the unsurveyed and forested stretch in south Chhattisgarh that is considered the last bastion of the insurgents. Scores of left-wing extremist cadres have been killed in "encounters" in Chhattisgarh and other States in recent months, as coordinated actions by various paramilitary forces and the police have intensified following significant attacks by the Maoists in recent years. The security forces are cognisant of the fact that while the Maoists have likely lost much of their clout and presence across jungles in central and eastern India, their remaining fire-power poses a threat in places where they remain active. The intensified campaigns, supported fully by the Union Home Ministry, have dealt blow after blow to the insurgents, leading to numerous surrenders. It should also be noted that the setbacks to the Maoists would not have been possible if the people in tribal areas, where the insurgents have mounted a guerrilla struggle, had adhered to the Maoist cause. After years of putting tribal people in India's remotest areas in harm's way, the Maoists are now facing fatigue from them, as well as alienation.

There are several problems with Maoist theory and political practice that suggest that the weakening of the insurgency was always on the cards. Similar insurgencies in Peru, the Philippines, Malaysia, and Colombia also failed. For the Indian Maoists, an over-dependence on militarism to pursue political aims and the subordination of political-ideological work, resulting in a spiral of violence, have turned away potential supporters, mostly poor tribal people. The adherence to an anachronistic ideology of Maoism in a diverse country where the terrain and political system bear little resemblance to 1920s China combined with an inability to recognise the resilience of electoral democratic institutions and the nature of the Indian state are other factors. These issues have led the Maoists to neglect the opportunities available within Indian democracy, despite its flaws. In an unsigned pamphlet released in August to mark 20 years of the movement since the formation of the CPI (Maoist), following the merger of the two strongest remnants of the Naxalite movement, the Maoists lamented their weakening and setbacks but doubled down on their ideological intent. This shows their unwillingness to learn from their own experiences. For the sake of the tribal people, whose interests they claim to represent, the Maoists must abandon arms and enter the democratic process.

## A learning curve

**The outcomes of the PM Internship Scheme's pilot project need monitoring**

On October 3, without much fanfare, the Centre launched an online portal that will serve as the platform for implementing one of the major announcements in the Budget for India's unemployed, and to a significant extent, unemployable youth. The portal, which operationalises the PM Internship Scheme – part of a five-scheme package designed to spur job creation and impart skills to 4.1 crore youth over five years – will match companies willing to offer year-long on-the-job training stints with young people striving to find a job. In principle, the mainly Centre-funded scheme makes sense for a country with a large, young workforce which is also grappling with distressing levels of youth unemployment. Apart from bridging the gap between the education provided to students and the real-world practical skills desired by employers, well-known firms could offer some form of certification at the end of the internship, providing comfort to prospective employers reviewing candidates for jobs. This could address a key question that employers often grapple with: "They can get the job, but can they get the job done?"

Under a pilot project, the first batch of 1.25 lakh interns will begin stints with voluntarily participating companies on December 2. While the government has consulted industry bodies before and after announcing the scheme, it is rightly cautious before scaling it up to meet the target of creating one crore internships by March 2029. The lessons learned from the pilot project will inform the final scheme design. Some insights will be apparent in the initial process of matching applicants to companies, but the full scope of outcomes can only be assessed after December 2025, when the interns re-enter the job market. Along the way, dropout rates and grievances will need to be monitored closely. A few features pose challenges, such as the plan to place interns within or near their district, and if that is not feasible, within their State. It is unclear how this will play out in less industrialised and less services-oriented States such as Bihar, which are likely to attract higher numbers of applicants. Just five States account for over half of India's manufacturing output, and youth unemployment is higher in States with lower business presence. Apart from shop floor skills, the scheme also needs to incorporate digital and soft skills that are vital for the modern workplace. The pilot project's trajectory requires a diligent and candid evaluation without a self-congratulatory approach, ensuring that intended outcomes are eventually met.

In an essay in *Foreign Affairs* magazine in October 2023, U.S. National Security Adviser Jake Sullivan wrote, "...Although the Middle East remains beset with perennial challenges, the region is quieter than it has been for decades... The Israeli-Palestinian situation is tense, particularly in the West Bank, but in the face of serious frictions, we have de-escalated crises in Gaza." A few days after the piece was sent to press, on October 7, Hamas launched its deadliest attack in Israel, killing at least 1,200 people and taking some 250 people hostage, triggering the latest spell of war in the Israel-Palestine conflict. A year later, West Asia (or the Middle East, as Mr. Sullivan calls it) is deadlier today than it has been in decades.

Mr. Sullivan's October 2023 prognosis was not entirely unfounded if the region is seen from an American perspective. The Abraham Accords, signed in 2020 by Israel, the UAE, Bahrain, and Morocco, announced a new age of Arab-Israel partnership. Saudi Arabia was in an advanced stage of normalising ties with Israel, as Crown Prince Mohammed bin Salman himself put it. At the G20 Summit in Delhi in September 2023, U.S. President Joe Biden announced an ambitious economic corridor that sought to connect India's western coast to Europe through the Persian Gulf, Jordan, and Israel. But what Mr. Sullivan, the Arabs, and the Israelis overlooked was the Palestine question.

### Two narratives

Israel believed that it had established a new status quo – occupation without consequences. The Arabs believed that the Palestine issue had lost its geopolitical currency and that they could go ahead with formalising their decades-long back-room relationship with Israel. The U.S. wanted to bring the Sunni Arabs and the Israelis, two pillars of its West Asia strategy, closer in its bid to reshape West Asia and isolate Iran. But by carrying out a murderous attack in Israel, Hamas not only torpedoed this status quo, but also triggered a chain of events that led to a wider regional conflict, reinforcing the old argument that there will not be peace and stability in West



REUTERS



Stanly Johny



This is a conflict loop where no side is deterring its rival. With no way to break out of the loop, Israel chose to climb up the escalation ladder

Asia unless the Palestine question is addressed.

But Israel has a different narrative. It has always sought to delink Palestinian militarism from its occupation of the Palestinian territories. Before October 7, Israel had been treating Palestinian violence as a security nuisance. But after the Hamas attack, the first large-scale one in Israel proper since 1948, the narrative shifted. Now, Israel is fighting an "existential war" against terror. Israel marched to Gaza with fire and fury. Over the past 12 months, the Israel Defence Forces (IDF) have killed more than 41,000 Palestinians (more than 110 every day) and injured nearly 1,00,000 Palestinians. Nearly the whole population of Gaza (2.3 million) has been displaced.

### Octopus doctrine

As the onslaught on Gaza began, Hezbollah, the Iran-backed Lebanese militia group, opened a "support front" in Israel's north. Israel expanded the war, defying pressure from the U.S., by doubling down on its assault on Hezbollah and taking the war to Iran by attacking its embassy complex in Damascus. In retaliation, Iran launched direct attacks against Israel. Now, Israel is fighting a three-tier regional war in West Asia. Israel has different objectives at each tier, which collectively make for its strategy to alter the balance of power in West Asia to further its advantage. At the bottom tier, Israel went to Gaza with two declared objectives – to destroy Hamas and secure the release of hostages. In the middle, it wants to push Hezbollah from the border region of Lebanon and stop the Shia militia from launching rockets into Israel so that the displaced residents of the Upper Galilee region can return to their homes. At the top, it wants to weaken Iran, its main regional rival. Israel sees the conflict, as the former Prime Minister Naftali Bennett put it, as a war against a rival octopus. Iran is the head of the octopus and the militias (Hamas, Hezbollah, Houthis, Hashad al-Shabi, etc.) are the tentacles. In the three-tier war, Israel wants to destroy or degrade the tentacles and weaken the octopus and thereby reshape West Asia. Is this an achievable goal?

After 12 months of fighting in Gaza, which has been under an Israeli blockade since 2007 and has been besieged by Israel since October 7, 2023, Israel is yet to meet its objectives in the 365 sq. km enclave, sandwiched between the Mediterranean Sea and Israel proper. Prime Minister Benjamin Netanyahu wants to obliterate Hamas, but now even the IDF says this is not an achievable objective. More than 100 hostages, many of them believed to be dead, are still in Hamas's captivity. Hezbollah says it will not stop firing rockets into Israel unless Israel ceases fire in Gaza. Israel cannot do this unless it meets its goals in Gaza.

Mr. Netanyahu chose to expand the war to Lebanon not because he is achieving his

objectives, but because he is far from doing so. Granted that Israel's back-to-back attacks on Hezbollah, including its killing of Hassan Nasrallah, perhaps the second most influential figure in Iran's axis after Ayatollah Khamenei, was a huge setback for both Hezbollah and Iran. When Hezbollah was in shock after the killing of its leader, Israel launched a ground invasion of Lebanon. Here, Israel faces two questions. First, will the decapitation of Hezbollah's leadership help Israel finish the war in Gaza? Second, will the decapitation of Hezbollah's leadership help Israel defeat Hezbollah in Lebanon? The answer to the first question is an outright no. The second question will be answered in the coming weeks, months, or years.

History suggests decapitation hardly works in destroying or deterring militias. Nasrallah took over Hezbollah after Israel killed the group's co-founder, Abbas al-Musawi. That did not stop Hezbollah from becoming what it is today: the most powerful non-state militia in the region. Israel killed two of Hamas's founding leaders in 2004. But that did not stop Hamas from driving the Israelis out of the enclave in 2005, capturing the territory in 2007, and carrying out the cross-border attack on October 7 last year. If Israel has not destroyed Hamas in the besieged Gaza in 12 months, how is it going to stop Hezbollah from firing rockets from Lebanon? After Nasrallah was killed, Hezbollah has launched hundreds of rockets into Israel.

### The Iran question

This takes us to the third problem: Iran. The IDF has great firepower. Israel has proved in the past that it can carry out pinpointed attacks inside Iran, which shows the deep penetration of its intelligence in the Islamic Republic. Israel is set to carry out a decisive attack in Iran, in retaliation for the October 1 ballistic missile attacks by the Iranians. But will that deter Iran from launching another attack or supporting the axis? If it doesn't, what Israel, Iran, and the region as a whole will get is a shooting match between the two most powerful actors of West Asia. If Iran's already porous deterrence is weakened further in the shooting match, there is a high possibility that Iran will change its nuclear doctrine. Israel does not have a clear endgame vis-à-vis Iran, unless there is a regime change in Tehran.

This is a conflict loop where no side is deterring its rival. With no way to break out of the loop, Israel chose to climb up the escalation ladder. To dial down the heat in the region, there has to first be a ceasefire in Gaza. For long-term stability, the Palestine question needs to be addressed. Israel is ready for neither now; it is seeking to reshape West Asia in its favour instead. The last time a country tried to do so was the U.S. And the world's most powerful nation failed.

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## GS - 2 Governance

# Gurmeet Ram Rahim Singh and a travesty of justice

Gurmeet Ram Rahim Singh, the leader of the sect Dera Sacha Sauda, who is a convicted rapist and murderer, was released on parole days before the Haryana Assembly elections. He was released on parole in the run-up to the Punjab Assembly elections in 2022 and the Rajasthan Assembly elections in 2023 as well. Singh has come out on parole 15 times. Several of these occasions have coincided with some election. In all, Singh has spent more than 250 days of his sentence outside jail.

### Convicted for rape and murder

The ostensible reason for his release is that, as a leader of a sect, he commands pockets of support and influence beyond Haryana and Punjab, in Rajasthan, Himachal Pradesh, and Uttar Pradesh, in an estimated 30 Assembly constituencies. His political clout aside, the fact that he has been convicted for raping two female disciples and also for murder by a special Central Bureau of Investigation court needs to be reiterated.

It is a travesty that such special treatment is made available to convicts such as him, especially since journalist Ramchander Chhatrapati had put his life in danger by exposing Singh and his crimes. Chhatrapati's newspaper, *Poora Sach* (The Whole Truth), had carried an anonymous letter by a Dera follower, who had accused Singh of rape. In 2002, Chhatrapati was shot dead at



Hamid Dabholkar

State working committee member with MANS, an anti-superstition movement in Maharashtra

That the bureaucracy-political class nexus has gone out of its way to facilitate a murder and rape convict is a poor reflection of our society

his residence. It was only in 2019 that Singh was convicted for his role in the murder. This means that it took nearly 17 years for Chhatrapati's son, Anshul Chhatrapati, to battle several odds to obtain justice. That the bureaucracy-political class nexus has gone out of its way to facilitate a murder and rape convict after all these years of struggle is a poor reflection of our society and raises disturbing questions.

### The role of political parties and the ECI

The first question relates to the role of political parties. The incumbent Bharatiya Janata Party (BJP) regime in Haryana has been unapologetic and brazen about the decision to grant parole. It seems to suggest that due procedure has been followed for the parole to be granted and that is all that matters. While the Congress in the Opposition objected to the grant of parole, the sad reality is that the previous Congress leadership's views on the matter were no different from the views of the current regime. These parties must take their cue from former Prime Ministers, Atal Bihari Vajpayee and Manmohan Singh, who showed courage in allowing the rule of law to take its course on the matter of conviction. Parties should not stoop so low as to seek political support through someone who has been convicted of heinous crimes such as murder and rape.

The role of the Election Commission of India (ECI) also comes under scrutiny. Mr. Anshul Chhatrapati had sought the intervention of the ECI, urging it to direct the Haryana government to cancel the parole application. He had insisted that the granting of parole ahead of the Assembly elections would be a violation of democratic values. It is hard to believe that the ECI has not taken note of the curious pattern of paroles given to Singh before specific elections.

The courts had played an important role in bringing justice in cases related to Singh – from taking suo moto cognisance of the letters by anonymous victims to ensuring that the cases were properly heard and punishment meted out. The hope is that the judiciary will again take a proactive role in preventing this travesty of justice being played out in the form of paroles being handed out liberally to Singh.

My father, Narendra Dabholkar, a rationalist who lost his life in fighting against forces promoting superstition, used to emphasise that the war against superstition, irrational practices, and crimes had to be waged not over decades but over centuries. As Singh's saga – the crimes committed by him and the punishment meted out to him – completes nearly a quarter of a century, we need to show solidarity and wish more power to those in the fight such as Mr. Anshul Chhatrapati.

## LETTERS TO THE EDITOR

### A mature decision

India's decision to participate in the SCO summit in Pakistan is laudable ("Pak. visit is for SCO meet, not to discuss bilateral ties: Jaishankar", October 6). This is a fine example of how a country should do what serves its own interests as well as the interests of the region, while keeping personal rivalries aside. India is showing its true commitment to multilateralism.

### Kirti Wadhawan

Kanpur

### A sad state of affairs

It is distressing that the Supreme Court has to intervene on issues that

belong to the domain of the executive ("Caste in jail," Oct. 5). There have also been other instances where the judiciary has pulled up the executive for its failure to abide by the Constitution. This is a sad commentary on our governments.

### Ravi Mathur

Noida

### Bizarre and dangerous

The legislators have set a terrible precedent ("Tribal MLAs in Maharashtra jumped off building in protest", Oct. 5). Legislators are expected to discuss issues in the legislature and come up with solutions. If they are not heard, they

must persevere. What kind of message are they sending to the public by adopting such a dangerous form of protest? Taking a cue from them, citizens too may resort to extreme forms of protest. Lawmakers need to learn to behave properly in public if they want our respect.

### Kosaraju Chandramouli

Hyderabad

### Tensions in West Asia

If Israel targets Iran's nuclear sites and oil refineries, it could lead to a disruption of the global oil markets ("Israel expands its bombardment in Lebanon as tens of the thousands flee", Oct. 6). As India is a

major importer of oil from West Asia, increased costs could have a substantial impact on our economy. Though U.S. President Joe Biden has warned Israel against attacking Iran's nuclear facilities, Israel has shown no intention of holding back. Many oil-rich countries are subservient to the American regime, which could further complicate the geopolitical landscape. Israel's pursuits have yielded no tangible benefit for either the regime or the peace process in West Asia.

### Rajesh Hiremath

Bengaluru

When the French President called for an arms embargo,

the Israeli Prime Minister slammed him. The speed at which Israel is eliminating Hamas and Hezbollah leaders indicates that it is not interested in truce. It has placed a ban on the UN Secretary-General from visiting the country. It has killed more than 41,000 Palestinians. Where is the collective conscience of Israelis? For less grave acts, nations have deposed political leaders. Is it not time for the world to call on the people of Israel for a regime change?

### Hemachandra Basappa

Bengaluru

### End of an era

Vehicles on the road have

risen manifold ("End of the line for Kolkata's trams", Oct. 6). Separate tram tracks are occupying precious space on our streets. We may be sentimentally attached to trams, but they are no longer the desired mode of transport anywhere.

### V. Lakshmanan

Tirupur



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GS - 2 Governance

100 days completed, but the work has just begun

With great responsibility comes an obligation to deliver what is best for our youth and to ensure their futures are bright, productive, and successful. In just 100 days, our government is well on its way to fulfilling its responsibility of making India a global skilling hub and setting an example of excellence at scale through our comprehensive skilling roadmap. I am fortunate to have the additional responsibility of being a Minister of State for Education, and the synergies between education and skilling for livelihoods are significant. There have been many highlights over the last 100 days, but from our nation's perspective, the work of being a skilling superpower has just begun.

In many ways, the Union Budget announcement, which gave tremendous support and responsibility to our Ministry, with the Prime Minister's clarion call for how skilling and India are integrated and synonymous with India's growth story during his 15th August address, have been encouraging and humbling. I am tasked not just with ensuring our children receive the best education and life skills that our government can offer, but also ensure that they are prepared for successful careers through a comprehensive skilling platform that we are putting in place.

Education and skill development have always been the twin pillars of any nation's progress. Together, they bridge the gap between the dreams of youth and the reality of a prosperous, self-reliant India. Since assuming charge, the learning curve has been steep. However, one thing became clear early on: government reports, numbers, and policies alone cannot capture the full picture. We need to understand lived experiences and learn from them to understand the impact and opportunity within the National Education Policy 2020 and other Central Schemes. To do



Javant Chaudhary

Minister of State for Skill Development and Entrepreneurship and Minister of State for Education, Government of India. Views are personal



The future of youth lies in the meeting of education and skill development, where schools nurture creativity and values, and skill programmes prepare young professionals to lead in emerging industries

so, it was essential to step beyond the confines of the written word and spend extensive time with the key stakeholders and beneficiaries. I have enjoyed and learned from my engagement with students, teachers, and industry leaders alike.

A glimpse of this impact was witnessed in schools like the PM Shri Kendriya Vidyalaya, Gontinagar, Lucknow, where students were excelling not only academically but also in extracurricular activities. For example, Ashish Pandey, an extraordinary artist who aspires to be a 3D artist. His portrait of my grandfather, former Prime Minister Shri Chaudhary Charan Singhji, felt lifelike as if he were present in the room. Similarly, my visit to JNV Palghar was highly personalised, as I was accompanied by the MP, who is an alumnus of the institution. One student, Akshita, brilliantly balanced tradition and modernity in her paintings, embodying what India's education system aims to foster – an appreciation for heritage while embracing the future. This narrative of success extends beyond classrooms to the realm of skill development, where young Indians are shaping industries. At the National Skill Training Institute in Noida, two young women who had completed training in Artificial Intelligence (AI) developed a chatbot. Their achievement demonstrated the immense potential of India's youth, and their dedication to mentoring others was a testament to the transformative power of skill development.

Education goes beyond academics; it is about preparing youth to engage with the world, to think critically, and to solve problems creatively. Likewise, skill development is more than technical training – it is about empowerment and ensuring that young people have the tools they need to adapt and thrive in a rapidly changing global landscape. This is the time to identify and support high-impact sectors such

as sports among others, from school to skilling to livelihoods, and having these benefit the personal development of individuals.

In skill development, significant strides have been made. One of the highlights was India's participation in the WorldSkills competition in Lyon, France, where I watched proudly as 60 of our most skilled participants competed across 50 disciplines. Their remarkable performance showcased India's potential to become the skill capital of the world. The vision is to see India rise to the top of the WorldSkills leaderboard and perhaps be engaged beyond just as a participant. Another key milestone was revamping the Model Skill Loan Scheme. In alignment with the goals of the 2024-25 Budget, the loan limit for skilling was increased to ₹7.5 lakh, up from ₹1.5 lakh, with a broader lending network that now includes small finance banks and additional courses.

An industry-driven approach has been central to all these efforts. New partnerships are set to enhance our outreach and, partnering with countries such as our recent collaboration with Malaysia aims to strengthen workforce development and expertise exchange. The future of India's youth lies in the meeting of education and skill development, where schools nurture creativity and values, and skill programmes prepare young professionals to lead in emerging industries such as AI, robotics, and renewable energy. The work ahead is critical but we have reason to be optimistic.

Reflecting on such stories of resilience, talent, and determination evokes a deep sense of responsibility. These encounters have left a profound impact, renewing the commitment to serve with even greater dedication. Let us continue our work to build a nation where every dream has the chance to flourish, and every talent is given the opportunity to shine.

Maharashtra's populist gamble

Ladki Bahin scheme risks worsening the fiscal crisis, reflecting a troubling trend

STATE OF PLAY

Piyush Zaware



In a bold but perilous move, the Maharashtra government has introduced the 'Ladki Bahin' scheme, a populist initiative brimming with promises of financial aid and incentives. However, this well-intentioned but flawed programme highlights a grim reality: the State's leadership is sacrificing long-term fiscal stability for short-term electoral gains. While the scheme offers financial relief, its execution may worsen Maharashtra's precarious financial situation.

Maharashtra is grappling with a revenue deficit of ₹20,151 crore and a fiscal deficit of ₹1,10,355 crore, with its debt burden exceeding seven lakh crore. Amid this, the government has introduced seven new flagship schemes estimated to cost nearly one lakh crore. The reallocation of funds for these schemes has placed immense pressure on essential services and existing programmes.

A consequence of this mismanagement is the suspension of aid to families of farmers who have died by suicide – a critical support measure of one lakh per family. Additionally, contractors across the Public Works Department are awaiting payments totaling approximately ₹500 crore for completed projects. These delays and suspensions underscore the significant strain on Maharashtra's fiscal health.

The Ladki Bahin scheme exemplifies a broader trend in Indian politics: the reliance on populist schemes for immediate electoral gains. Financial aid may offer temporary relief, but these programmes rarely address the root causes

of poverty and economic inequality. Such initiatives lead to unsustainable fiscal practices, failing to generate long-term growth or job creation.

During the UPA-II tenure, India experienced a period of fiscal stability, with a focus on employment creation through programmes such as MNREGA. This approach, prioritising sustainable job creation and infrastructure development, laid the foundation for long-term economic stability rather than opting for quick fixes.

Tamil Nadu and West Bengal have set valuable examples with their cash transfer schemes for women. Tamil Nadu's Kalaingar Magalir Urimai Thogai offers ₹1,000 per month to women above 21, with stringent eligibility criteria based on income and land ownership. West Bengal's Lakshmi Bhandar Scheme provides ₹500 to ₹1,000 per month based on caste and enrollment in the Swasthya Sathi health scheme. The Ladki Bahin scheme, however, appears to be a hasty imitation rather than a thoughtful adaptation of these models.

Flawed execution

Dr. B.R. Ambedkar once said, "However good a Constitution may be, if those who are implementing it are not good, it will prove to be bad. However bad a Constitution may be, if those implementing it are good, it will prove to be good."

This wisdom is particularly relevant to Maharashtra's current schemes. Despite noble intentions, the Ladki Bahin initiative is hampered by poor planning and execution, leading to diverted resources, broader financial distress, and ineffective outcomes.

The increasing reliance on freebie culture in Indian politics is reaching dangerous levels, posing risks to the country's fiscal health. While direct bank transfers are often promoted as solutions to poverty, they come with considerable costs. Other segments of society ultimately bear these financial burdens, especially when such schemes lack complementary strategies for employment generation or sustainable development.

Economists warn that India could face a fiscal collapse similar to Sri Lanka's if such trends continue. In countries such as Turkmenistan, subsidies have been curtailed to target only those in genuine need. As neighbouring nations retreat from excessive subsidies, India's political landscape appears to be moving in the opposite direction.

The current situation demands a critical reassessment of welfare schemes. States must shift from short-term freebies to sustainable solutions that offer long-term benefits. Expanding successful programmes, enhancing employment opportunities, and ensuring the efficient execution of welfare schemes can provide more substantial and lasting benefits to society. A strategic shift towards sustainable, employment-focused policies is essential to balance immediate relief with the State's long-term fiscal health.

Piyush Zaware is a Master of Public Policy student at the University of Chicago

Varied voting trends in J&K

While the voter turnout was higher than the Lok Sabha polls, only six of the 20 districts registered an increase since 2014 Assembly polls

DATA POINT

The Hindu Data Team

Continuing the trend of turning up in decent numbers for elections, the recently concluded three-phased Assembly polls in Jammu and Kashmir registered a voter turnout of 63.9%, higher than the 58.5% recorded in the recently concluded Lok Sabha election. The turnout figure was marginally lower compared to 2014 when the last Assembly election in the erstwhile undivided State of J&K was held.

The Assembly was dissolved on November 21, 2018, by the then-Governor of J&K, Satya Pal Malik, and less than a year later, the State lost its special status with the dilution of Article 370. The State was then split into two Union Territories of Ladakh and J&K.

A major delimitation exercise by the Jammu and Kashmir Delimitation Commission that followed, notified new boundaries, names, and number of Assembly constituencies. This led to an increase of seven additional seats in J&K (six in Jammu and one in Kashmir).

Chart 1 takes a look, after excluding districts in Ladakh, at the voter turnout in J&K's Assembly polls since 1962. Voter turnout steadily increased after being as low as 39.2% in 1962 and peaked in 1987 with 73.2% participation. However, the figures from 1987 must be taken with a pinch of salt as these elections are reputed to have been rigged.

Since 1987, the advent of militancy and its intensity led to an infrequency of regular elections, and reduced participation in them, especially in constituencies belonging to the Kashmir valley. Turnout fell to 43.1% overall in J&K.

A weakening of militancy in the early 2000s, besides measures taken by multiple administrations to restore political dialogue, resulted in a growing participation in elec-

tions. The apogee was the 65.7% turnout registered in the 2014 Assembly polls when except for Srinagar, Shopian, and Kulgam, voter turnout was close to or more than 60% across the valley and in Jammu. Table 2 shows the district-wise voter turnout over the last three Assembly elections in J&K.

In the 2024 Assembly election, Kishtwar in Jammu recorded the highest turnout – 80.2%. While all 10 districts in Jammu have recorded at least 70% turnout, participation peaked in Kashmir districts at 67.7%, in Bandipore. Srinagar remains a district with limited participation, turning out only at 30%.

Data shows that the voter turnout has decreased in at least 14 of the 20 districts across the U.T. compared to the 2014 Assembly election.

The voter turnout in most of these districts is lower than that during the 2014 State Assembly polls except for six districts – Kulgam (increased by 3.4 % points), Pulwama (2.5% points), Shopian (8.5% points), Srinagar (2.1% points albeit over a low base of 27.9%), Kishtwar (3.4% points) and Baramulla (3.3% points). The presence of independents supported by the banned Jamaat-e-Islami and the Engineer Rashid-led Awami Ittehad Party being part of the fray in Baramulla has helped raise participation in these districts.

Map 3 shows the constituency-wise voter turnout in the 2024 Assembly election in J&K.

Inderwal and Padder-Nagseni, which share borders with Himachal Pradesh, registered the highest voter turnout in 2024 – 82.2% and 80.7% respectively. The seats, that were newly delimited, such as Shri Mata Vaishno Devi and both Udhampur East and West, have also managed to pull high numbers.

Map 4 shows the constituency-wise difference in voter turnout between 2014 and 2024. The Sopore seat in Kashmir recorded the highest increase of almost 15% points, while Budgam registered the steepest decline – 14%.

Ups and downs in turnouts in J&K

The data for the charts and tables were sourced from Lok Dhaba and the Election Commission of India

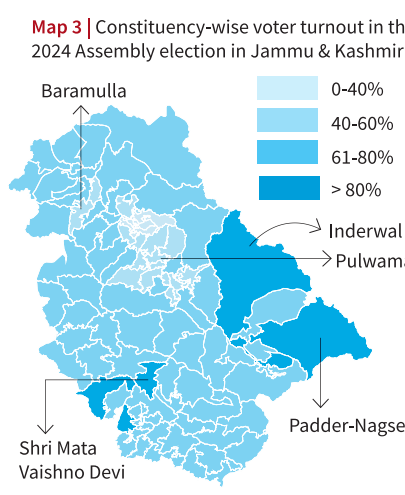
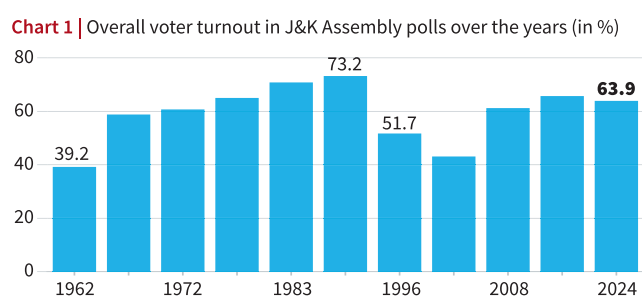
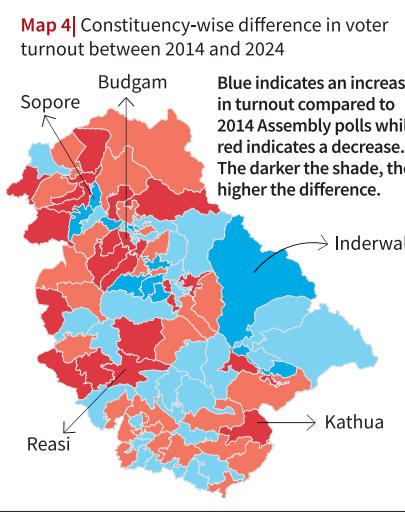


Table 2 | District-wise voter turnout in the past 3 Assembly polls in J&K. The last column shows the difference between 2014 and 2024 turnout. Figures in %

District	Phase	Region	2008	2014	2024	Difference
Kishtwar	Phase 1	JAMMU	73.6	76.8	80.2	3.4
Ramban	Phase 1	JAMMU	66.7	71.2	70.6	-0.6
Udhampur	Phase 3	JAMMU	64.0	76.8	76.0	-0.8
Samba	Phase 3	JAMMU	76.9	77.3	76.5	-0.8
Jammu	Phase 3	JAMMU	71.8	73.6	71.4	-2.2
Doda	Phase 1	JAMMU	68.7	73.6	71.3	-2.3
Kathua	Phase 3	JAMMU	70.5	76.4	73.4	-3.0
Poonch	Phase 2	JAMMU	75.6	77.5	74.4	-3.1
Reasi	Phase 2	JAMMU	75.6	81.4	74.7	-6.7
Rajouri	Phase 2	JAMMU	73.3	78.6	71.1	-7.5
Shopian	Phase 1	KASHMIR	50.7	48.5	57.0	8.5
Kulgam	Phase 1	KASHMIR	64.4	59.7	63.1	3.4
Baramulla	Phase 3	KASHMIR	48.0	57.7	61.0	3.3
Pulwama	Phase 1	KASHMIR	46.1	44.5	47.0	2.5
Srinagar	Phase 2	KASHMIR	21.6	27.9	30.0	2.1
Anantnag	Phase 1	KASHMIR	63.2	60.7	57.9	-2.8
Ganderbal	Phase 2	KASHMIR	55.1	67.6	62.8	-4.8
Kupwara	Phase 3	KASHMIR	68.0	72.0	66.8	-5.2
Bandipore	Phase 3	KASHMIR	59.8	74.5	67.7	-6.8
Budgam	Phase 2	KASHMIR	62.4	73.2	63.2	-10.0



FROM THE ARCHIVES

The Hindu

FIFTY YEARS AGO OCTOBER 7, 1974

Join mainstream of politics, Sirimavo appeals to Tamils

Colombo, Oct. 8: The Sri Lankan Prime Minister, Mrs. Sirimavo Bandaranaike, to-day promised to hold "fairly early" the by-election to the Kankasanturai parliamentary seat in the Tamil-speaking northern province. She made this promise at a trade union rally held in Jaffna to mark her first visit to the province as Prime Minister.

The seat was vacated by the leader of the minority Tamil United Front, Mr. S.J.V. Chelvanayagam, two years ago, as a challenge to the Government to prove by contesting the by-election, its claim that the bulk of the Tamil community had accepted the 30-month-old Constitution. The TUF has rejected the Constitution on the ground that Tamil language and non-Buddhist religions have not been given parity of status in it along with the majority Sinhala and Buddhists.

Mrs. Bandaranaike in her speeches, one at the rally and another at the inauguration of the first campus of Sri Lanka University in Jaffna, appealed to the Tamil community to eschew "communalism and sectarianism" and enter the mainstream of politics as equals and partners in nation-building. Mr. Bandaranaike hailed the Tamil community as "vigorous, intelligent, and patriotic".

A HUNDRED YEARS AGO OCTOBER 7, 1924

Anglo-Indian problems.

Calcutta, Oct. 6: The annual general meeting of the Indian and Domiciled European Association held today under the presidency of Lt. Col. H. A. Gidney has adopted the resolution recording its sense of deep concern at the anomalous and unsatisfactory position occupied by the Anglo-Indian community under the Indian Penal Code in so far as it touches trial by jury and earnestly requesting the Government of India to give this matter their urgent and sympathetic consideration with a view to remove this anomaly. Another resolution views with much surprise and disappointment the attitude of the Government in respect of the claims of the community for the formation of an Anglo-Indian unit and requests the Government that early steps be taken to raise such a regiment in deference to the unanimous wishes of the community.



# Text & Context

THE HINDU

**NEWS IN NUMBERS**

**The number of Palestinians killed in Gaza since October 7**

**41,870** The toll includes 45 deaths in the last 24 hours, according to the ministry, which said 97,166 people have been wounded in the Gaza Strip since the war began on October 7. AFP

**The number of PTI party supporters arrested in Lahore**

**30** Over 30 supporters of former Prime Minister Imran Khan's Pakistan Tehreek-e-Insaf (PTI) party were arrested after they managed to reach the Minar-e-Pakistan premises late Saturday night demanding the release of their leader. PTI

**Number of people left stranded due to floods in Bangladesh**

**1** In lakh. At least five people have died so far as devastating floods, triggered by heavy rains and upstream torrents, continue to ravage northern Bangladesh. In Sherpur, the water levels of major rivers have surged, submerging new areas and displacing thousands of families. REUTERS

**The Lebanese pupils displaced by Israeli bombardment**

**40** In per cent. According to Imad Achkar, the Director General of Education, nearly half of Lebanon's 1.25 million school pupils have become displaced as Israel's strikes on Hezbollah strongholds forced more than one million people to flee. AFP

**Migrants who crossed the Channel into the U.K. on Saturday**

**973** This is the highest single-day number of migrants making the cross-Channel journey this year, surpassing the last high of 882. Over 26,600 migrants have crossed the Channel in 2024. AFP  
COMPILED BY THE HINDU DATA TEAM

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**GS - 2 International Issue**

## The status of the civil war in Sudan

What is the extent of the war? Where did the conflict between the Sudanese Armed Forces and Rapid Support Forces begin? How have ethnic tensions and rivalries played a part in the war? From where are conflicting parties sourcing their weapons and arms?



**EXPLAINER**

**Anu Maria Joseph**

**The story so far:**

On September 26, the Sudanese Armed Forces (SAF) launched a major offensive against the paramilitary Rapid Support Forces (RSF) in Khartoum and Bahri. Thus, the war which was quiet for a few months has gained momentum again. Eighteen months into the civil war, the UN said that more than 20,000 people have been killed. Additionally, the International Organization for Migration has recorded an estimated total of 10,890,722 internally displaced persons (IDPs) as of October 1. All ceasefire efforts and peace talks have failed so far. The latest offensive comes ahead of the U.S.-led ceasefire talks on the sidelines of the UN General Assembly.

**Who are the actors in the civil war?**

The civil war in Sudan between two military factions, the SAF and the RSF has crossed 18 months. It started as a power rivalry between the military heads of the SAF and the RSF, Abdel Fattah al-Burhan and Hamdan Dagalo respectively. What began as a conflict in the capital city of Khartoum has spread to Omdurman, Bahri, Port Sudan, El Fasher and the Port Sudan cities, as well as the Darfur and Kordofan states.

The RSF has an upper hand in multiple war zones. However, since August, the SAF has been carrying out frequent airstrikes and has captured pocket regions around Khartoum. The humanitarian crisis is worsening countrywide amidst limited and restricted access to aid and health care, especially in the Darfur states. The warring sides are also accused of carrying out war crimes including sexual violence and extrajudicial killings in several regions. In August, the UN declared famine in the Zamzam camp in North Darfur which hosts nearly 5,00,000 IDPs. The UN-Integrated Food Security Phase Classification (IPC) Famine Review Committee says that 14 regions in the Greater Darfur, South and North Kordofan, and Jazera states face conditions similar to Zamzam. According to the latest UN-backed IPC initiative, 25.6 million people, more than half of Sudan's population, face "crisis or worse" levels of food insecurity. Conditions have further worsened amidst heavy rains and floods and the subsequent spread of cholera. The outbreak has killed more than 200 people.

**Why is the war continuing?**

There is no sign of an end to the war. Firstly, both warring parties are adamant about gaining ground and legitimising their power. The SAF claims to be the legitimate government, with the UN just about recognising their claims, although it came to power through a coup in 2021. However, the RSF has territorial gains around the capital and other war zones. It opposes the SAF's efforts to represent Sudan internationally, claiming legitimacy. The RSF, a former Arab militia known as Janjaweed, seeks alliances from several Arab countries to support its claim to power.

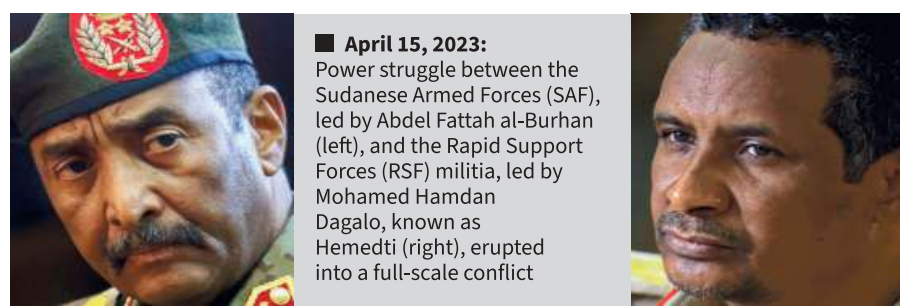
Secondly, Sudan has been under the UN arms embargo, since the 2004 Darfur crisis, which has recently been extended for another year. However, the embargo has not blocked the flow of weapons. A Human Rights Watch report in July claimed that the warring parties have been using armed drones, drone jammers, anti-tank guided missiles,

### A multifaceted war

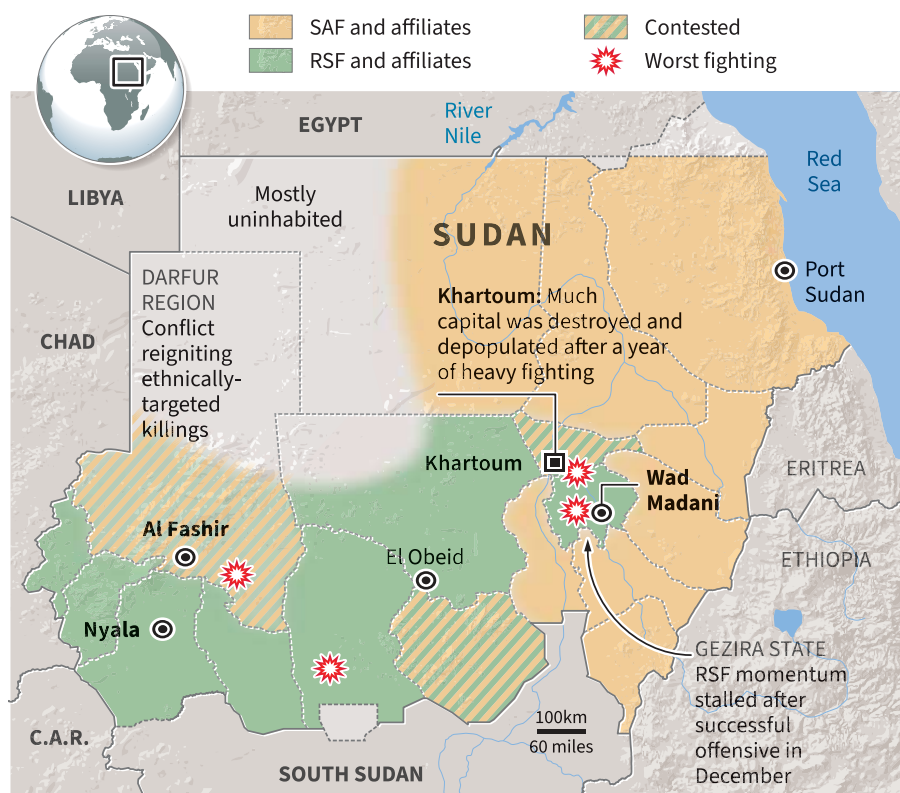
The ongoing civil war in Sudan has killed more than 20,000 people, according to the United Nations. Additionally, the International Organization for Migration has estimated a record 10,890,722 internally displaced people in Sudan



**To the brink:** Displaced people queue for food aid at a camp in Gedaref, Sudan on September 23. AFP



**April 15, 2023:** Power struggle between the Sudanese Armed Forces (SAF), led by Abdel Fattah al-Burhan (left), and the Rapid Support Forces (RSF) militia, led by Mohamed Hamdan Dagalo, known as Hemedti (right), erupted into a full-scale conflict



According to the latest UN-backed IPC initiative, 25.6 million people, more than half of Sudan's population, face "crisis or worse" levels of food insecurity  
Sources: International Crisis Group, UNOCHA Pictures: Getty Images © GRAPHIC NEWS

truck-mounted multi-barrel rocket launchers, and mortar munitions produced by companies registered in China, Iran, Russia, Serbia, and the UAE. Easy weapon procurement and use have aided the continuation of the war.

Thirdly, the war has become complex with the involvement of multiple actors and issues. What began as a military rivalry has now evolved through ethnic lines, involving several regional ethnic militias. Arab and non-Arab militias have taken sides with the RSF and the SAF respectively. The rebel group Sudanese People's Liberation Movement has been fighting alongside the SAF. The RSF and

its allied Arab militias have been targeting the Masalit community and other non-Arabs in Darfur states. Ethnic tensions have intensified the war.

Fourthly, the SAF has accused the UAE and previously Russia's Wagner Group of supporting the RSF. Although the Wagner group and the RSF have rejected any direct military engagement, the group is allegedly supporting the RSF by facilitating the supply of UAE's weapons through the Central African Republic. At the same time, Russia has been supplying weapons to the SAF as well. With abundant external support, both parties have little motive to end the war.

**Have there been peace talks?**

There were nine rounds of ceasefire efforts led predominantly by the U.S. and Saudi Arabia; all failed in their primary phase. On August 14, the latest round of U.S.-led peace talks were held in Geneva, Switzerland. But, neither of the warring parties attended. SAF boycotted the meeting, blaming the RSF for not adhering to the Jeddah Declaration 2023, including the withdrawal of forces from civilian regions. RSF also pulled out from the talks at the last moment.

The UN, the African Union, the U.S., the Intergovernmental Authority on Development, and the EU have all urged the parties to end the violence and work together to de-escalate the crisis. Egypt initiated a draft resolution on May 1 at the Arab League meeting in Cairo, calling for an "immediate and comprehensive cessation" of hostilities. Until now, any and all efforts at a long-lasting ceasefire have been ineffective.

The RSF and the SAF claim they are open to negotiations but have shown little commitment to comply. They attempt to gain a military advantage during the ceasefire, owing to mistrust between the parties. Both sides have not reached a possible bargaining stage for an effective mediation.

Another reason is that international media attention to the war on the ground is limited. International organisations' access to war zones is also restricted. With a limited understanding of the conflict on the ground, mediators like the U.S. and Saudi Arabia are challenged to formulate a ceasefire or peace talk which fit the multifaceted war situation.

**What are the regional implications?**

More than two million people have sought refuge in neighbouring countries including Chad, South Sudan and Ethiopia. The refugee camps are overflowed and have raised concerns in Europe that many will attempt to reach the continent. In February, dozens of Sudanese drowned when a migrant boat capsized along the Tunisia-Italy route. A lack of state apparatus and institutions has triggered ethnic clashes along the South Sudan, Ethiopia and Eritrea borders. Since January, ethnic violence in the Abiey region, a disputed land between Sudan and South Sudan, has increased, with the UN reporting more than 100 casualties. Frequent clashes over agricultural land are reported in the El Fashaga region on the Sudan-Ethiopia border. The war has jeopardised an oil pipeline from South Sudan to the Red Sea.

**What next?**

The involvement of multiple actors and extended geography has made the war complex, challenging international actors to bring the warring parties to the negotiating table.

Multiple failed ceasefire attempts and peace talks imply the need to revisit international actors' approach to the war in Sudan. Although SAF has been gaining pockets in Khartoum, defeating the RSF is a long road. The RSF lacks international support to claim legitimacy. And, a RSF-SAF compromise is highly unlikely. The war will likely be prolonged until a major breakthrough.

There is an increasing fear that the military rivals will divide the country, leading to a plight similar to that of Libya's. Sudanese people have started to live with the war, and with much attention given to Gaza and Ukraine, the war in Sudan will continue to rage on the sidelines.

The author is a Research Associate at the Africa Studies, National Institute of Advanced Studies, Bengaluru.

**THE GIST**

The civil war in Sudan between two military factions, the SAF and the RSF has crossed 18 months. It started as a power rivalry between the military heads of the SAF and the RSF, Abdel Fattah al-Burhan and Hamdan Dagalo respectively.

The war has become complex with the involvement of multiple actors and issues. What began as a military rivalry has now evolved through ethnic lines, involving several regional ethnic militias.

There were nine rounds of ceasefire efforts led predominantly by the U.S. and Saudi Arabia; all failed in their primary phase.





From Page One

## HC orders autopsy at AIIMS for rape victim



Sukanta Majumdar along with BJP supporters protesting against the alleged rape-murder in Kultali on Sunday. ANI

The child's family members alleged that they were made to run from a police outpost at Mahismari to the Jaynagar police station, claiming that if the police had taken action in time, the child could have been saved.

West Bengal Chief Minister Mamata Banerjee broke her silence over the incident on Sunday, and noted that in three recent cases under POC-SO, the State government has been able to obtain death sentences for the accused.

"I want the police to register the Kultali case under the POC-SO Act and ensure that the culprits get capital punishment within three months. Crime is crime; there is no religion or caste. Strong action should be taken against the criminals," the Chief Minister said.

Baruipur Superintendent of Police Palash Chandra Dhali said that the allegations of police inaction were not true as the police arrested the accused within five hours of the complaint.

On Sunday, BJP leaders staged a demonstration outside the Kultali police station and tried to break the barricades. State BJP president Sukanta Majumdar and BJP MLA Agnimitra Paul were among those who took part in the demonstration. The police used force to restrain BJP supporters when they tried to breach the barricades.

## Protests erupt over remarks by former chief of Goa RSS; Rahul Gandhi slams BJP

Purnima Sah  
MUMBAI

Protests erupted in Goa on Sunday over the remarks on St. Francis Xavier by Subhash Velingkar, the former Goa unit chief of the Rashtriya Swayamsevak Sangh.

Several people took to the streets demanding Mr. Velingkar's arrest.

They also presented a memorandum at a police station demanding that he be externed till the decennial exposition of the sacred relics of St. Francis Xavier gets over.

Leader of the Opposition in the Lok Sabha Rahul Gandhi slammed the RSS, the Goa government, and the Bharatiya Janata Party (BJP), accusing them of disrupting communal harmony.

"Goa's appeal lies in its natural beauty and the warmth and hospitality of its diverse and harmonious people. Unfortunately, under BJP rule, this harmony is under attack. The BJP is deliberately stoking communal tensions, with a



Subhash Velingkar

former RSS leader provoking Christians, and Sangh organisations calling for an economic boycott of Muslims," Mr. Gandhi said in a post on X.

Across India, similar actions by the Sangh Parivar continue with impunity, backed by support from the highest levels, he said.

"In Goa, the BJP's strategy is clear: divide the people while exploiting ecologically sensitive areas by illegally converting green land and bypassing environmental regulations — an assault on Goa's natural and social heritage. BJP's attempts will not go unchallenged. The people of Goa and the whole of India

see through this divisive agenda and are standing united," Mr. Gandhi said.

Girish Chodankar, former president of Goa Pradesh Congress committee, told *The Hindu* that this was not the first time that the former RSS chief had made hurtful remarks against St. Francis Xavier, who is considered *Goencho Saib* (protector of Goa).

Aam Aadmi Party State unit president Amit Palekar said, "Don't let the peace and harmony of the State be disturbed. We have lived in peace for ages, and that should not be destroyed."

In a statement on Saturday evening, Fr. Savio Fernandes, executive secretary, Council for Social Justice and Peace, said the Goan Catholic community condemned the insulting and derogatory remarks made by Mr. Velingkar.

He said the remarks had deeply hurt the religious sentiments of not only the Catholics but also of many from other faiths who revere the saint.

## Tensions in Saharanpur over Narsinghanand's remarks; several FIRs registered

The Hindu Bureau  
LUCKNOW/SRINAGAR

Tensions mounted at Sheikhpura Kadeem village in Saharanpur district of Uttar Pradesh on Sunday over the alleged defamatory comments made by priest Yati Narsinghanand on Prophet Muhammed, leading to heavy stone throwing by protesters.

The police used mild force to control the crowd. Additional forces were deployed in the village to control the situation.

"Roughly 1,500 people submitted memorandum at the Kotwali Dehat police station limits over the comment related to a particular community. The police took the memorandum in the village itself, despite that some people tried to reach the police post, which was stopped by the authorities. Afterwards, stones were thrown at police personnel, forcing the authorities to use force. Police registered a case under Section 190, 191(2), 352, 125 and other Sections

of the Bharatiya Nyaya Sanhita (BNS) against 20 named and other unnamed accused. Thirteen people have been arrested. Further action is undergoing," the Saharanpur police said in a statement.

Mr. Narsinghanand is the head priest of the Dasna Devi temple in Ghaziabad.

"The R.C.F. police station on Saturday informed



Yati Narsinghanand

that they will compile all the FIRs and register a Zero FIR and submit them at the Ghaziabad police station," Maharashtra president of Social Democratic Party of India Sayed Kaleem said.

**Protests in J&K**  
In Srinagar, top BJP leaders joined the condemnation of Mr. Narsinghanand for his alleged remarks against the Prophet and sought action against him.

"There is a need for maintaining communal harmony. Such inflammatory rhetoric goes against the values of peace and unity that India stands for," BJP State president Ravinder Raina said.

Prominent Muslim leaders from Jammu and Kashmir and Ladakh have written a joint letter to Home Minister Amit Shah and demanded "legal action against the Hindu priest".

The letter appealed to the Home Minister "to address the matter with seriousness and take necessary steps to restore peace and harmony among all communities".

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"The R.C.F. police station on Saturday informed

## Denied Jantar Mantar nod, Wangchuk sits on fast at Ladakh Bhavan



Iron will: Climate activist Sonam Wangchuk during his hunger strike at the Ladakh Bhavan in New Delhi on Sunday. PTI

Vijaita Singh  
NEW DELHI

Climate activist Sonam Wangchuk began an indefinite hunger strike along with others at the Ladakh Bhavan here on Sunday after the Delhi Police denied them permission to protest at Jantar Mantar, the designated location for protests in Delhi.

Mr. Wangchuk, who set out on a foot march from Leh on September 1 along with 150 supporters, was detained by the police as the contingent reached the Delhi boundary on September 30. After remaining in detention for three days, he was released on October 3.

Other than raising concerns over environmental degradation in the Himalayan region, Mr. Wangchuk has been demanding constitutional safeguards for Ladakh, including Statehood, Ladakh's inclusion under the Sixth Schedule (protection of tribal areas), employment opportunities for local people, and a meeting with either the Prime Minister, the Home Minister, or the President of India.

"We deferred our congregation at Jantar Mantar (last week) and ended our fast at Raj Ghat on October 2 as we were promised an appointment with the top leaders of the country. Since no date has been conveyed to us till now, we have decided to proceed on an indefinite hunger fast," Mr. Wangchuk said.

"So after trying everything possible to find a legitimate place for our anshan fast in New Delhi, we have finally decided to start our fast here at Ladakh Bhavan New Delhi where I was virtually detained for the last 4 days. Among us we have 75 year olds, women n men who walked for 32 days from Leh to Delhi... roughly 1,000 km," Mr. Wangchuk had earlier posted on social media platform X.

The organisers, the 'People's Movement For Sixth Schedule For Ladakh', applied for permission on September 24 to march in Delhi and also hold a *jan sabha* (congregation) at Jantar Mantar, which was neither agreed to nor denied by the Delhi Police.

**Prohibitory orders**  
On September 30, when the protestors were to enter Delhi, the Delhi Police issued prohibitory orders and detained them. Under police protection, Mr. Wangchuk, who was on a hunger strike in detention, was taken to Raj Ghat on October 2, where he handed over a memorandum to the Joint Secretary, Ministry of Home Affairs, and broke his fast.

The organisers applied again for a two-day demonstration on October 5 and 6 at Jantar Mantar, which was denied by the New Delhi district police on Sunday, stating that it was not in consonance with the Supreme Court's guidelines, following which Mr. Wangchuk proceeded on a fast at the Ladakh Bhavan.

## Prelims & GS - 3 Defence Sector

### Air Force plans to procure 12 early warning aircraft

Dinakar Peri  
NEW DELHI

The Indian Air Force (IAF), which is short of Airborne Early Warning and Control (AEW&C) aircraft, a critical force multiplier, is looking at the procurement of 12 aircraft under two different programmes.

One of them is a follow-on order of six AEW&C systems mounted on Embraer aircraft, akin to the three Netra systems in service. The other order pertains to six AEW&C systems under development by the Defence Research and Development Organisation (DRDO) that would be mounted on Airbus A-321 aircraft.

"We have three of them, the Embraer-based AEW&C. We have plan for six more. We are calling them Mk1A, with minor modifications to the equipment that is inside. [The] idea is to buy the aircraft from Embraer; DRDO Centre for Air Borne Systems (CABS) will be doing the modifications. It is a proven design with minimum risk involved and maximum output," Air Chief Marshal A. P. Singh said last week. "We should be having it cleared by Defence Acquisition Council very soon."

The Air chief said the other development relates to the AEW&C-Mk2, with an Airbus-based system,



Netra AEW&amp;C mounted on Embraer aircraft, flanked by Su-30 MKI of the IAF, during an air show in Uttar Pradesh. SANDEEP SAXENA

for which contract negotiations were currently ongoing. "Modification of aircraft is by Airbus, equipment is being developed by DRDO. Initial con-

tract is to be signed with Airbus by DRDO... negotiations are on to come to the correct configurations, as well the price negotiations," he added.

Six Airbus A-321 passenger aircraft with Air India were transferred to the IAF sometime ago and are awaiting modifications to be undertaken, pending the conclusion of the contract.

#### Delayed process

Defence officials said that the modifications required for the aircraft turned out to be significantly more extensive and complex than anticipated, and thus the negotiations over the cost too have dragged on, and the process has been delayed.

One official involved in the project said the AEW&C mounted on the Airbus aircraft would pro-

vide 300-degree coverage.

The IAF also operates three Israeli Phalcon Airborne Warning and Control Systems (AWACS) in addition to the Netra AEW&C systems. While the Phalcons, which have a radome mounted on top of an IL-76 transport aircraft, provide 360-degree coverage, the Netra provides 240-degree coverage of airspace.

A shortage of these force multipliers was felt during the aerial engagement with the Pakistan Air Force, a day after the Bala Kot air strike in February 2019. A long-pending proposal to procure two additional Israeli Phalcons has not materialised.



IN BRIEF



Seven of a family killed in a fire at Mumbai building

Seven members of a family, three of them children, were killed in a fire at a two-storey building in Mumbai on Sunday. The fire broke out at Siddharth Colony in Chembur around 5.20 a.m., said officials of the Brihanmumbai Municipal Corporation. The blaze, suspected to have been caused by a short circuit, started in a shop on the ground floor that contained electric wires and installation material, and spread to the first floor, where the family lived. Maharashtra Chief Minister Eknath Shinde visited the site and announced an ex gratia assistance of ₹5 lakh to the kin of those killed.

'CBI, ED, police don't arrest people through video calls'

The CBI, police, customs, Enforcement Directorate or judges do not arrest people through video calls, the Indian Cyber Crime Coordination Centre (I4C) said in a public advisory issued in view of the rising cases of 'digital arrest' crimes in the country. Terming it a scam, I4C cautioned people against falling victim to such crimes committed using the Internet. "Don't Panic, Stay Alert. CBI/Police/Custom/ED/Judges DO NOT arrest you on video call," stated the advisory. The social media platforms like WhatsApp and Skype have said in the past that they are coordinating with cyber security agencies of the government to ensure safety of the users against such crimes.

British, American trekkers rescued from Himalayas

Two women trekkers had lost their way during a trek to the Chaukhamba-III massif in Chamoli on October 3; they were found by a group of French mountaineers and evacuated by IAF choppers

Ishita Mishra NEW DELHI

A group of French mountaineers, with help from a pair of Indian Air Force helicopters, on Sunday managed to rescue two women trekkers, an American and a Briton, who had lost their way during a trek to the Chaukhamba-III massif at Chamoli in the Garhwal Himalayas on October 3.



The rescued trekkers with Air Force and Uttarakhand State Disaster Management Authority officials on Sunday. SPECIAL ARRANGEMENT

The Uttarakhand government facilitated the rescue after Michelle Theresa Dvorak, 31, and Fay Manners, 37, lost their luggage containing food and mountaineering equipment.

The pair had set out on September 11 for a trek to Chaukhamba-III, which lies 6,995 metres above sea level.

It takes over a month to complete this trek, even for experts, as the peak poses several challenges with its steep slopes, rock and ice sections, and harsh weather.

Ms. Manners was one of the first two women to ascend to "Phantom Direct", on the South Face Grandes Jorasses in Europe, the lon-

gest ice route in the Mont Blanc massif.

Records show she has also climbed the North Face of the Eiger, the American Direct on the Dru, the Walker Spur on the Grandes Jorasses, and the Cassin Ridge on Denali as part of an all-woman team. Ms. Dvorak is a mountaineer and teaching assistant at the University of Washington, says her social media profile.

Lost on the mountain

The Uttarakhand State Disaster Management Authority (SDMA) said that late in the evening of October 3, the District Emergency Operations Centre in Chamoli received information

through the Indian Mountaineering Federation that the two mountaineers were trapped at an altitude of 6,015 metres on Chaukhamba-III.

"The women climbers had sent the information about getting lost on the mountain through pager to their respective embassies. Their luggage had fallen into the ravine, which included their food and essential equipment related to mountaineering, we were told," said Nand Kishore Joshi, Disaster Management Officer, Chamoli. On receiving the information, the State government asked the Defence Ministry to send the Indian Air Force to help rescue the

stranded trekkers. Two Cheetah helicopters were sent for the rescue mission from the Sarsawa air base to Joshimath, early on October 4.

"A lot of effort was made to find the two climbers on the coordinates provided by the Air Force helicopters, but no contact could be established with them," Mr. Joshi said.

Search and rescue

This is when the SDMA officials learnt about a group of five French trekkers who had also gone on an expedition along the same route on September 18.

"Through the Indian Mountaineering Federation, we informed the team of these French trekkers about the two women mountaineers. We also shared the possible location of the two and the French trekkers started searching for both. On Saturday night, we were informed that the French team managed to reach out to the women trekkers," Mr. Joshi said.

He added that the coordinates of the stranded trekkers were shared with the IAF, which rescued the pair on Sunday morning.

Five languages got classical tag after key provision dropped

Sreeparna Chakrabarty NEW DELHI

The Union Cabinet's decision to accord classical language status to five more languages, including Marathi and Bengali, came after a key provision, which mandated that a language must have original literary tradition, was dropped.

"We discussed it in detail and understood that it was a very difficult thing to prove or disprove as all ancient languages borrowed from each other, but re-created the texts in their own way. On the contrary, archaeological, historical and numismatic evidence are tangible things," a senior member of the Linguistic Expert Committee told The Hindu.

The committee comprises representatives of the Union Ministries of Home and Culture and four or five linguistic experts at any given time. It is chaired by the President of the Sahitya Akademi.

The criteria were first formulated in 2004 when Tamil was declared a classical language and were revised in November 2005 when Sanskrit was included on the list.

Under the 2005 criteria which were followed till recently, to be designated as classical, a language must

The panel noted that it was difficult to prove or disprove the original literary tradition of these languages

have high antiquity of its early texts and recorded history over a period of 1,500-2,000 years, a body of ancient literature or texts, which is considered a valuable heritage by generations of speakers, a literary tradition that is original and not borrowed from another speech community and classical language and literature distinct from modern, and there may also be a discontinuity between the classical language and its later forms or its offshoots.

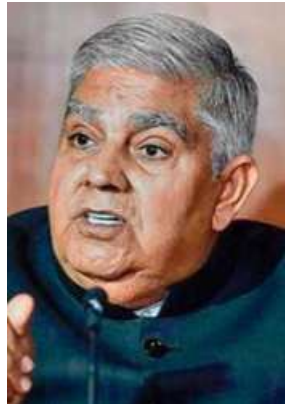
However, with demands for classical status to many languages pending, many of them with tangible political implications, the Linguistics Experts Committee, at a meeting on July 25, unanimously revised the criteria.

It is under these revised norms that the Union Cabinet on Thursday approved classical language status to Marathi, Bengali, Assamese, Pali and Prakrit. A Gazette notification to this effect was issued on October 4.

GS - 2 Polity

Judiciary, legislature have no executive authority, says V-P

The Hindu Bureau NEW DELHI



Jagdeep Dhankhar

Vice-President Jagdeep Dhankhar on Sunday said the exercise of executive authority by either the judiciary or the legislature was not in consonance with democracy and constitutional prescriptions.

"This is an established position as the executive for governance is alone accountable to the legislature and answerable to courts by way of judicial review," Mr. Dhankhar said here at an event to mark the completion of 75 years in public life by veteran Congress leader and former Jammu and Kashmir Governor Karan Singh.

"Undoubtedly, executive governance is exclusive to the executive, as is legislation to legislatures and verdicts to courts. Exercise of executive authority by either judiciary or le-

gislature is not in consonance with democracy and constitutional prescriptions," he said.

Mr. Dhankhar said that executive governance by the judiciary was "jurisprudentially and jurisdictionally" beyond constitutional sanctification.

"However, this aspect is engaging active attention of the people indicating in their perception umpteen

such instances. This significant aspect calls for deep reflection at your level (Karan Singh), few like you, the intelligentsia and the academia. This would wholesomely contribute to the blossoming of democracy and nurturing constitutional spirit and essence. In all humility so I appeal," he added.

The Vice-President said the "influencing category" needs to be a "beacon for catalysing healthy enlightening national discourse to ensure deference to constitutional essence".

Mr. Dhankhar said that convergence of forces within and outside inimical to India was a matter of deep concern and alarming.

"So, also anti-national narratives, there is need for concerted endeavours to influence national mood so as to neutralise these pernicious forces."

Centre restores Railway recruitment policy

S. Vijay Kumar CHENNAI



The Centre will now recruit railway officers through the Civil Service and Engineering Services examinations. FILE PHOTO

The Union government on Saturday restored the policy of recruiting railway officers through the Civil Services Examination (CSE) and the Engineering Services Examination (ESE) conducted by the Union Public Service Commission (UPSC).

Ending four years of confusion in the appointment of railway officers and difficulties in finding suitable manpower for technical wings, the Indian Railways made a U-turn on its 2019 decision of recruiting officers to the Indian Railway Management Service (IRMS) only through the CSE.

The move to restore the earlier system of recruitment comes weeks after Satish Kumar took charge as the Chairman and Chief Executive Officer of the Railway Board. The decision would also remove the cap on the intake of offi-

ers through the IRMS which was limited to 150 a year.

However, the Railways decided that the recruitment to various departments would be done under the banner of the IRMS through the CSE and the ESE. After the new recruitment policy came into existence, two batches of railway officers who got into service through the CSE were trained but have not been given a field posting yet.

Since recruitment through the ESE was dispensed with and engineering and non-engineering candidates competed for limited posts under the IRMS, the Railways found it difficult to find suitable officers for the technical categories such as Engineering, Mechanical, Electrical, and so on, resulting in more number of promotee or subordinate rank officers filling the vacancies.

On December 24, 2019, the government approved

organisational restructuring of the Indian Railways by unification of eight Group-A services of the Railways into a Central Service called the IRMS.

Endorsing the major reforms, the Centre said the Railways had departments of Traffic, Civil, Mechanical, Electrical, Signal & Telecommunications, Stores, Personnel, and Accounts. These departments were vertically separated from top to bottom, each headed by a Secretary-level officer (Member) on the Railway Board.

The unification of services was recommended by various committees for reforming the Railways, including the Prakash Tandon Committee (1994), Rakesh Mohan Committee (2001), Sam Pitroda Committee (2012), and Bibek Debroy Committee (2015).

The unified Group-A Service called the IRMS was to enable the railways to recruit engineers or non-engineers as per need

and offer equality of opportunity to both categories in career progression.

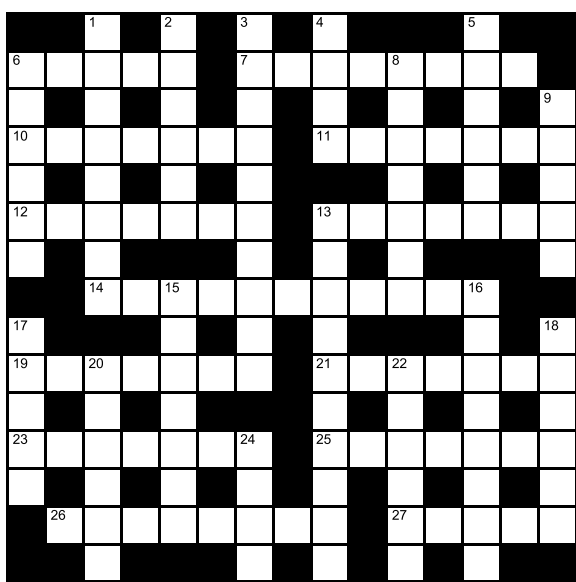
Rules revised

On Saturday, the Ministry of Telecommunications, being the nodal agency for the ESE, in a letter to the UPSC, said it had notified the ESE-2025 Rules on September 18, 2024, with the last date for submission of application being October 8, 2024.

"It is requested that the participation of Ministry of Railways for recruitment of engineers in various disciplines through ESE-2025 to the IRMS may kindly be added to the existing notification by issuing an addendum to it. In order to provide ample opportunity to the candidates for applying, it is proposed that the last date of submission of application may be suitably extended and notified on the UPSC's website," the Secretary, Ministry of Telecommunications, said in the letter.

THE CROSSWORD+ 14299 (set by Arden)

To solve this puzzle online, get across to our crossword site. @ https://qrqo.page.link/jjpTn



- 13 Foreign? Time it takes China finally to copy (7)
14 Descriptions of old locations (11)
19 Promises extremely peaceful borders (7)
21 Call girl's introduction - sex for money (7)
23 She raised her voice, therefore got work and managed (7)
25 Could be indefinite, clear it anyway (7)
26 Criticism as help rejected by people... (8)
27 ...has to break promises (5)

Down

- 1 A protein used for relaxing muscles (8)
2 Run in a line - seems more interested in paintings (6)
3 St. Michael's sculpture - they tried some elemental changes (10)
4 Surrounded by a rising cloud... (4)
5 ...hurricane - one picks up some lead from it (6)
6 One who smokes fish (6)
8 Way of the warrior - I do scrub on top (7)
9 Complain after losing millions, say (5)
13 Trainee crossing reservoir in Swiss town (10)
15 Show two workers (7)
16 History on human settlement shows wisdom... (8)
17 ...well, not even some seizure (5)
18 Two articles, two points - Capital! (6)
20 Close to three foreign trips, full of joy and enthusiasm (6)
22 Country could be in NATO (6)
24 God's resurrection seen in American Idol (4)

Across

- 6 Count takes time to taper off (5)
7 Wild animal swallowed live - it's edible (4,4)
10 Perhaps Ray allows John back, isn't very bright (7)
11 Old Bob stuck in sand trap, that's the final course (7)
12 Saying "Arden's back" - getting a grip perhaps? (7)

SUDOKU

9x9 grid with numbers 5, 4, 8, 7, 9, 6, 2, 7, 4, 1, 8, 9, 9, 7, 4, 8, 1, 9, 6, 6, 2, 3, 6, 2, 4, 1, 9, 5, 3, 7, 7, 1, 3, 2, 8, 5, 4, 6, 9, 4, 5, 9, 3, 7, 6, 1, 2, 8, 9, 3, 1, 8, 4, 2, 6, 7, 5, 6, 2, 4, 9, 5, 7, 3, 8, 1, 5, 7, 8, 6, 3, 1, 2, 9, 4, 2, 8, 7, 5, 6, 4, 9, 1, 3, 3, 4, 6, 1, 9, 8, 7, 5, 2, 1, 9, 5, 7, 2, 3, 8, 4, 6

DIFFICULTY RATING: ★★☆☆☆

Solution to previous puzzle and Solution to yesterday's Sudoku

FAITH

Worship during Navarathri

The word "Rathri" in Sanskrit usually refers to the time after sunset. Sri Ramanujamji said in a discourse that it does not mean the same, and the word's etymology says that it is an opportunity to be free from karma. The human mind is in constant motion to do various activities, which can be recognised as karma. The time that gives us a small break from this is called Rathri.

One more meaning attributed is listening. Usually, people tell stories to make children sleep. Similarly, devotees are immersed deeply in God while hearing His divine deeds.

People need jnana (knowledge), and bhakti is essential for jnana. Sranavam (hearing or listening) is necessary for developing bhakti.

Tiruvalluvar says the most incredible wealth is listening to the discourses of the learned, which is the sublimest of all wealth (selvathul selvam - kural 411.) Sri Andal says that the cowherd clans always listened to the glory of Sri Krishna, which is everlasting wealth (Neengadha Selvam).

"Navam" denotes that which is new. Exponents say when people are not content or complacent and eager to hear more of God's stories, it is called navam. Navarathri refers to the nine days meant to worship God with His divine consort and listen to their great deeds.

The wondrous benefit is that the devotees celebrate one Goddess in each of their favourite forms. Lakshmi Ashtottaram says, "Brahma Vishnu Sivathmikayai nama: - the Goddess is the power of creation, protection and destruction. Navarathri is divided into three days for each of the three functions of the Goddess.



# MONEYWISE



## Gold, silver surge on U.S. rate cut

### PRECIOUSMETALS

B.Krishnakumar

The uptrend in Comex gold witnessed in August, spilled over to September as well. The price of Comex gold scaled to a new all-time high and has settled well above the psychological \$2,600-level.

The weakness in the U.S. Dollar along with the interest rate cut in the U.S. played a key role in pushing the precious metals to higher levels in September.

#### Geopolitical risks

The growing geopolitical risk played its part too in bolstering positive sentiment towards precious metals. As a result, both Comex gold and silver closed on a strong note last month. Comex gold gained 5.2% in September to settle at \$2,659.4 an ounce.

Comex silver notched up an impressive 7.9% gain in September to end the month at \$31.46 an ounce.

#### Firm local trends

Reflecting the firm trend in the global markets, precious metal prices closed on a strong note in the domestic markets too. MCX gold gained 4.9% in September and closed at ₹75,617 per 10-gram.

MCX silver, too, closed on a positive note gaining 6.37% in September to settle at ₹90,641 per kilogram.

As anticipated last month, the Comex gold price remained on an upward trajectory and also reached the then-mentioned target zone of \$2,620-2,650. The medium-term outlook remains positive and Comex gold price could head to the next target zone of \$2,720-2,750.

The positive outlook for Comex gold would be under threat only if the price closes below the support zone at \$2,300-2,310. Until the price drops below \$2,300, it would be reasonable to expect the price to reach the target of \$2,750 and beyond.

While Comex gold is trading near its all-time highs, Comex silver is still stuck within the range of \$26-32.5. It is however positive to note that the price is heading closer to the breakout level of \$32.5 and a move above this level could impart momentum to the upside. Silver price could then head to the next target zone at \$35-\$35.5.

The positive outlook for Comex silver would be invalidated on a fall below \$28.

In line with last month's expectations, MCX gold price moved higher and also reached the then mentioned target of ₹73,900-74,500. The short-term outlook for MCX Gold is positive and the price could move higher to the next target zone of ₹77,300-77,800. A fall below ₹75,000 would invalidate the short-term positive outlook.

Similar to MCX Gold, MCX silver too exhibited strength in September. The price also reached the target zone of ₹89,700-91,200 mentioned last month. The short-term outlook for silver remains positive and the price could head to the next target zone at ₹95,500-₹96,500. This view would be invalidated on a fall below ₹88,000.

To summarise, the short-term outlook for precious metals remains positive until the downside levels mentioned above are invalidated.

(The author is a Chennai based analyst / trader. The views and opinion featured in this column is based on the analysis of short-term price movement in gold and silver futures at COMEX & Multi Commodity Exchange of India. This is not meant to be a trading or investment advice.)



## Interest rates set to ease; What does it mean for you?



Globally, central banks are reducing interest rates; though the Reserve Bank of India (RBI) is yet to commit, there are widespread expectations of interest rates easing going forward

### GS - 3 Economy

#### EASY ON THE POCKET

Joydeep Sen

There are multiple fundamental reasons for easing of interest rates going forward. Our inflation is lower than earlier. Globally, central banks like the U.S. Federal Reserve and the European Central Bank, are reducing interest rates. Our currency exchange rate is relatively stable. The timing of initiating rate cuts depends on the RBI; a cut may likely happen in December.

#### Impact on loan rates

Your floating rate loans from banks are usually benchmarked to an external variable. This variable could be the repo rate decided by the RBI, or the yield level on a 3-month or a 6-month Treasury Bill. Basically, floating rate loans are benchmarked to a parameter not under the bank's control. The implication is, as and when the relevant variable e.g. RBI repo rate rises or slides, the transmission to loan rates happen immediately.

Assuming the RBI cuts repo rate, floating-rate loans are going to get cheaper. Then, you have two options. One, to keep EMI amount same and reduce loan tenure. Two, to reduce the EMI amount and keep the tenure same. The better option is to keep the EMI same and reduce the tenure. The reason is, the longer the tenure of loan, the more

Our currency exchange rate is relatively stable. The timing of initiating interest rate cuts depends on the RBI. It is likely the reduction may happen in December

interest you end up paying. Though reduction of the EMI amount psychologically seems to be better and easier on cash flows, you are better off finishing it off earlier.

For fresh loans, low floating rates seem attractive and you sign up for a EMI as per your payment capacity. To recall, during or just after the COVID phase, when interest rates were very low, floating interest rates for housing loans had gone down to as low as 6.50%.

Your EMI, worked at that rate, comes to a certain amount. However, your loan tenure is long, say 10 years or 15 years. Interest rates move in cycles. Since then, rates have risen and now we are talking of interest-rate cuts.

The point is, when you are initiating a loan, rates may be low. Over the medium to long term, floating rates would climb. Then, you would have to either raise the EMI or increase the tenure of loan. Similarly, in December or early next year, if rates slide, you should commit to it as per your capacity, assuming it may climb. When floating housing loan rates were as low as 6.5%, banks were

Net impact of interest rate movements depends on which side you are. If you are a borrower, lower rates help. If you are a saver or depositor, they do not.

not even talking of fixed rate loans. Interest rates on such loans were very high and the differential with floating rate loans was stark. The reason was banks were aware that the interest rate cycle could turn and they had to protect margins.

#### Impact on deposit rates

As and when RBI signals lower rates by reducing repo rate, currently at 6.5%, deposit rates would come down. To what extent the rates slide is banks' commercial decision but would be somewhere around the extent of reduction of the repo rate. If the RBI reduces repo rate by say 0.5% or 0.75%, reduction in deposit rates would be somewhere around that. Obviously, the deposit rates currently available are attractive from this perspective.

#### Other deposits

There are other interest-bearing instruments e.g. Small Savings (popularly known as Post Office Schemes), RBI Floating Rate Savings Bonds, certain government-sponsored retirement schemes, deposits taken by corporates / NBFCs, government bonds, corporate bonds,

etc. The movement of interest rates in all these would be in a similar direction with differences in extent and timing. In any deposit or bond, you are better off locking in now and you would gain in terms of 'opportunity cost', i.e. going forward, rates would be lower.

#### Mutual funds

Mutual funds are market-related investments and there is no commitment like in a bank deposit. In debt MFs, when interest rates slide, returns would be higher. Interest rates and bond prices move inversely. There is an NAV in MFs announced every day, calculated at market prices. However, the market works in anticipation of forthcoming moves, unlike deposit or loan rates, that react to RBI moves. Part of rate easing has already happened. The yield on the benchmark 10-year government bond has eased from 7.38% about a year ago to about 6.75% now.

#### Conclusion

The net impact of interest rate movements depends on which side you are. If you are a borrower, lower interest rates help. If you are a saver/depositor, they do not. If you are a saver, there is only one indirect positive spin-off. The RBI would reduce interest rates only when inflation is low. In that sense, the real (inflation adjusted) return is not impacted adversely.

(The writer is a corporate trainer (financial markets) and author)

## RCA versus lumpsum investing

### THINKINVESTOR

It is better to remove the element of market timing when you invest your lumpsum amount to achieve your life goals; Rupee Cost Averaging is, therefore, behaviourally optimal

Venkatesh Bangaruswamy

Most of you set up systematic investment plans (SIPs) from post-tax monthly income. But what if you have lumpsum money to invest? This could be annual bonus, a windfall gain, or proceeds from selling a capital asset such as land. Here, we compare lumpsum investing and rupee-cost averaging (RCA) and discuss the associated behavioural biases.

#### Moderating regret

Suppose you have lumpsum money of ₹10 lakh and decide to invest in equity. You are likely to invest in multiple exchange-traded funds (ETFs) and equity funds. This supposed diversification is a behavioural way to moderate future regret. What if you invest in a single fund and it performs poorly? If you identify five funds to invest in, it is highly likely that will split the ₹10 lakh evenly among the five. But you are still exposed to future regret. What if the stock market declines a week after you make the investments? You could have been allotted more units had you delayed your investments!

It is for this reason splitting your lumpsum money and investing across several months is behaviourally optimal. This process is called RCA because your objective is to average purchase (cost) price across time. Note, there is a subtle difference between RCA and SIP, though both involve systematic investing. RCA involves a choice between lumpsum investing and spreading investments across time to average your costs. SIP typically involves investing systematically from post-tax monthly income. You are unlikely to invest in multiple funds if you do RCA, as you remove market timing from the investment decision. But RCA exposes you to the temptation to spend today rather than invest for future (present bias). RCA is typically set up to invest your lumpsum amount over 6-8 months. You may be tempted to spend the money before the next investment date!

#### Conclusion

It is better to remove the element of market timing when you invest lumpsum amount to achieve your life goals. RCA is, therefore, behaviourally optimal. To avoid the temptation to spend the money, you can operate a separate savings account (call it a master investment account) to manage all your investment decisions. All lumpsum moneys along with your monthly savings can be transferred to this master account from where SIPs on equity funds, ETFs and recurring deposits, and RCA can be set up.

(The author offers training programmes for individuals to manage their personal investments)

### Bank Fixed Deposit Rates

Bank Name	Interest Rates (%)				Bank Name	Interest Rates (%)			
	Highest Slab	1-year Tenure	3-year Tenure	5-year Tenure		Highest Slab	1-year Tenure	3-year Tenure	5-year Tenure
<b>Small Finance Banks</b>					<b>Public Sector Banks</b>				
AU Small Finance Bank	8.00	7.25	7.50	7.25	Jammu & Kashmir Bank	7.00	7.00	6.75	6.50
Equitas Small Finance Bank	8.50	8.20	8.00	7.25	Karur Vysya Bank	7.60	7.00	7.00	7.00
ESAF Small Finance Bank	8.25	6.00	6.75	6.25	Karnataka Bank	7.50	7.35	6.50	6.50
Jana Small Finance Bank	8.25	8.25	8.25	7.25	Kotak Mahindra Bank	7.40	7.10	7.00	6.20
NorthEast Small Finance Bank	9.00	7.00	9.00	6.25	RBL Bank	8.10	7.50	7.50	7.10
Suryoday Small Finance Bank	8.65	6.85	8.60	8.25	SBM Bank India	8.10	7.05	7.30	7.75
Ujivan Small Finance Bank	8.25	8.25	7.20	7.20	South Indian Bank	7.25	6.70	6.70	6.00
Unity Small Finance Bank	9.00	7.85	8.15	8.15	Tamilnad Mercantile Bank	7.50	7.00	6.50	6.50
Utkarsh Small Finance Bank	8.50	8.00	8.50	7.75	YES Bank	8.00	7.25	7.25	7.25
<b>Private Sector Banks</b>					<b>Public Sector Banks</b>				
Axis Bank	7.25	6.70	7.10	7.00	Bank of Baroda	7.30	6.85	7.15	6.50
Bandhan Bank	8.05	8.05	7.25	5.85	Bank of India	7.30	6.80	6.50	6.00
City Union Bank	7.50	7.00	6.50	6.25	Bank of Maharashtra	7.25	6.75	6.50	6.50
CSB Bank	7.75	5.00	5.75	5.75	Canara Bank	7.25	6.85	6.80	6.70
DBS Bank	7.50	7.00	6.50	7.40	Central Bank of India	7.45	6.85	6.75	6.50
DCB Bank	8.05	7.10	7.55	7.40	Indian Bank	7.25	6.10	6.25	6.25
Federal Bank	7.40	6.80	7.00	6.60	Indian Overseas Bank	7.30	7.10	6.50	6.50
HDFC Bank	7.40	6.60	7.00	7.00	Punjab National Bank	7.25	6.80	7.00	6.50
ICI Bank	7.25	6.70	7.00	7.00	Punjab & Sind Bank	7.30	6.30	6.00	6.00
IDFC First Bank	7.75	6.50	7.00	6.75	State Bank of India	7.25	6.80	6.75	6.50
Indusind Bank	7.99	7.75	7.25	7.25	Union Bank of India	7.40	6.80	6.70	6.50

### Home Loan Interest Rates

Name of Lender	Loan Amount (Rs.)			Name of Lender	Loan Amount (Rs.)		
	Upto 30 lakh	Above 30 lakh & upto 75 lakh	Above 75 lakh		Upto 30 lakh	Above 30 lakh & upto 75 lakh	Above 75 lakh
<b>Public Sector Banks</b>							
State Bank of India	8.50-9.85	8.50-9.85	8.50-9.85	Karnataka Bank	8.50-10.62	8.50-10.62	8.50-10.62
Bank of Baroda	8.40-10.65	8.40-10.65	8.40-10.90	Federal Bank	8.80 *	8.80 *	8.80 *
Union Bank of India	8.35-10.75	8.35-10.90	8.35-10.90	Dhanlaxmi Bank	9.35-10.50	9.35-10.50	9.35-10.50
Punjab National Bank	8.45-10.25	8.40-10.15	8.40-10.15	Tamilnad Mercantile Bank	8.60-9.95	8.60-9.95	8.60-9.95
Bank of India	8.40-10.85	8.40-10.85	8.40-10.85	Bandhan Bank	9.16-15.00	9.16-13.33	9.16-13.33
Canara Bank	8.50-11.25	8.45-11.25	8.40-11.15	CSB Bank	10.49-12.34	10.49-12.34	10.49-12.34
UCO Bank	8.45-10.30	8.45-10.30	8.45-10.30	HDFC Bank Ltd.	8.75 *	8.75 *	8.75 *
Bank of Maharashtra	8.35-11.15	8.35-11.15	8.35-11.15	City Union Bank	8.45-9.70	8.70-10.20	8.95-10.70
Punjab and Sind Bank	8.50-10.00	8.50-10.00	8.50-10.00	<b>Housing Finance Companies (HFCs)</b>			
Indian Overseas Bank	8.40-10.60	8.40-10.60	8.40-10.60	LIC Housing Finance	8.50-10.35	8.50-10.55	8.50-10.75
Central Bank of India	8.45-9.80	8.45-9.80	8.45-9.80	Bajaj Housing Finance	8.50 *	8.50 *	8.50 *
<b>Private Sector Banks</b>							
Kotak Mahindra Bank	8.75 *	8.75 *	8.75 *	Tata Capital	8.75 *	8.75 *	8.75 *
ICI Bank	8.75 *	8.75 *	8.75 *	PNB Housing Finance	8.50-14.50	8.50-14.50	8.50-11.45
Axis Bank	8.75-13.30	8.75-13.30	8.75-9.65	GIC Housing Finance	8.80 *	8.80 *	8.80 *
HSBC Bank	8.50 *	8.50 *	8.50 *	SIMFG India Home Finance	10.00 *	10.00 *	10.00 *
South Indian Bank	8.70-11.70	8.70-11.70	8.70-11.70	Sammaan Capital	8.75 *	8.75 *	8.75 *
Karur Vysya Bank	9.00-11.05	9.00-11.05	9.00-11.05	Aditya Birla Capital	8.60 *	8.60 *	8.60 *
				ICI Home Finance	9.10 *	9.10 *	9.10 *
				Godrej Housing Finance	8.55 *	8.55 *	8.55 *

\*Onwards Rates as on October 1 Source: Paisabazaar.com

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## SCIENCE

## GS - 3 Science &amp; Technology

# Scientists are working on a way to detect cancer with sound waves



Biopsies are cumbersome, painful, and potentially injurious. Research has found that high-energy ultrasound can break off a small piece of cancerous tissue into droplets and release their contents into the bloodstream. The team could then test the blood for biomarkers specific to cancer

Joel P. Joseph

Scientists have developed a new technique to detect cancers. The method uses ultrasound to turn a small part of our body's tissue into droplets that are released into the blood. These bubbles contain molecules like RNA, DNA, and proteins that allow the scientists to identify particular types of cancer.

Roger Zemp, associate professor of electrical and computer engineering at the University of Alberta, Canada, led a recent study describing such a technique. He presented his team's findings at the joint meeting of the Acoustical Society of America and the Canadian Acoustical Association at Shaw Centre in Canada on May 13.

A summary of the findings was also published in the *Journal of the Acoustical Society of America* earlier this year.

### Break-off, blood, biomarker

Doctors have been using ultrasound to take pictures of internal organs. The technology converts the sound waves reflected by surfaces inside the body to an image, just the way bats use ultrasound to sense their surroundings.

This said, the gold standard to detect many cancers is a biopsy. Doctors extract a small piece of tissue or cells using a large needle from the part of the body where cancer is suspected to be present. In vitro tests can confirm if the tissue or cells are cancerous and, if so, what kind of cancer it is.

Now, Zemp and his colleagues at the university are figuring out a way to use ultrasound to perhaps someday replace biopsies, which are cumbersome, painful, and potentially injurious. They have found that high-energy ultrasound (at frequencies greater than those used in ultrasound scans) can break off a small piece of cancerous tissue into droplets and release their contents into the bloodstream. The team could then test the blood for biomarkers – certain biomolecules like DNA, RNA, or proteins – specific to cancer.

"Ultrasound can enhance the levels of these genetic and vesicle biomarkers in blood samples by over 100-times," Zemp said in a press release. This method could allow clinicians to use blood samples to detect specific cancer types and even the mutations they contain, which are currently undetectable in blood.

He estimated the technique could help clinicians avoid nearly half of all biopsies.

### 'New kind of readout'

In the most advanced use of the technique, Zemp and his colleagues



A technician prepares to use an ultrasonogram device that creates an image of the body's insides using ultrasound waves. ELEN SHER/UNSPLASH

detected the presence of a single cancer cell circulating in the blood. When cancer progresses and spreads, cancer cells move to parts of the body other than their original site via the blood. But scientists and clinicians have struggled to spot these cells in the blood because they're very small in number. A few tests are still sensitive enough to detect them, but they're expensive. For example, the 'CellSearch' test costs \$10,000 (₹ 8.4 lakh).

But Zemp & co. were able to detect a cancer cell in the blood samples of a prostate cancer patient using their technique. The team passed ultrasound waves through blood samples isolated from the cancer patients. The waves shredded the circulating cancer cells and released the biomarkers they contained into the blood. The team looked for and confirmed the presence of these biomarkers. Zemp estimated this version of the test would cost a hundred times less, around \$100 (Rs 8,400).

The researchers are now trying to expand their findings to other types of cancer, particularly breast cancer and melanoma.

"We hope our ultrasound technologies will benefit patients by providing clinicians a new kind of molecular readout of cells and tissues with minimal discomfort," Zemp said in the same release.

### Needed: large cohorts

Himanshu Shekhar, assistant professor of electrical engineering, and Karla Mercado-Shekhar, assistant professor of

**Doctors use ultrasound to take pictures of internal organs. The technology converts the sound waves reflected by surfaces inside the body to an image, just the way bats use ultrasound to sense their surroundings**

biological sciences and engineering, both at IIT Gandhinagar, said the effort was promising and considerably more advanced than previous work in this field.

"The ability to perform ultrasound-aided detection using drawn blood samples is most exciting because of the simplicity of this approach. The main advantage of this approach is its non-invasiveness, which will prevent patient discomfort," Shekhar said.

Mercado-Shekhar said the approach could be extended to monitoring cancer progression and treatment response. However, she cautioned that more studies in a large cohort of patients would be required before doctors start using this tool in the clinic.

Clinical trials with large cohorts of patients with different types of cancer and healthy people across different ethnic groups and geographies are important to ensure the technique can produce accurate results for different cancer types and prove that it's sensitive to their varying biomarker thresholds.

Brian Tysinger, a research assistant professor of public policy, and Jakub Hlavka, associate professor of population

and public health sciences, both at the University of Southern California, underscored this point in an article published by the US National Academies Press in May 2022: "Lack of representative studies on screening for cancer or cardiometabolic disease may lead to recommendations that fail to consider earlier ages or lower biomarker thresholds to start screening that might be warranted in some populations."

### About five years

There has been a push of late for more accessible and affordable cancer screening methods.

The U.S. National Cancer Institute recently launched its 'Cancer Screening Research Network'. In 2025, the network will start a pilot study to evaluate a battery of screening tests to spot cancer early and accurately with a cohort of 24,000 people.

The study is expected to be completed in four years.

The network may later support similar trials for screening methods developed by individual research groups, potentially including the ultrasound-based one.

"If results of clinical trials are favourable, the researchers will likely pursue regulatory approval in collaboration with industry partners, and subsequently, this technique could be available commercially in about five years," Mercado-Shekhar said.

(Joel P. Joseph is a freelance science journalist and researcher. joelpjoseph2009@gmail.com)

### THE GIST

Ultrasound can enhance the levels of biomarkers over 100-times. This method could allow clinicians to use blood samples to detect specific cancer types and even the mutations, which are currently undetectable in blood

Researchers were able to detect a single cancer cell circulating in the blood. Scientists have struggled to spot these cells because they're small in number. Some tests can detect them but they are extremely expensive

Ultrasound-aided detection using blood samples is important because of its simplicity. The main advantage is its non-invasiveness, which will prevent patient discomfort

### BIG SHOT



A staff member stands inside a water tank, part of a complex of underground water discharge tunnels built to protect Tokyo and its suburbs against floods during heavy rain, in Kasukabe, Japan. In addition to its engineering ingenuity, the complex is a popular tourist spot and filming location with 59 massive pillars and its own microclimate. The dim interior, punctuated by spears of natural light from apertures in the ceiling, and towering pillars evoke an ancient religious structure. REUTERS

### WHAT IS IT?

## Gold: what makes it so desirable?

### Vasudevan Mukunth

Gold is a precious metal famed for its use in jewellery and as a form of investment. Its atomic number is 79, and its Latin name is 'aurum', thus its symbol on the periodic table, Au. Some 10% of all the gold produced around the world is used every year in industry thanks to the metal's many desirable properties. For example, gold doesn't dissolve in strong nitric acid whereas most metals do; this is why the term "acid test" is used to refer to a test of someone's character. Among the noble metals, only platinum is less reactive. Gold does dissolve in a solution of nitric acid and hydrochloric acid that alchemists called aqua regia, or "royal water." It also dissolves in some alkaline solutions and in mercury, is malleable, ductile, corrosion-resistant, and a good conductor of electricity. It is commonly used in industry to form connectors in computers. South Africa has produced most of the world's gold since the late 19th century, but today the largest



The Nobel Prize medal. ANGELA WEISS/AP

producer is China (no. 6 on this list is the small country of Ghana). The cost of extracting and refining gold depends on where it is found, although gold nuggets are typically found in mountainous areas that also have quartz veins. Each of the Nobel Prizes to be awarded from October 7 will include a medal of electrum, an alloy of gold and silver, plated with 24 carat gold.

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