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**EDUCATION**

# NMC to allow non-biology students to appear for NEET-UG 2024

The decision is also applicable retrospectively for candidates whose applications for grant of 'Eligibility Certificate' have been rejected

**The Hindu Bureau**  
BENGALURU

**T**he National Medical Commission (NMC) has decided to allow non-biology students to take NEET-UG, which is the gateway for undergraduate medical courses like MBBS and BDS.

According to a public notice issued by NMC on recently, candidates who have passed 10+2 or its equivalent with Physics, Chemistry, Biology/Biotechnology, and English will be eligible to appear in NEET-2024. Candidates who have completed their 10+2 examinations with physics, chemistry, mathematics or computer science, and other subjects are also eligible to take NEET-UG without studying Biology/Biotechnology subjects.

According to the order, the erstwhile Medical Council of India (MCI), through the provisions of the regulations on Graduate Medical Educa-



Experts have criticised the NMC's move stating that the new guidelines will affect the quality of medical education. FILE PHOTO

tion-1997, including the various amendments, under chapter II had regulated the admission and selection to MBBS course, including the necessity for candidates having undergone two years of regular/continuous/coterminous study of Physics, Chemistry, Biology/Biotechnology in class 11 and 12 with practical, along with English.

This 10+2 years study was required to be completed from regular schools and not from open schools or as private candidates. Further, the study of Biology/Biotechnology or any other requisite subject could not be completed as an additional subject after passing class 12.

"However, these rules were challenged in the Del-

hi High Court and were quashed on May 11, 2018. This order had a consequential bearing on the candidates seeking admission in graduate/primary medical courses in foreign medical institutes due to the statutory regulations. Therefore, many candidates had been debarred from NEET-UG test as also their applications seeking

eligibility certificate were rejected," it said.

## New regulations

The NMC has framed the 'Graduate Medical Education Regulations-2023. "The NMC, in its meeting held on June 6, 2023, after detailed deliberations while taking into consideration the National Education Policy (NEP-2020), which permits great extent of flexibility in the study of various subjects in class 12, decided that the previous approach of the erstwhile MCI needs to be revisited by permitting candidates to undertake study of the requisite subjects (Physics, Chemistry, Biology/Biotechnology along with English) even as additional subjects after passing class 12 from duly recognised boards by the concerned government. Such candidates shall be permitted to appear in NEET-UG test and resultantly also be eligible for grant of eligibility certificate," said the order.

The NMC also said that the decision will be applic-

able retrospectively on candidates whose applications for grant of 'Eligibility Certificate' have been rejected on the grounds contemplated in the present public notice. However, for the purpose of appearing in NEET-UG, candidates who become eligible after the date of the present public notice shall be permitted to appear in NEET-2024. However, experts have criticised the NMC's move stating that the new guidelines will affect the quality of medical education. Speaking to *The Hindu*, Hanumantha Rao, the CEO and Dean of a NEET Academy in Bengaluru said, "Biology is the core subject for the medical courses. All the primary aspects of medical courses will be taught to the students at the 10+2 level. However, the NMC's new guidelines will affect the quality of medical education and it will produce low-quality doctors. Moreover, it is very tough to crack the NEET-UG exam for non-biology students."

# International rounds of moot competition on at Ramaiah College of Law

The inaugural ceremony of the International Rounds of 18th LAWASIA International Moot Competition, 2023, was organised by LAWASIA - The Law Association for Asia and the Pacific - in association with the Bar Association of India.

The ceremony took place yesterday at Dwaraka Auditorium, Ramaiah College of Law, Bengaluru. Present at the ceremony were Dr M R Jayaram, Chairman, Gokula Education Foundation (GEF); Raphael Tay, Chair, LAWASIA Moot Standing Committee; Isomi Suzuki, Former President, LAWASIA; West Nareth Hib, Representative of LAWASIA Moot Judges; M R Anandaram, Director, Ramaiah College of Law; B S Ramaprasad, Chief Executive, GEF; G Ramachandra, Chief Finance Officer, GEF; Prof Umamahesh Sathyanarayan, Principal, Ramaiah College of Law.

M R Jayaram emphasised on the significance of law and justice. He underlined the pivotal role that effective communication skills play in the legal profession, highlighting their importance for lawyers.

Raphael Tay commended the Ramaiah College of Law,



(Left to right) Raphael Tay and Isomi Suzuki being felicitated by Dr M R Jayaram and M R Anandaram.

Bengaluru, for hosting the event, acknowledging the significance of the occasion. He said the gathering provided a distinctive opportunity for mutual learning among participants.

Isomi Suzuki focused on the significant role played by moot court competitions in fostering a platform for the exchange of compelling arguments. Such exchanges serve as valuable opportunities for participants to engage in reasoned discourse, ultimately leading to the resolution of disputes.

Seven qualifying teams, including participants from NLU Jodhpur, and Singapore Management University, Singapore, are set to compete in the international rounds.

The four-day-long competition will feature various sessions, culminating in the determination of the winning team on November 27.

The moot problem is based on Artificial Intelligence and its interplay with technology. It aligns with the nuances of the host jurisdiction, ensuring a relevant connection between the legal issues addressed and the legal landscape and culture of the host country. Since its inception in 2005, it has grown, currently spanning across 60 law schools from 30 jurisdictions, including Singapore, Malaysia, Hong Kong, United Kingdom, China and Australia.



# ಬಿ.ಇಡಿ ಪದವಿ ಪಡೆಯದ ಜೆ.ಒ.ಸಿ ಉಪನ್ಯಾಸಕರಿಗೆ ಸಂಕಷ್ಟ

■ ಎನ್.ಎಲ್.ಸಿ.ವಿಜಯದ ಬಂಗಾಳಿಗಳು

ವೃತ್ತಿ ಕ್ಷೇತ್ರ ಖಾಲಿ (ಬಿ.ಒ.ಸಿ)ಯಿಂದ ಪದವಿ ಪೂರ್ಣ ಕ್ಷೇತ್ರ ಖಾಲಿಗಾಗಿ ವಿಲೇವಾರಿ ಕಾರ್ಯವಿಡಲಾಗುತ್ತಿರುವ 161 ಉಪನ್ಯಾಸಕರು 2 ವರ್ಷಗಳ ಬಿ.ಇಡಿ ಪದವಿಯನ್ನು ವ್ಯಾಸಂಗ ಮಾಡುವಂತೆ ಆದೇಶ ಜಾರಿಗೊಳಿಸಿದ್ದು, ಪದಕ್ಕೆ ಅನುನ್ಯಾಸಕರು ತಾವು ವಿರೋಧ ವ್ಯಕ್ತಪಡಿಸಿದ್ದಾರೆ.

2006ಕ್ಕಿಂತ ಹಿಂದೆ ನೇಮಕವಾದ ಉಪನ್ಯಾಸಕರೇ ಆಯವ ಕೆಲವು ವರ್ಷದಿಂದ ವ್ಯಾತಕೋಶದ ಪದವಿಯಾಗಿತ್ತು. ಆದರಂತೆ ಕ್ಷೇತ್ರ ಪಡೆದಿದ್ದವೆ. ಆದರೆ, 2008ಕ್ಕಿಂತ ಮೊದಲು ವಿಲೇವಾರಿಯಾದ ಅನುನ್ಯಾಸಕರೇ ಆಯವಾಗಿದ್ದ ಕಾರಣ ನಿರ್ವಹಿಸುತ್ತಿರುವ ಉಪನ್ಯಾಸಕರಿಗೂ ಬಿ.ಇಡಿ ಪದವಿಯಿಂದ ವಿನಾಯಿತಿ ನೀಡಲಾಗಿದೆ.

ಜೆ.ಒ.ಸಿ ಉಪನ್ಯಾಸಕರನ್ನು 2011ರಲ್ಲಿ ವಿಲೇವಾರಿಗೊಳಿಸಿದ್ದು, 12 ವರ್ಷಗಳ ಬಳಿಕ ಕ್ಷೇತ್ರ ಖಾಲಿಯಾಗಲು ಈಗ ಬಿ.ಇಡಿ ಪದವಿ ಮಾಡಬೇಕೆಂದು ನಿಯಮ ಜಾರಿಗೊಳಿಸಿರುವುದು ಅಧ್ಯಕ್ಷಾಧಿಪತಿಯಾಗಿದೆ. 161 ಜನರ ಪೈಕಿ ಪದವಿ ಪಡೆದವರು ನಿರೀಕ್ಷಿಸಿ ಅಂತಹ ಉಪನ್ಯಾಸಕರು ಹೇಗೆ ಪದವಿ ಪೂರ್ಣಗೊಳಿಸಲು ಸಾಧ್ಯವಾಗಿದೆ ಎಂಬ ಪ್ರಶ್ನೆ ಇದೆ.

ಸರ್ಕಾರದ ಆದೇಶವೇನಿದೆ?: ಕರ್ನಾಟಕ ಅಧಿಕಾರಿತ ವೃತ್ತಿ ಅಧಿಕಾರಿತ



ಕೊಡುಗಲ ಬಿ.ಇಡಿ ಪದವಿ ಪಡೆದವರು ಅಧಿಕಾರಿತ-2011 ಅನ್ನು ಜಾರಿಗೊಳಿಸಲಾಗಿದೆ. ಆದರಂತೆ ಜೆ.ಒ.ಸಿ ಉಪನ್ಯಾಸಕರಾಗಿ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿರುವವರು ಖಾಲಿ ಪದವಿಗೆ ಅಭ್ಯರ್ಥಿ ಅನುನ್ಯಾಸಕರಾಗಿ ಪದವಿ ಪೂರ್ಣ ಕ್ಷೇತ್ರ ಖಾಲಿಯಾಗುವ ಸರ್ಕಾರಿ ಮತ್ತು ಅನುನ್ಯಾಸಕರ ಸಿಯು ಕಾಲೇಜುಗಳಲ್ಲಿ ವಿಲೇವಾರಿಗೊಳಿಸಲಾಗಿದೆ.

ವಿಲೇವಾರಿಯಾದ ಉಪನ್ಯಾಸಕರಿಗೂ ಕರ್ನಾಟಕ ನಾಗರಿಕ ಸೇವಾ (ಪರಿವಿತ್ತಣಾ) ನಿಯಮಗಳು-1977 ಅನ್ವಯವಾಗಿದೆ. ಈ ಆದೇಶದ ಪ್ರಕಾರ 4 ವರ್ಷಗಳಿಗೊಮ್ಮೆ ಉಪನ್ಯಾಸಕರ ಬಿ.ಇಡಿ ಪದವಿ ಪಡೆದಿರಬೇಕಾಗುತ್ತದೆ. ಪದವಿ ಪೂರ್ಣಗೊಂಡಿದ್ದರೆ ಹೇಗೆಯಾದರೂ ನಿಮಗಾಗಲಿವೇನಾಗುತ್ತದೆ ಎಂಬ ನಿಯಮವಿದೆ.

ವಿಲೇವಾರಿಯಾದ ಉಪನ್ಯಾಸಕರಲ್ಲಿ ಸರ್ಕಾರಿ ಸಿಯು ಕಾಲೇಜಿನ

79 ಮತ್ತು ಅನುನ್ಯಾಸಕರೇ 82 ಉಪನ್ಯಾಸಕರು ಬಿ.ಇಡಿ ಪದವಿ ಪೂರ್ಣಗೊಳಿಸಿದ್ದು. ಈ ಉಪನ್ಯಾಸಕರನ್ನು 2 ವರ್ಷಗಳ ಅವಧಿಯ ಬಿ.ಇಡಿ ಪದವಿ ವ್ಯಾಸಂಗಕ್ಕಾಗಿ ವೇತನ ಮೊತ್ತವಾಗಿ ನಿರೀಕ್ಷಿಸಲಾಗುವಾಗಲೂ ನಿರೀಕ್ಷಿಸಬೇಕೆಂದು ತಿಳಿಸಲಾಗುವ ಪದವಿಗಾಗಿ ನೇಮಕವಾದ ಅಂತಿಮ ಉಪನ್ಯಾಸಕರಿಗೆ ವೇತನವನ್ನು ನಿರೀಕ್ಷಿಸಲಾಗಿದ್ದರೂ ಉಪನ್ಯಾಸಕರ ವೇತನದಲ್ಲಿಯೇ ಭರಿಸಬೇಕೆಂದು ಪದವಿ ವಿಧಿಸಿದೆ. ಉಪನ್ಯಾಸಕರ ವೇತನದಲ್ಲಿಯೇ ಅಂತಿಮ ಉಪನ್ಯಾಸಕರಿಗೆ ವೇತನ ಭರಿಸಬೇಕು. ಇದಕ್ಕೆ ನಿರೀಕ್ಷಿಸಬೇಕೆಂದು ತಿಳಿಸಲಾಗುವುದರಿಂದ ಒಪ್ಪಿಗೆ/ ಮುಕ್ತಾಯ ಪತ್ರವನ್ನು ಪಡೆಯಬೇಕು. ಉಪನ್ಯಾಸಕರು ತಮ್ಮ ಪೂರ್ಣ ಅಧಿಕಾರದಲ್ಲಿಯೇ ಬಿ.ಇಡಿ ವ್ಯಾಸಂಗ ಪೂರ್ಣಗೊಳಿಸಬೇಕು. ಇದಕ್ಕೆ ವಿನಾಯಿತಿಮಾತ್ರ ಯಾವುದೇ ರೀತಿಯ ಕುಕ್ಕುವನ್ನು ಧರಿಸುವುದಿಲ್ಲ ಎಂಬ ವ್ಯವಸ್ಥೆ ಇದೆ.

**ಪಾಠ ಕೇಳುವ ವಿಳಂಬ:** ಪ್ರಸ್ತುತ ಉಪನ್ಯಾಸಕರಾಗಿ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿರುವವರು ಕೆಲವು 15ರಿಂದ 20 ವರ್ಷಗಳ ಕಾಲ ತರಬೇತಿಗಿದ್ದು ಮೊದಲನೆಯವರಿದ್ದಾರೆ. ಅಂತಹ ಉಪನ್ಯಾಸಕರು ನಿರೀಕ್ಷಿಸಲಾಗುವ ಅನುನ್ಯಾಸಕರಲ್ಲಿ ಹೆಚ್ಚಿನವರು ಸಂವಿಧಾನದಡಿ ಕಾಲೇಜಿನಲ್ಲಿ ಕೆಲಸು ಪಾಠ ಕೇಳುವ ವಿಳಂಬವನ್ನು ಎದುರಿಸುತ್ತಾರೆ.

ಬಿ.ಇಡಿ ಪದವಿಯನ್ನು ಪಡೆದವರು ಉಪನ್ಯಾಸಕರಾಗಿ ಬಿ.ಇಡಿ ಮಾಡಬೇಕೆಂದು ಎಂಬ ನಿಯಮವಿದೆ. ವಿಲೇವಾರಿಗೊಳಿಸಲಾಗುವಾಗಲೂ ಈ ನಿಯಮ ಅನ್ವಯವಾಗಿದೆ. ಸರ್ಕಾರದ ಹಂತದಲ್ಲಿ ಪದವಿ ಸಿಯು ಅಧಿಕಾರಿತವಿರುವುದರಿಂದ ಬಿ.ಇಡಿ ಪೂರ್ಣಗೊಳಿಸಬೇಕೆಂದಿದೆ.

| ಸಿ.ಎಂ. ಬಿ. ದೀಪಾಳಿ ಸಿಯು ಕಾಲೇಜಿನ ವಿಲೇವಾರಿ

ಬಿ.ಇಡಿ ಪದವಿ ಪಡೆದವರು ಉಪನ್ಯಾಸಕರಾಗಿ ಬಿ.ಇಡಿ ಮಾಡಬೇಕೆಂದು ಎಂಬ ನಿಯಮವಿದೆ. ವಿಲೇವಾರಿಗೊಳಿಸಲಾಗುವಾಗಲೂ ಈ ನಿಯಮ ಅನ್ವಯವಾಗಿದೆ. ಸರ್ಕಾರದ ಹಂತದಲ್ಲಿ ಪದವಿ ಸಿಯು ಅಧಿಕಾರಿತವಿರುವುದರಿಂದ ಬಿ.ಇಡಿ ಪೂರ್ಣಗೊಳಿಸಬೇಕೆಂದಿದೆ.

| ಪದವಿ ಪಡೆದವರು ಉಪನ್ಯಾಸಕರಾಗಿ



Most Important Topics For

# Science & Technology

UPSC Prelims & Mains

# ISRO to conduct trusted workhorse PSLV's 60<sup>th</sup> flight by end of December

**Tiki Rajwi**

THIRUVANANTHAPURAM

The Indian Space Research Organisation (ISRO), which is celebrating the 60<sup>th</sup> anniversary of the first sounding rocket launch from Thumba this week, is preparing for another 'big 60.'

The Polar Satellite Launch Vehicle (PSLV), often dubbed the "reliable workhorse" of the space agency given its sparkling success rate, is set to have its 60<sup>th</sup> flight soon.

The ISRO is hoping to have the 60<sup>th</sup> PSLV launch by end of December this year, according to S. Unnikrishnan Nair, Director of the Vikram Sarabhai Space Centre (VSSC), the lead ISRO unit for launch vehicles at Thumba here.



The 60th mission will employ a PSLV variant which uses two strap-on motors. FILE PHOTO

This mission will have as its payload XPoSAT, short for X-ray Polarimeter Satellite.

This, according to the space agency, is the coun-

try's "first dedicated polarimetry mission to study various dynamics of bright astronomical X-ray sources in extreme conditions."

The ISRO will employ a PSLV variant which uses two strap-on motors for the 60<sup>th</sup> flight.

## 30 years ago

A four-stage expendable launch vehicle, the PSLV stands 44.4 metres tall and is powered by two solid propellant and two liquid propellant stages. The PSLV had its first developmental flight - PSLV-D1 - 30 years ago on September 20, 1993, but it was unsuccessful.

The commercial launches began after two more developmental flights, both of which were suc-

cessful. The PSLV has been used to launch several high-profile ISRO missions, including the Chandrayaan-1 moon mission, the Mangalyaan Mars Orbiter mission, and the more recent Aditya-L1 solar probe.

The PSLV-C37 mission is credited with placing 104 satellites in orbit. The 50th PSLV launch took place on December 11, 2019 with the PSLV-C48 mission.

The PSLV-C57/Aditya-L1 mission on September 2, 2023 marked the 59<sup>th</sup> flight of the launch vehicle.

If the ISRO had not avoided numbering a mission 'C13' (PSLV-C12 was followed by C14!), the C57 mission in September would have been the 60<sup>th</sup> flight of the launch vehicle.



# IISc's Foundation for Science Innovation and Development launches Centre of Data for Public Good

**The Hindu Bureau**

BENGALURU

In an initiative touted at aiming to leverage data for social good, the Foundation for Science Innovation and Development (FSID) within the Indian Institute of Science (IISc) announced the launch of the Centre of Data for Public Good (CDPG).

The Centre is dedicated to advancing research, innovation, collaboration, and best practices in the realm of data science, analytics, and policy to address critical societal challenges.

According to a release, CDPG will serve as a hub for multidisciplinary research, bringing together experts from academia, industry, and government to harness the power of data to benefit the public.

With a focus on ethical data use, privacy, and responsible AI, the centre aims to develop solutions that positively impact areas such as smart cities, agriculture, logistics, geospatial, environmental sustainability, and so on.

"Emphasising collabo-



Delegates at the launch of Centre of Data for Public Good. Speakers included Kris Gopalakrishnan, chairman, Axilor Ventures; co-founder, Infosys, and president, Infosys Science Foundation; J. Satyanarayana, Chief Advisor, C4IR India, World Economic Forum and others. SPECIAL ARRANGEMENT

ration and innovation, the centre is set to bring under its umbrella learnings from pioneering projects such as the India Urban Data Exchange (IUDX) and the Agricultural Data Exchange (ADeX).

These projects, with their focus on urban and agricultural sectors, align seamlessly with the centre's mission. By incorporating these initiatives, the CDPG will leverage the expertise and resources of IUDX and ADeX, creating a collaborative environment that will accelerate the development and implementation of data-centric solutions.

This amalgamation of ef-

orts reflects the Centre's commitment to harnessing the power of data in addressing real-world issues and advancing the field of data science for societal benefit," added the release.

To mark the launch of the centre, IISc hosted the Symposium on Data for Public Good, a flagship event that brought together thought leaders, researchers, and practitioners in the field. Distinguished speakers at the event included Kris Gopalakrishnan, Chairman, Axilor Ventures; Co-founder, Infosys, and President, Infosys Science Foundation; J Satyanaraya-

na, Chief Advisor, C4IR India, World Economic Forum; Rajendra Kumar, Chief Postmaster General, Karnataka; Kunal Kumar, Joint Secretary and Mission Director, Smart Cities Mission, and Pramod Varma, CTO of Ekstep Foundation.

In addition to panel discussions on urban data, data governance, and agricultural and geospatial data, the event culminated with the announcement of a hackathon focused on a transportation demand prediction problem for specific bus routes in Surat and an air quality prediction problem for certain road segments of Bengaluru.

# B'luru police use AI-driven techniques to prevent crime

Software-driven  
7,500 CCTVs to  
catch criminals

CHETAN BC  
BENGALURU, DHNS

The Bengaluru city police have introduced two advanced techniques — Preventive and Predictive Policing — both powered by Artificial Intelligence (AI).

The innovation aims to enhance crime prevention through timely alerts and warnings.

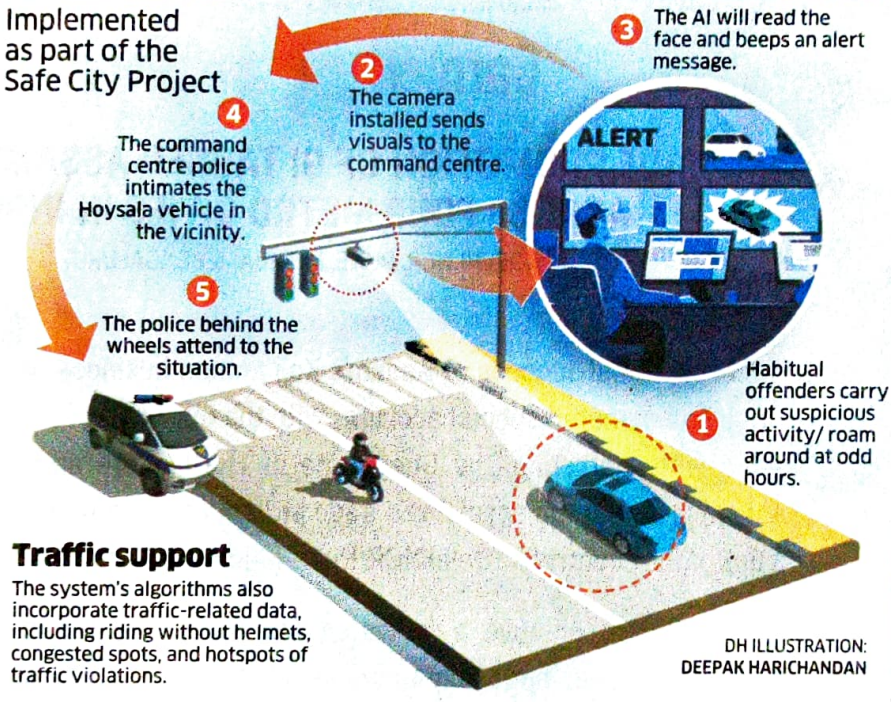
Implemented as part of the Bengaluru Safe City Project, the city will be under the watchful eye of 7,500 strategically placed cameras providing real-time visuals.

This 24/7 surveillance will be managed by a software, Command Control Communications and Computer 4 intelligence (C4i), connected

to a central Command Control Centre, all equipped with AI, an official said.

## How does the C4i work?

Implemented as part of the Safe City Project



## Preventive Policing

In Preventive Policing, the police database is integrated into

the software. When a history sheeter exhibits suspicious behaviour or is seen at an unusu-

al hour, the cameras, utilising facial recognition, send signals to the server in the command centre.

The system analyses the activity, flags any suspicious behaviour, and notifies patrolling police, who are dispatched to the location promptly.

Moreover, C4i maps various crimes based on data such as geographical location, timing, and nature of incidents. The software identifies vulnerable areas, prompting the department to intensify policing in those locations.

## Predictive Policing

The Predictive Policing aspect uses algorithms to anticipate potential crimes based on the data it analyses.

This enables the deployment of Hoysalas to specific locations where a crime is likely to occur.

Unlike Preventive Policing, this system relies on data received through the hotline number calls, ensuring a proactive approach to law enforcement.

# Amid deepfakes, govt ups ante on IT rule breaches

## To assist public in filing FIRs against social media cos

NEW DELHI, DHNS

The Centre on Friday said it will assist citizens in filing FIRs against social media platforms for violating IT rules if they are aggrieved over objectionable content like deepfakes.

The Ministry of Electronics and Information Technology (Meity) will develop a platform on which users can notify the violations by social media platforms, the government said.

Union Minister of State for Electronics and IT Rajeev Chandrasekhar said a mechanism would be designed to aid victims in filing FIRs.

Earlier in the day, the minister held a meeting with social media firms to discuss, among others, the deepfake problem, which has sent ripples of anxiety among the public and the government following the recent incident involving actor Rashmika Mandanna.

This was a continuation of Thursday's meeting that was chaired by Union Minister for IT Ashwini Vaishnaw.

The FIR will be registered against the intermediary and, if they disclose the details from where the content has originated, the entity that has posted the content will also be booked, Chandrasekhar said.

The minister also said the platform that Meity will develop will be separate from the current Grievance Appellate Committee (GAC), which looks into users' complaints against social media platforms and has powers to direct them to take necessary action as per the merit of the grievances.

Further, Chandrasekhar said it will be acceptable for the government if social media platforms label content as deepfake instead of taking it down and added that social media platforms have been given seven days' time to align their terms of use as per the IT rules.

### Cracking down

FIR to be registered against the intermediary; if details of origin is disclosed, the entity that has posted the content will also be booked

- Meity to develop platform on which users can notify rule violations; this will be separate from the Grievance Appellate Committee

- Govt says it will be acceptable if platforms label content as deepfake instead of taking it down

- Social media firms given seven days' time to align their terms of use as per the IT rules



From today onwards, there is zero tolerance for violation of IT rules

**RAJEEV CHANDRASEKHAR**  
Union Minister of State for Electronics and IT

He also said that the ministry will appoint an officer to deal with the implementation of Rule 7 of the IT Rules that were notified in October 2022. Section 7 deals with revoking the intermediary status of social media platforms and taking action against them as per IPC if they fail to adhere to the rules.

The minister said social media platforms agreed that the current law has a provision and the issue of deepfakes can be dealt with if they comply.

On Thursday, Union Cabinet Minister Ashwini Vaishnaw said the government will come up with a separate regulation for deepfakes with actionable items on four pillars — detection of deepfakes, preventing the spread of such content, strengthening reporting mechanisms, and spreading awareness on the issue — within 10 days.

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# HEALTH





# ಕನ್ನಡಪ್ರಭ

## ಚೀನಾದ ಸೋಂಕು ಎದುರಿಸಿವೆ: ಕೇಂದ್ರ ಕೋವಿಡ್ ಎದುರಿಸಿದ ಅನುಭವ ನಮಗಿದೆ ಇದು ಅಪಾಯಕಾರಿ ಅಲ್ಲ, ಆತಂಕ ಬೇಡ

ನವದೆಹಲಿ: ಚೀನಾದಲ್ಲಿ ತುಸು ಆತಂಕ ಮೂಡಿಸುತ್ತಿರುವ ನ್ಯೂಮೋನಿಯಾ ರೀತಿಯ ನಿಗೂಢ ಕಾಯಿಲೆ (ಎಚ್ 9ಎನ್2 ವೈರಸ್) ಬಗ್ಗೆ ಆತಂಕ ಪಡಬೇಕಿಲ್ಲ ಎಂದು ಭಾರತದ ಆರೋಗ್ಯ ಸಚಿವಾಲಯ ಸ್ಪಷ್ಟ ಪಡಿಸಿದೆ. 'ವಿಶ್ವ ಆರೋಗ್ಯ ಸಂಸ್ಥೆಗೆ ಸಲ್ಲಿಸಿರುವ ವರದಿಯಲ್ಲಿ ಪ್ರಸರಣದ ಪ್ರಮಾಣ ತೀರಾ ಕಡಿಮೆಯಿರುವುದರಿಂದ ಯಾವುದೇ ಅಪಾಯ ಸಂಭವಿಸುವ ಸಾಧ್ಯತೆ ಇಲ್ಲ. ಆದರೂ ಕೋವಿಡ್ ಎದುರಿಸಿದ ಅನುಭವ ಆಧರಿಸಿ ಈ ಕಾಯಿಲೆ ಎದುರಿಸಲೂ ಸಕಲ ಸಿದ್ಧತೆ ಮಾಡಿಕೊಳ್ಳಲಾಗುತ್ತದೆ' ಎಂದಿದೆ.



'ಎಚ್9ಎನ್2 ಎಂಬುದು ಮಕ್ಕಳ ಉಸಿರಾಟ ಕಾಯಿಲೆ ಯಾಗಿದ್ದು, ಚೀನಾದಲ್ಲಿ ತುಸು ಹೆಚ್ಚಾಗಿ ಬಾಧಿಸಲು ಪ್ರಾರಂಭಿಸಿದೆ. ಇದು ಅಲ್ಪ ಪ್ರಮಾಣದಲ್ಲಿ ಒಬ್ಬರಿಂದ ಮತ್ತೊಬ್ಬರಿಗೆ ಹರಡಬಹುದಾದ ಅಂಟು

ರೋಗವಾಗಿದ್ದರೂ ಅಪಾಯಕಾರಿಯಲ್ಲ ಎಂಬುದಾಗಿ ವಿಶ್ವ ಆರೋಗ್ಯ ಸಂಸ್ಥೆ (ಡಬ್ಲ್ಯು.ಎಚ್.ಒ) ದೃಢಪಡಿಸಿದೆ.

ಭಾರತದ ಆರೋಗ್ಯ ಸಚಿವಾಲಯ ಈ ರೋಗ ಭಾರತದಲ್ಲಿ ಹರಡದಂತೆ ಹಲವು ರೀತಿಯ ಮುಂಜಾಗ್ರತಾ ಕ್ರಮ ಗಳನ್ನು ಕೈಗೊಂಡಿದೆ.

6

# PRAPADASANA KNEES OPEN WIDE

(TIP TOE POSE KNEES OPEN WIDE)

It is a toe-balancing posture that places pressure on, and stimulates the calves and ankles. There are different variations of this asana, and those can be sequenced together to enhance the benefits of the posture.

### STEPS

- Start by standing in Tadasana (Mountain Pose) and taking a few breaths here.
- Next, exhale and come into Malasana (Garland Pose).
- Now, bring your feet together and slowly lift your heels off the floor.
- Balance your body on your toes here by keeping your back straight.
- Try placing your knees wide apart, as per your convenience, without straining.
- Bring your palms together and keep them in Anjali Mudra (hands in prayer) in front of your chest by focusing in the front.
- Stay in the final pose by taking 3 to 6 long breaths or as per your comfort.
- To release, bring your heels down, come into the starting position of Tadasana, and then relax.

### BENEFITS

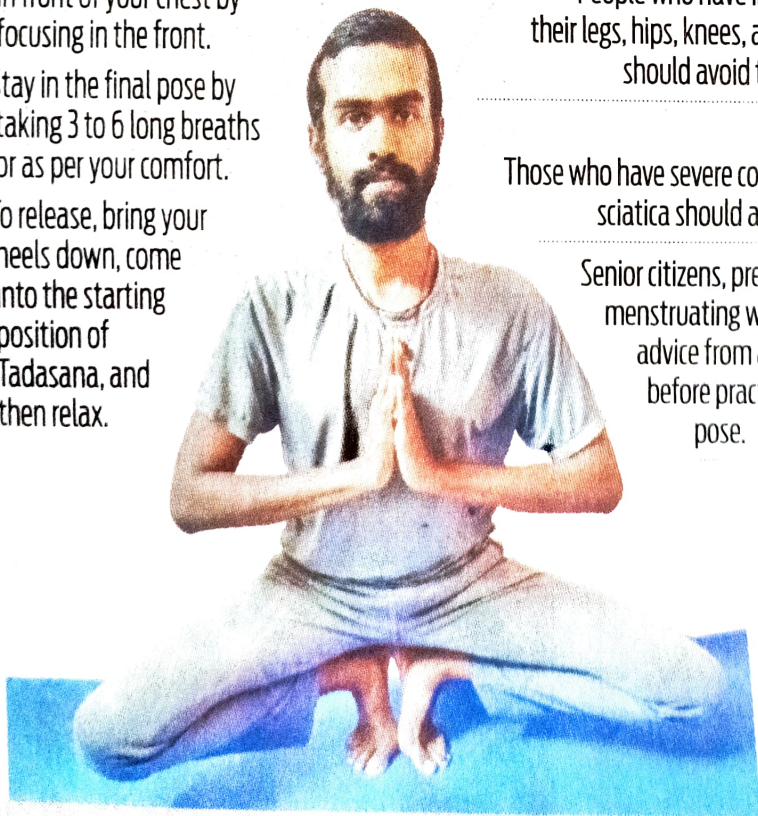
- If practised regularly, it will improve your concentration and sense of balance.
- Helps in strengthening the feet, ankles, calves, knees, and thighs.
- Stretches the hip flexors, hamstrings, and groins.
- This asana helps to stimulate the Muladhara (Root Chakra).
- Improves your digestion and increases the blood flow in the pelvis.
- Helps lose extra fat from the thighs and belly.

### LIMITATIONS

People who have injuries in their legs, hips, knees, ankles, or toes should avoid this.

Those who have severe conditions related to sciatica should avoid this.

Senior citizens, pregnant women, and menstruating women should get advice from a yoga expert before practising this pose.





# ಕನ್ನಡಪ್ರಭ

## ಹೆಚ್ಚಿದ ವೈರಲ್ ಜ್ವರ: ಐಸಿಯು ಬೆಡ್‌ಗಳು ಭರ್ತಿ

ಸರ್ಕಾರಿ ಆಸ್ಪತ್ರೆಗಳಲ್ಲಿ ಉಸಿರಾಟ ಸಮಸ್ಯೆ, ಇನ್‌ಫ್ಲುಯೆಂಜಾ, ಡೆಂಫೀ ಕೇಸ್ ಹೆಚ್ಚಳ | ಡಿಸೆಂಬರ್‌ಗೆ ಮತ್ತಷ್ಟು ಉಲ್ಲಂಘನೆ ಸಾಧ್ಯತೆ

**• ಕನ್ನಡಪ್ರಭ ವಾರ್ತೆ ಬೆಂಗಳೂರು**

ನಗರದಲ್ಲಿ ಇನ್‌ಫ್ಲುಯೆಂಜಾ, ವೈರಲ್ ನ್ಯೂಮೋನಿಯಾ, ಉಸಿರಾಟ ಸಮಸ್ಯೆ ಹಾಗೂ ಡೆಂಫೀ ಜ್ವರಗಳಿಂದಾಗಿ ಕೆ.ಸಿ.ಜನರಲ್, ವಿಕೋರಿಯಾ ಸೇರಿದಂತೆ ಸರ್ಕಾರಿ ಆಸ್ಪತ್ರೆಗಳಲ್ಲೂ ಐಸಿಯು ಬೆಡ್‌ಗಳು ಬಹುತೇಕ ಭರ್ತಿಯಾಗಿವೆ. ಡಿಸೆಂಬರ್ ತಿಂಗಳಲ್ಲಿ ಈ ಪ್ರಮಾಣ ಹೆಚ್ಚಾಗಬಹುದು. ಆದ್ದರಿಂದ ಎಚ್ಚರವಹಿಸುವಂತೆ ವೈದ್ಯರು ಸಲಹೆ ನೀಡಿದ್ದಾರೆ.



ಮಲ್ಲೇಶ್ವರ ಕೆ.ಸಿ. ಜನರಲ್ ಆಸ್ಪತ್ರೆಯಲ್ಲಿ ಅನಾರೋಗ್ಯ ಪೀಡಿತರ ದಾಖಲಾತಿ ಹೆಚ್ಚಾಗಿದೆ. ಹೀಗಾಗಿ ಐಸಿಯು ಬೆಡ್‌ಗಳು ಪೂರ್ಣವಾಗಿವೆ. ಇನ್ನು ಆಸ್ಪತ್ರೆಯಲ್ಲಿ ಐಸಿಯು ವೈದ್ಯರ ಕೊಠಡಿಯೂ ಇದೆ. ವಿಕೋರಿಯಾ ಆಸ್ಪತ್ರೆಯಲ್ಲೂ ಇದೇ ರೀತಿಯ ಪರಿಸ್ಥಿತಿಯಿದ್ದು, ತುರ್ತು ಚಿಕಿತ್ಸಾ ಘಟಕದಲ್ಲಿ ಐಸಿಯು ಹಾಗೂ ವೆಂಟಿಲೇಟರ್ ಬೆಡ್‌ಗಳು ಭರ್ತಿಯಾಗಿವೆ.

ಈ ಬಗ್ಗೆ ವೈದ್ಯರು ಎಚ್ಚರವಹಿಸುವಂತೆ ಸಲಹೆ ನೀಡಿದ್ದು, ಇನ್‌ಫ್ಲುಯೆಂಜಾ, ವೈರಾಣು ಜ್ವರ

ಹಾಗೂ ನ್ಯೂಮೋನಿಯಾ ಪ್ರಕರಣಗಳು ಹೆಚ್ಚಾಗುತ್ತಿವೆ. ವೇದವಲು ನೆಗಡಿ, ಕೆಮ್ಮು, ಜ್ವರದಿಂದ ತುರುವಾಗಿ ನಂತರ ನ್ಯೂಮೋನಿಯಾಗಿ ಬದಲಾಗುತ್ತಿವೆ. ಈ ಸಮಸ್ಯೆ ಮಕ್ಕಳು ಹಾಗೂ ವಯೋವೃದ್ಧರಲ್ಲಿ ಹೆಚ್ಚು ಕಾಣಿಸಿಕೊಳ್ಳುತ್ತಿದೆ ಎಂದು ತಿಳಿಸಿದ್ದಾರೆ.

ಬರೀ ನೆಗಡಿ, ಕೆಮ್ಮು ಹಾಗೂ ಜ್ವರದಿಂದ ಬಳಲುತ್ತಿರುವ ಮಕ್ಕಳ ಪ್ರಮಾಣ ಶೇ.100ಂದ

### ಮಕ್ಕಳ ಬಗ್ಗೆ ಎಚ್ಚರವಿರಲಿ: ವೈದ್ಯರಿಂದ ಸಲಹೆ

ಮಕ್ಕಳಿಗೆ ಯಾವುದೇ ಕಾಯಿಲೆಗಳು ಬಹುಬೇಗ ಹರಡುತ್ತವೆ. ದೋಷ ನಿರೋಧಕ ಶಕ್ತಿ ಕಡಿಮೆ ಇರುತ್ತದೆ. ಶಾಲೆಯಲ್ಲಿ ಮಕ್ಕಳಿಂದ ಮಕ್ಕಳಿಗೆ ಬೇಗ ಹರಡುತ್ತದೆ. ಹೀಗಾಗಿ ಮಕ್ಕಳಿಗೆ ನೆಗಡಿ ಅಥವಾ ಕೆಮ್ಮು ತುರುವಾದರೆ ಶಾಲೆಗೆ ಕಳುಹಿಸದೆ ಚಿಕಿತ್ಸೆ ನೀಡಬೇಕು. ಮಕ್ಕಳನ್ನು ಆದಷ್ಟು ಬೆಚ್ಚಗಿರಿಸಬೇಕು. ನೆಗಡಿ, ಕೆಮ್ಮು ಬಂದವರು ಎಲ್ಲೆಂದರಲ್ಲಿ ಉಗುಳಬಾರದು. ಕೆಮ್ಮುವಾಗ ಕೈ ಓಡಿದು ಕೆಮ್ಮಬೇಕು. ಮಕ್ಕಳನ್ನು ಮುಟ್ಟುವಾಗ ಕೈ ತೊಳೆಯುವುದು ಸೇರಿದಂತೆ ಅಗತ್ಯ ಮುನ್ನೆಚ್ಚರಿಕೆ ಕ್ರಮ ವಹಿಸಬೇಕು. ಮಕ್ಕಳಿಗೆ ಮೈ ಸ್ವಲ್ಪ ಬೆಚ್ಚಗಿದ್ದರೂ ಆಸ್ಪತ್ರೆಗೆ ಕರೆ ತರಬೇಕು. ಆಗ ಅಪಾಯದಿಂದ ಪಾರು ಮಾಡಬಹುದು ಎಂದು ಇಂದಿರಾಗಾಂಧಿ ಮಕ್ಕಳ ಆಸ್ಪತ್ರೆ ವೈದ್ಯರು ತಿಳಿಸಿದ್ದಾರೆ.

15ರಷ್ಟು ಹೆಚ್ಚಾಗಿದೆ. ಕಾಯಿಲೆ ತೀವ್ರವಾಗಿರುವ ಮಕ್ಕಳಿಗೆ ಆಂಟಿಬಯೋಟಿಕ್ ನೀಡಲಾಗುತ್ತದೆ. ಗಂಭೀರ ಪರಿಸ್ಥಿತಿಯಲ್ಲಿ ವೆಂಟಿಲೇಟರ್‌ನಲ್ಲಿ ಇಟ್ಟು ಚಿಕಿತ್ಸೆ ನೀಡಬೇಕಾಗಿದೆ. ಮಕ್ಕಳಿಗಿಂತ ದೀರ್ಘಕಾಲಿನ ಸಮಸ್ಯೆ ಎದುರಿಸುತ್ತಿರುವ ವೈದ್ಯರಲ್ಲಿ ಕಾಯಿಲೆ ತೀವ್ರತೆ ಹೆಚ್ಚಿದೆ ಎಂದು ಫೋರ್ಚಿಸ್ ಆಸ್ಪತ್ರೆ ಶ್ವಾಸಕೋಶ ಚಿಕಿತ್ಸಾ ವಿಭಾಗದ ನಿರ್ದೇಶಕಿ ಡಾ| ವಿವೇಕ್ ಅನಂದ್ ಪಡೇಗಲ್ ಹೇಳುತ್ತಾರೆ.

**ಡಿಸೆಂಬರ್‌ನಲ್ಲಿ ವೈರಲ್ ಫಿವರ್ ಹೆಚ್ಚಾಗಬಹುದು:** ರಾಜೀವ್‌ಗಾಂಧಿ ಎದೆರೋಗಗಳ ಆಸ್ಪತ್ರೆ ನಿರ್ದೇಶಕಿ ಡಾ| ಸಿ.ನಾಗರಾಜು, ಚೆಳಗಾಲದಲ್ಲಿ ಉಸಿರಾಟ ಸಮಸ್ಯೆಗಳು ಹೆಚ್ಚಾಗುತ್ತವೆ. ತೀವ್ರ ಉಸಿರಾಟ ಸಮಸ್ಯೆ, ಶ್ವಾಸಕೋಶ ಸೋಂಕು, ಅಸ್ತಮಾ, ನ್ಯೂಮೋನಿಯಾ ಸಮಸ್ಯೆ ಇರುವವರಲ್ಲಿ ಸಮಸ್ಯೆ ಉಲ್ಕಾಸುತ್ತದೆ. ಹೀಗಾಗಿ ಡಿಸೆಂಬರ್‌ನಲ್ಲಿ ಸಮಸ್ಯೆ ಮತ್ತಷ್ಟು ಹೆಚ್ಚಾಗಬಹುದು. ಹೀಗಾಗಿ 2-3 ದಿನಕ್ಕೂ

ಮೀರಿ ಜ್ವರ, ಉಸಿರಾಟ ಸಮಸ್ಯೆ ಇದ್ದರೆ ಕೂಡಲೇ ವೈದ್ಯರನ್ನು ಕಾಣಬೇಕು ಎಂದು ಸಲಹೆ ನೀಡಿದರು.

ಪ್ರಕರಣಗಳ ತೀವ್ರತೆ ಬಗ್ಗೆ ಮಾತನಾಡಿದ ಇಂದಿರಾಗಾಂಧಿ ಮಕ್ಕಳ ಆಸ್ಪತ್ರೆ ನಿರ್ದೇಶಕಿ ಡಾ| ಕೆ.ಎಸ್.ಸಂಜಯ್, ಮಕ್ಕಳಲ್ಲಿ ವೈರಾಣು ಜ್ವರ ಪ್ರಕರಣಗಳು ಹೆಚ್ಚಾಗುತ್ತಿಲ್ಲ. ಆದರೆ ಚೆಳಗಾಲ ಮತ್ತಿತರ ಕಾಲಗಳಿಗೆ ತೀವ್ರತೆ ಹೆಚ್ಚಿರುತ್ತದೆ. ಚೆಳಗಾಲದಲ್ಲಿ ಉಸಿರಾಟ ಸಮಸ್ಯೆಗಳು ಹೆಚ್ಚಾಗಬಹುದು. ಹೀಗಾಗಿ ಎಚ್ಚರವಹಿಸಬೇಕು ಎಂದರು.

**ಹೃದ್ಯೋಗ ಸಮಸ್ಯೆಗಳು ಹೆಚ್ಚಾಗುತ್ತಿಲ್ಲ- ಮಂಜುನಾಥ್:** ಜಯದೇವ ಹೃದ್ಯೋಗ ಸಂಸ್ಥೆಯ ನಿರ್ದೇಶಕಿ ಡಾ| ಸಿ. ಎನ್. ಮಂಜುನಾಥ್ ಮಾತನಾಡಿ, ಹೃದ್ಯೋಗದ ಐಸಿಯು ವಿಭಾಗದಲ್ಲಿ ಪ್ರಕರಣಗಳು ಗಂಭೀರ ಪ್ರಮಾಣದಲ್ಲಿ ಹೆಚ್ಚಾಗಿದ್ದು, ಈ ಬಾರಿ ಅಷ್ಟು ಚೆಳೆಯೂ ಇಲ್ಲದಿರುವುದರಿಂದ ಹೃದಯಾಘಾತದ ಸಾಧ್ಯತೆ ಕಡಿಮೆ ಇರಬಹುದು. ಚೆಳೆ ಇರುವ ದೇಶಗಳಲ್ಲೂ ಹೃದಯಾಘಾತಗಳು ಕಡಿಮೆ ಇವೆ. ಆದರೆ ನಿರೀಕ್ಷೆ ಮಾಡುವಂತಿಲ್ಲ. ಅಗತ್ಯವಾದ ಎಲ್ಲಾ ಮುನ್ನೆಚ್ಚರಿಕೆ ತೆಗೆದುಕೊಳ್ಳಬೇಕು ಎಂದರು.

# ಅಸ್ತಮಾಕ್ಕೆ ಸುಲಭ ಪರಿಹಾರ

ಅಸ್ತಮಾ ಹಲವರನ್ನು ಕಾಡುವ ಸಮಸ್ಯೆ. ಅದರಲ್ಲೂ ಬದಲಾಗುತ್ತಿರುವ ಜೀವನಶೈಲಿ, ಆಹಾರ, ನಗರ ಜೀವನ, ವಾಯುಮಾಲಿನ್ಯದ ಪರಿಣಾಮ ಅಸ್ತಮಾ ಸಮಸ್ಯೆಗೆ ಒಳಗಾಗುವ ಜನರಲ್ಲಿ ಏರಿಕೆ ಕಂಡು ಬರುತ್ತಿದೆ. ಜಗತ್ತಿನಾದ್ಯಂತ 23.5 ಕೋಟಿ ಮಂದಿ ಈ ಸಮಸ್ಯೆಯಿಂದ ಬಳಲುತ್ತಿದ್ದಾರೆ.

**ಕಾರಣ:** ಆನುವಂಶಿಕವಾಗಿ ಕಂಡು ಬರಬಹುದು. ವಾಯುಮಾಲಿನ್ಯ, ಅಧಿಕ ತೂಕ, ಕಾರ್ಖಾನೆಗಳ ಹೊಗೆ, ಧೂಮಪಾನ, ದೇಹದ ರೋಗ ನಿರೋಧಕ ಶಕ್ತಿ ಕಡಿಮೆಯಾದಾಗ, ಅಧಿಕ ಮಾನಸಿಕ ಒತ್ತಡ, ಮಾಲಿನ್ಯಯುಕ್ತ ವಾತಾವರಣದಲ್ಲಿ ಕೆಲಸ ಮಾಡುವುದರ ಪ್ರಭಾವ ಇದರ ಮೇಲಾಗುತ್ತದೆ.

**ಲಕ್ಷಣ:** ನಗುವಾಗ, ವ್ಯಾಯಾಮ ಮಾಡುವಾಗ ಕೆಮ್ಮುಹೆಚ್ಚಾಗಿ ರಾತ್ರಿ ಮಲಗುವ ವೇಳೆ ಅತಿ ಕೆಮ್ಮು ಬರುವುದು. ಉಸಿರು ಕಟ್ಟಿದ ಅನುಭವ, ಎದೆ ಬಿಗಿಯಾಗುವುದು, ಎದೆ ನೋವು ಕಾಣಿಸಿಕೊಳ್ಳುವುದು, ಶ್ವಾಸೋಚ್ಚಾಸದಲ್ಲಿ ಸಮಸ್ಯೆಯಾಗಿ ನಿದ್ರೆ ಬಾರದಿರುವುದು. ಕೆಲವರಿಗೆ ಧೂಳು, ಕೆಲವು ವಾಸನೆಗಳಿಂದ ಅಲರ್ಜಿಯಾಗಿ ಕೆಮ್ಮು ಆರಂಭವಾಗುತ್ತದೆ ಮತ್ತು ಉಸಿರಾಟದ ಸಮಸ್ಯೆ ಉಂಟಾಗುತ್ತದೆ. ಹವಾಮಾನ



## ಸಮತೋಲಿತ ಆಹಾರ ಸೇವಿಸಿ

ಧಾನ್ಯ, ಹಣ್ಣು, ತರಕಾರಿ, ಮೊಟ್ಟೆ, ಮಾಂಸ, ಮೀನು, ಹಾಲು, ದ್ವಿದಳ ಧಾನ್ಯ ಸೇವಿಸಿ. ಪ್ರೋಟೀನ್ ಯುಕ್ತ ಆಹಾರ ಸೇವನೆಗೆ ಒತ್ತು ನೀಡಿ. ಕುಂಬಳಕಾಯಿ ಬೀಜ, ಪಾಲಕ್, ಕ್ಯಾರೆಟ್ ತಿನ್ನಿ. ಬೆಳ್ಳುಳ್ಳಿ, ಶುಂಠಿ, ಅರಿಶಿನ, ಒಮೆಗಾ 3 ಕೊಬ್ಬಿನ ಅಮ್ಲಭರಿತ ಆಹಾರ ಸೇವಿಸಿ.

## ನಿರ್ಬಂಧವಿರಲಿ

ಧೂಮಪಾನ ಮತ್ತು ಮದ್ಯಪಾನ ನಿಲ್ಲಿಸಿ. ಬಿಯರ್, ವೈನ್, ಹೆಪ್ಪುಗಟ್ಟಿದ ಸಿಗಡಿ, ಹೆಪ್ಪುಗಟ್ಟಿದ ಆಲೂಗಡ್ಡೆ, ಉಪ್ಪಿನಕಾಯಿ ಸೇವಿಸಬೇಡಿ. ಅಲರ್ಜಿ ಪ್ರಚೋದಿಸುವ ಆಹಾರ ಅವಾಯ್ಡ್ ಮಾಡಿ. ಅಧಿಕ ಉಪ್ಪು ಸೇವಿಸಬೇಡಿ. ನೀವು ನಿಯಮಿತವಾಗಿ ವಾಸಿಸುವ ಪ್ರದೇಶ ಸ್ವಚ್ಛಗೊಳಿಸಿ. ಸಾಕುಪ್ರಾಣಿಯೊಂದಿಗೆ ಮಲಗ ಬೇಡಿ. ದಿನನಿತ್ಯ ವ್ಯಾಯಾಮ ಮತ್ತು ವಾಕಿಂಗ್ ಮಾಡಿ. ವಾಯು ಮಾಲಿನ್ಯದಿಂದ ದೂರವಿರಿ.



**ಡಾ. ಶ್ರೀಕಾಂತ್ ಮೋರ್ಲಾವರ್**  
ಹೋಮಿಯೋಕೇರ್  
ಇಂಟರ್ ನ್ಯಾಷನಲ್  
ಸಂಸ್ಥೆಯ ಅಧ್ಯಕ್ಷ

ಬದಲಾವಣೆಯಿಂದಲೂ ಶ್ವಾಸೋಚ್ಚಾಸದಲ್ಲಿ ಸಮಸ್ಯೆ ಎದುರಾಗಿ, ಕೆಲವರಿಗೆ ಸ್ವಲ್ಪ ಜ್ವರವೂ ಬಾಧಿಸುತ್ತದೆ. ಉಸಿರಾಡುವಾಗ ಸೀಟಿ ಹೊಡೆದಂತಾಗುವುದು, ವೇಗವಾಗಿ ನಡೆಯಲು, ಹತ್ತಲು ಹಾಗೂ ಕೆಲಸ ಮಾಡಲು ಕಷ್ಟವಾಗುವುದು. ಇದರ ಪರಿಣಾಮಗಳೆಂದರೆ ದಿನನಿತ್ಯದ ಚಟುವಟಿಕೆಗಳಿಗೆ ಅಡ್ಡಿಯುಂಟು ಮಾಡುತ್ತದೆ. ಮಾನಸಿಕ ನೆಮ್ಮದಿ ನಾಶಪಡಿಸುತ್ತದೆ. ಜೀವಕ್ಕೆ ಅಪಾಯ ತರಬಹುದು. ನ್ಯೂಮೋನಿಯಾದಂತಹ ಸಮಸ್ಯೆಗೆ ಕಾರಣವಾಗಬಹುದು.

**ಹೋಮಿಯೋಕೇರ್ ಚಿಕಿತ್ಸೆ:** ಹೋಮಿಯೋಕೇರ್ ಇಂಟರ್ ನ್ಯಾಷನಲ್ ನಲ್ಲಿ ಜೆನೆಟಿಕ್ ಕಾನ್ಸಿಟ್ಯೂಷನಲ್ ಚಿಕಿತ್ಸಾ ವಿಧಾನದಿಂದ ವ್ಯಕ್ತಿಯ ಶಾರೀರಿಕ, ಮಾನಸಿಕ ಪರಿಸ್ಥಿತಿಯ ಪೂರ್ಣ ಮಾಹಿತಿಯೊಂದಿಗೆ ಚಿಕಿತ್ಸೆ ನೀಡಲಾಗುತ್ತದೆ. ವ್ಯಕ್ತಿಯಲ್ಲಿ ಸಮಸ್ಯೆಗೆ ಕಾರಣವಾದ ಅಂಶಗಳು, ಅದರಿಂದ ಬಂದಿರುವ ರೋಗಲಕ್ಷಣಗಳನ್ನು ವಿವರವಾಗಿ ತಿಳಿದುಕೊಂಡು ಚಿಕಿತ್ಸೆ ನೀಡಲಾಗುತ್ತದೆ. ಇದರಿಂದಾಗಿ ರೋಗ ಪೂರ್ಣ ಪ್ರಮಾಣದಲ್ಲಿ ವಾಸಿಯಾಗುವುದರ ಜೊತೆಗೆ ರೋಗ ನಿರೋಧಕ ಶಕ್ತಿಯೂ ಹೆಚ್ಚುತ್ತದೆ. ಯಾವುದೇ ಅಡ್ಡ

ಪರಿಣಾಮವಿಲ್ಲದ ಚಿಕಿತ್ಸೆ ಇದಾಗಿದ್ದು, ಅನೇಕ ಜನರು ಇಲ್ಲಿ ಚಿಕಿತ್ಸೆ ಪಡೆದು ಗುಣಮುಖರಾಗಿದ್ದಾರೆ ಎಂದು ಈ ಸಂಸ್ಥೆಯ ತಜ್ಞರು ತಿಳಿಸಿದ್ದಾರೆ.

**ಹೋಮಿಯೋಕೇರ್ ಇಂಟರ್ ನ್ಯಾಷನಲ್:** ಕರ್ನಾಟಕದಲ್ಲಿನ ಶಾಖೆಗಳು- ಬೆಂಗಳೂರು (ಜಯನಗರ, ಮಲ್ಲೇಶ್ವರ, ಇಂದಿರಾನಗರ, ಎಚ್‌ಎಸ್‌ಆರ್ ಲೇಔಟ್), ಮೈಸೂರು, ಹುಬ್ಬಳ್ಳಿ, ಮಂಗಳೂರು, ಬಳ್ಳಾರಿ, ದಾವಣಗೆರೆ, ಬೆಳಗಾವಿ, ಬಿಜಾಪುರ, ಬೀದರ್, ಕಲಬುರಗಿ, ಶಿವಮೊಗ್ಗ, ತುಮಕೂರು, ಹಾಸನ. ತೆಲಂಗಾಣ, ಆಂಧ್ರಪ್ರದೇಶ, ತಮಿಳುನಾಡು, ಪುದುಚೇರಿ. ಉಚಿತ ಸಲಹೆಗೆ: 1800 108 1212 (ಟೋಲ್ ಫ್ರೀ); 955 000 1133 ವೆಬ್‌ಸೈಟ್: [www.homeocare.in](http://www.homeocare.in)

(ಈ ಕ್ಷೇತ್ರದಲ್ಲಿ ತಜ್ಞರ ತಿಳಿವಳಿಕೆಯನ್ನು ಆಧರಿಸಿದ ಬರಹ)





# Business Finance

# Personal Finance

## ● TERM INSURANCE

# HNI's look for customised plans

The most preferred term cover amount for HNIs is ₹1.75 cr

SAIKAT NEOGI

**HIGH NET-WORTH INDIVIDUALS** (HNIs) are prioritising protection for themselves and their dependents from unexpected adversities by buying substantial term insurance cover. Life insurers are offering customised policies to HNIs offering coverage avenues tailored for wealth preservation and legacy security.

A notable aspect contributing to the attractiveness of term insurance in India is its affordability despite providing substantial coverage. The monthly premiums for significant coverage, like ₹5 crore, often ranges from ₹3,000 to ₹3500, making it a cost-effective way for HNIs to ensure robust life coverage.

In fact, 25% of the term insurance business in FY23 was accounted by HNIs, a study by Policybazaar shows. It shows that the most preferred cover amount by HNI buyers is ₹1.75 crore, with roughly 50% of the buyers opting for this coverage.

### Competitive offerings

The introduction of tele-medical check-ups has led to a threefold surge in NRIs purchasing term insurance with considerable coverage. This surge stems from improved accessibility in countries where physical check-ups posed challenges. These

### COVER FOR THE WELL-HEELED

Insurer	Plan	Monthly premium (1st year) - Regular Pay
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**SUM ASSURED: ₹2 CRORE | Age: 35 | Cover till 65 | Non Smoker**

ICICI	iProtect Smart	2,178
HDFC	Click 2 Protect Super	2,905
Max	Click 2 Protect Super	2,434
Tata	SRS Vitality Protect	2,487
Bajaj	Life eTouch	2,503

**SUM ASSURED: ₹3 CRORE | Age: 35 | Cover till 65 | Non Smoker**

ICICI	iProtect Smart	3,282
HDFC	Click 2 Protect Super	4,126
Max	Click 2 Protect Super	3,601
Tata	SRS Vitality Protect	3,626
Bajaj	Life eTouch	3,630

**SUM ASSURED: ₹5 CRORE | Age: 35 | Cover till 65 | Non Smoker**

ICICI	iProtect Smart	5,211
HDFC	Click 2 Protect Super	6,568
Max	Click 2 Protect Super	5,956
Tata	SRS Vitality Protect	5,574
Bajaj	Life eTouch	5,884

Source: Policybazaar.com

tele-medical check-ups not only reduce turnaround time but also enhance the overall customer experience significantly. In fact, the Policybazaar study shows 75% of NRI customers are HNIs.

Rhishabh Garg, head, Term Insurance, Policybazaar.com, says by offering coverage options up to ₹20 crore, the industry addresses the substantial financial commitments and assets associated with HNIs. "Affordability coupled with expansive coverage has made term insurance the pre-

ferred choice among HNIs, empowering them to effectively manage their financial risks," he says.

Similarly, Rakesh Goyal, director, Probus Insurance Broker, says the term insurance market is experiencing sharp HNI interest due to increased awareness of financial security. "Seeking comprehensive coverage and tax benefits drive the demand for customised plans," says Goyal. "The market's evolving landscape and competitive offerings cater to the specific needs and preferences

of affluent individuals are further fueling the uptrend."

### What to keep in mind

The thumb rule while purchasing a term insurance lies in securing a sufficient life cover to sustain the insured family's current lifestyle and fulfill future commitments. Garg says while some HNIs may consider their current assets as a substitute for term insurance, this approach often proves flawed.

"It fails to account for factors like outstanding liabilities, potential inflation, and forthcoming responsibilities like their child's higher education, marriage, etc., leaving individuals underprepared precisely when the coverage is needed," he says.

Considering coverage duration, HNIs can choose coverage until retirement (60-65 years), aligning with the end of major financial obligations. Alternatively, opting for extended coverage (up to 75 or 80 years) allows them to leave a substantial legacy for loved ones.

### Riders with the policy

Riders significantly enhance the safety net. The waiver of premium on critical illness/ disability rider exempts future premium payments if the policyholder faces critical illness or disability, keeping the life cover intact. Customised riders catering to estate planning and wealth transfer, such as wealth creation or legacy planning riders, are also essential for comprehensive coverage tailored to financial objectives.

We are certainly living in the most exciting time for Indian Tech and Digital Economy, says Minister of State for Electronics and IT

# Catalysing Indian Innovation Ecosystem – the RISC-V Way



**RAJEEV CHANDRASEKHAR**

MoS, IT

After several decades of repeatedly missing the bus and opportunities in electronics and semiconductor, India in the last few years is making large and impactful strides. For decades, lack of political vision, inept governments and a shortage of resources caused India to be a minor insignificant footnote in electronics and semiconductor even as our northern neighbour China cleverly established a dominance in the global value and supply chains of the \$1.5 trillion electronics trade.

Fast forward to 2023, we are certainly living in the most exciting time for the Indian tech and digital economy. The Digital India programme, launched by PM Narendra Modi ji in 2015, has transformed the entire economic and technological landscape of India and placed Indian innovation on a rocket ship of progress and opportunity. From being a consumer of tech for three decades, NewIndia is a source of global talent, delivering products, devices, platforms, and solutions for both India and the world.

India's digital economy landscape has also transitioned from a unipolar focus on IT/ITES to one where India plays a pivotal role in all things tech. Our digital economy, which accounted for 4.5% of GDP in 2014, has surged to 11% today. We expect that it will further contribute over 20% by 2026. Technology and innovation stands as a powerful catalyst for India's \$5 trillion and 3rd-largest economy goal.

In semiconductors — that holy grail of tech that today represents the cutting edge of cutting edge and is an intersection of tech, science and engineering too — we have made rapid progress since Dec 2021 when PM launched India Semiconductor Mission. Within that India is at the forefront of enabling a new era of processor innovation with our own indigenous Digital India RISC-V (DIR-V) Program. RISC-V is a free and open In-

struction Set Architecture (ISA) which could be used by startups and entrepreneurs across the world to build their own products and devices. This programme will play a pivotal role in realising Hon'ble PM Narendra Modi ji's vision of creating and innovating using open-source technologies. It will enable the creation of cutting-edge technology and further catalyse the semiconductor ecosystem.

India is actively engaged in engineering systems in compute, industrial/IoT, automotive, telecom and wireless and strategic technologies. DIR-V processors will power systems in all these spaces and create

**Electronics and semicon innovation is going to be a very deep and exciting opportunity in the coming years of the IndiaTechade**

our ambition and goal and DIR-V is certainly one programme to help realise that ambition. Our IT PLI policies have created additional incentives to those companies that make domestically designed/manufactured processors.

## REVOLUTIONISING THE INDUSTRY

One might be curious about RISC-V and why it excites us so much. It's like how your laptop connects smoothly to a Bluetooth speaker, allowing seamless communication. The reason is that Bluetooth is an open standard, with publicly available design specifications, enabling hardware manufacturers to follow a common protocol and ensure interoperability. Similar to Bluetooth, open standards like WiFi, Ethernet, and PDF have transformed the electronics and software industry. These devices are essential in the growing era of digitisation and software advancements.

For a long time, there has been a need for open standards in the computer industry because major companies kept their blueprints private. As a result, customers had to choose between off-the-shelf chips that might not fully match their needs or pay extra for custom designs.

India's DIR-V roadmap is ensuring collaborations among startups, academia, and multinationals, transforming & positioning India into not only a global talent hub for RISC-V but also a prominent supplier of RISC-V SoC (System on Chips) for various industries worldwide, including servers, mobile devices, automotive, IoT, and microcontrollers.

## SCALE AND OPPORTUNITIES

RISC-V has ushered in a new era of opportunities and innovation for numerous startups worldwide. These companies swiftly transitioned from the embedded domain to server-class systems by harnessing the power of RISC-V. For instance, Ventana Micro Systems made significant strides in data centers, while Esperanto introduced a massively parallel multi-core architecture. Similarly, SiFive developed a diverse range of processor cores, all based on RISC-V.

India is becoming a hub for rapidly growing startups engaged in RISC-V designs. Under the DIR-V programme, two families of processors are being developed — Shakti from the IIT Madras ecosystem and VEGA from C-DAC — that are already being taped out and will continue tapeouts as variants evolve for different applications. The recent roadshow of DIR-V Vega and Shakti processors took these to over 15 colleges and response has been positive.

As someone who is a grizzled veteran of over three decades in tech and as a former Chip designer, I can certainly say it is the most exciting time to be a young Indian engineer today. Electronics and semicon innovation — in particular around DIR-V processors and systems — is going to be a very deep and exciting opportunity now and in the coming years of the IndiaTechade — shaping the future of India and the world's own electronics needs and products.

The rocketship that PM Narendra Modi ji has unleashed is powered by young Indians all over the country and DIR-V is certainly going to be an exciting ride for all those entrepreneurs and engineers who are on board for this ride. As the iconic advertisement of the 1980s and 90s — 'Intel Inside', our goal is for a future of 'DIR-V Inside'.

# Sectoral, thematic funds: Avoid extrapolating past returns

Such behaviour leads to chasing funds that are past peak performance

KARTHIK JEROME

Sectoral, thematic funds have received strong inflows worth ₹11,848.4 crore over the past three months. On October 31, these funds had assets under management (AUM) of ₹2.18 trillion.

## NFOs, strong returns attracting flows

Recently several sectoral/thematic new fund offers (NFOs) belonging to diverse sectors such as innovation, transportation, logistics, consumption, and technology were launched. "Investors get drawn to seemingly exciting opportunities which these funds often represent," says Kaustubh Belapurkar, director-manager research, Morningstar Investment Advisor.

Performance chasing is another driver. "Investors tend to go by high returns. Several sectoral/thematic funds have delivered very strong one-year returns — higher than diversified equity funds," says Bhavana Acharya, co-founder, PrimeInvestor.in.

## Vehicle for high-conviction bets

A diversified equity fund tends to have limited allocation to a particular sector or theme. A sectoral/thematic fund allows investors to take targeted exposure.

"Investors who hold a view on a specific sector or theme can implement it through these funds," says Gautam Kalia, senior vice president and head—super investors, Sharekhan by BNP Paribas.

Belapurkar says that through these funds sophisticated investors can take exposure to a specific sector or theme that is currently undervalued but looks poised for a turnaround.

Most importantly, these funds hold the potential to yield very high returns. A sectoral/thematic fund tends to top the returns chart in most calendar years.

## Lumpy, volatile returns

Investing in these funds comes with considerable risks. "Their returns tend to be lumpy, stemming from their focus on narrow sectors and themes that

## WINNERS AND LOSERS KEEP ROTATING

### Best performers

Year	Sector	Category average return (%)
2018	IT	17.8
2019	Banking	20.1
2020	Pharma	67.5
2021	IT	65.2
2022	Banking	15.2
2023YTD	Auto	30.6

Category average returns are of regular plans

experience fluctuations in performance," says Belapurkar.

They can also induce investors to make poor choices. "Sector performance tends to rotate. The same sector does not always remain at the top. But investors tend to look at past returns and extrapolate it into the future," says Belapurkar.

Technology funds performed exceedingly well in 2020-2021 — in the aftermath of the Covid crash. However, a large part of investor money flowed into these funds after they had already run up (and were poised for a downturn). "Most investors who put money after a

substantial portion of the rally was already over underperformed the broader market," says Belapurkar. The biggest challenge in these funds is getting the timing of entry and exit right.

Investors need to be cognisant of the high risk in them. "If a theme does not take off as anticipated, that part of the portfolio will remain subdued and will detract from the overall portfolio return," says Acharya. Downturns in a sector/theme can last for a considerable period.

### Should you go for them?

Only investors with a high-risk appetite should go for these funds. "People looking to add concentration in their portfolios in the hope of higher returns, and willing to take the volatility that

### Worst performers

Year	Sector	Category average return (%)
2018	Auto	-19.5
2019	Auto	-8.7
2020	Banking	-0.5
2021	Banking	15.5
2022	IT	-21.2
2023YTD	Banking	11.7

Source: NGEN Markets

comes with this move, may opt for them," says Kalia. They are better suited for financially savvy investors. "These funds are suitable only for investors with strong conviction and detailed knowledge about a particular sector or theme, who have conducted thorough analysis. They should enter beaten-down sectors when they are poised for a turnaround and exit once euphoria kicks in," says Belapurkar.

These funds should be included in long-term portfolios, where there is adequate time for low returns or mistimed calls to be reversed.

These portfolios must also be large-sized. "Small portfolios may already be adequately diversified with equity, hybrid, and debt funds. Including sectoral/thematic funds will only increase the number of funds you need to track and complicate your portfolio. More importantly, mistimed sector calls have a higher impact on the returns of smaller portfolios," says Acharya.

When investing in these funds, check for overlaps with sectors and themes to which you already have high exposure via diversified funds.

According to Kalia, these funds should be held in an investor's satellite portfolio, and this portion should only be developed after an investor has built a well-diversified core portfolio. The investment horizon should be whatever is required for the call to play out. "Investors with lower risk tolerance, who prioritise capital preservation, should avoid these funds," says Ameen Ahmed, founder, Trading Game Strong.



YOUR MONEY

# Invest in Tech Ethics, It's Valued



**Sriparna Basu & Sonika Jha**

Through his controversial whistleblowing act in 2013, computer intelligence consultant Edward Snowden brought to the forefront the critical issue of technology ethics, involving the protection of individual rights and privacy.

This is further illustrated by recent events of how AI was used to create deepfake images and videos featuring three Bollywood celebrities. These were circulated widely on social media platforms. The potential dangers of inadequately understood AI and a lack of scrutiny of the digital responsibility of firms provide little safeguard against the potential misuse of technology.

In an era of rapid digital transformation, there is a general buy-in on fast-

er technology adoption. However, a 2022 McKinsey survey ([bit.ly/46p3txb](https://bit.ly/46p3txb)) reported that 57% of customers experienced data privacy breaches in the past three years, which projects how cybersecurity is a rising concern in the digital landscape. As societal expectations grow towards these technologies, scrutiny of corporate responsibility will intensify.

In a 2021 Journal of Business Research paper ([t.ly/\\_RzH4](https://t.ly/_RzH4)), Lara Lobschat et al defined corporate digital responsibility as a 'set of shared values and norms guiding an organisation's operations with respect to the creation and operation of digital technology and data'. EU think-tanks emphasised 'Digital Responsibility Goals' (DRGs) in 2021 based on seven focus areas:

- ▶ Digital literacy
- ▶ Cybersecurity
- ▶ Privacy
- ▶ Data fairness
- ▶ Trustworthy algorithms
- ▶ Transparency
- ▶ Human agency



**Good ain't  
bad for  
business either**



**action from all  
stakeholders (governments, companies, civil**

and identity.

In its 2021 ConPolicy, the Institute for Consumer Policy depicted corporate digital responsibility 'as data and algorithmic decision making, participation and reduction of inequality, digital education, future of work and digitalisation in service of an ecologic transformation'.

The key takeaway is that firms should develop their digital responsibility standards and practices, which consider the requirements and expectations of multiple stakeholders and the environment. A promising development in addressing these concerns is the Bletchley Declaration, signed by 24 nations, including Britain, the US and India, during the AI Safety Summit earlier this month. The declaration emphasises human rights protection, transparency, fairness, accountability, regulation, safety, human oversight, ethics, bias mitigation, and privacy and data protection. It calls for collective

society) to ensure digital safety.

With the advent of AI, firms across industries are using AI tools to develop deliverables for clients and customers. This has led to a sense of technology fetishism or a blind belief that technology always delivers the goods. Not much attention has been paid to how AI should be governed, and the potential risks for stakeholders if governance standards are not developed at the corporate level.

As digital technologies continue to shape the world, the ethical choices made by corporations will play an increasingly critical role in determining the impact of these technologies on society. But can organisations be forward-thinking to improve their responsibility in cybersecurity, data protection and privacy? Companies that embrace and promote better digital practices adhering to digital responsibility will gain a distinct advantage in terms of brand credibility.

Brands that are perceived as responsible will garner higher levels of stakeholder trust. AI ethics can provide an opportunity for companies to establish a link between digital responsibility and value creation.

# Alibaba starts overhaul to revamp cloud business

JANE ZHANG

24 November

Alibaba Group Holding is taking the first steps toward revamping its cloud business by overhauling its leadership, aiming to revive growth and ride an artificial intelligence (AI) boom after cancelling a much-anticipated spinoff of the \$11 billion unit.

The company has appointed three new executives to head up major business lines within Alibaba Cloud Intelligence, with two reporting directly to Chief Executive Officer Eddie Wu, sources said. Key among those is the so-called public cloud — the domestic cloud services arm aimed at enterprise customers in China — which will be led by Liu Weiguang, the person said, asking not to be named as the plans are not public. The move,



**The firm appointed three new executives to head up major business lines within Alibaba Cloud Intelligence**

intended to reclaim market share lost to state-backed rivals, comes a week after Alibaba walked back plans to spin off and list the Cloud Intelligence business, disappointing investors and precipitating a \$24 billion selloff over two days. The reorganisation clarifies

reporting lines after nearly a year of management turmoil starting with the departure of former president Jeff Zhang in 2022. Alibaba Cloud has gone without a long-term CEO since then — Daniel Zhang briefly took charge of the business after stepping down as Alibaba's

group CEO in June, before he abruptly quit about three months later. Two other senior managers join Liu in the top ranks, running the smaller divisions of hybrid cloud services and cloud infrastructure. The three are veterans of the business and will split the bulk of the China market between them. The moves were earlier reported by Leifeng. Wu currently serves as interim CEO and chairman of the cloud unit.

Alibaba Cloud did not reply to a written request for comment.

The cloud division is at the heart of Alibaba's AI initiatives.

The new appointments could foreshadow a wider restructuring following Alibaba's surprise decision last week to cancel the planned spinoff. **BLOOMBERG**

## Taobao cancels Dec 12 shopping festival

Alibaba's online shopping platforms Taobao and Tmall said on Friday they had cancelled their December 12 shopping festival and will instead host another shopping spree called 'year-end good price' from December 9.

"Compared with the 12.12 festival of previous years, the discount intensity, scale of merchants and the scale of commodities have all been greatly improved," a written statement from Alibaba supplied to *Reuters* read in part. It did not specify how long the festival would run. This year marked the second time Alibaba declined to release its sales results for the Singles Day festival period, but data provider Syntun estimated cumulative gross merchandising volume (GMV) sales across major e-commerce platforms rose 2.08 per cent to 1.14 trillion yuan (\$156.40 billion) compared with growth of 2.9 per cent last year.

**REUTERS**

# L&T, RIL, AU SFB: Chris Wood rejigs India equity portfolio

PUNEET WADHWA  
New Delhi, 24 November

Christopher Wood, global head of equity strategy at Jefferies, has rejigged his India long-only portfolio, and increased the investments in JSW Energy, AU Small Finance Bank, and Larsen & Toubro (L&T) by one percentage point each.

This, he wrote in his weekly note to investors, GREED & fear, will be paid for by reducing the existing investments in Bajaj Finance, Oil & Natural Gas Corporation (ONGC), and Reliance Industries (RIL) by one percentage point each.

In his Asia ex-Japan and India long-only portfolio, too, Wood has replaced Bajaj Finance with a 4 per cent allocation to JSW Energy.

The investment in food delivery company Zomato has also been hiked by one percentage point (ppt).

That said, as a house, Jefferies has now started to nibble at stocks as near-term concerns/headwinds have started abating.

"We had raised cash tactically in our model portfolio in early September, which we are now deploying as the key macro concerns of higher US yields, rising oil prices, and near-term state election results (in India) have subsided. Our conviction on the capex cycle theme continues unabated with a specific focus on housing, power sector among other industrial sectors," wrote Mahesh Nandurkar, managing director (MD) at Jefferies, in a co-authored note with Abhinav Sinha and Nishant Poddar.

Among stocks, Jefferies has added Coal India, Honasa Consumer, Eicher, NTPC, HDFC Bank, and ICICI



## WOOD'S INDIA EXPOSURE

Sector	Stock	Weight (%)
FINANCIALS	ICICI Bank	7
	HDFC Bank	7
	Axis Bank	6
	State Bank of India	4
	AU Small Finance Bank	4
	Bajaj Finance	3
	SBI Life Insurance	6
ENERGY	REC Limited	6
	Reliance Industries	9
	Oil & Natural Gas Corp	4
	JSW Energy	4
REAL ESTATE	Godrej Properties	5
	Century Textiles	4
	DLF Limited	5
	Macrotech Developers	5
INFRASTRUCTURE	Larsen & Toubro	6
TRANSPORT	Adani Ports & SEZ	5
POWER EQUIPMENT	Thermax	5
INTERNET	Zomato	5

Source: GREED & fear

Prudential Life at the cost of cash, Marico, Maruti, Power Grid, and non-banking financial companies (NBFCs) in its model portfolio, the note suggests.

### Reasonable valuations

Market valuations, brokerages feel, have become reasonable after the fall from peak levels. From its 52-week high level of 67,927.23 hit on September 15, the S&P BSE Sensex had dipped to 63,100 levels by October 26 before recovering some lost ground.

On their part, foreign portfolio investors (FPIs) exited Indian shores amid rising US bond yields, flaring crude oil prices amid 'higher for longer' narrative of the central banks as regards interest rates. Their aggregate holdings stood at ₹54.5 trillion, implying 16.6 per cent holding of overall Indian equities as of November 23, which is

the lowest since 2012, suggests a note by ICICI Securities.

"This decadal-low FPI equity holdings of Indian equities are ironic given that Indian fundamentals are approaching their historical best, including favourable cycles in terms of corporate profits, investment rate, and tax buoyancy," wrote Vinod Karki and Niraj Karnani of ICICI Securities in a recent note.

The market correction, analysts feel, has skimmed away the excessive valuation froth, making them ripe for cherry picking from a medium-to-long term perspective. They do, however, caution against the intermittent corrections.

"Odds are evenly balanced as headwinds emanating from firm US interest rates, the impact of El Niño on crops and inflation, volatile

crude oil prices, and geopolitical uncertainty still abound. Nifty50 is not in a bubble

zone as it is trading at 17.2 per cent discount to the 10-year average which provides comfort," said Amnish Aggarwal, head of research at Prabhudas Lilladher.

With the robust earnings performance, said analysts at Jefferies, Nifty is now trading at 18.8x 1-year forward earnings - higher than the last 10-year average.

However, relative to emerging markets (excluding China), the premium at 63 per cent is in line with the historical average.

"Also, on a price/earnings-to-growth (PEG) basis, Indian markets appear reasonable. Notwithstanding any big external shock, the current market multiples can sustain given the strong domestic flows," Nandurkar said.

# ₹ closes at new low of 83.38 vs \$

## Most Asian currencies weaken

MANOJIT SAHA

Mumbai, 24 November

The rupee closed at a new low on Friday due to dollar demand from oil companies amid intervention from the Reserve Bank of India (RBI), which prevented the currency from a sharper fall.

Most Asian currencies weakened on Friday, with South Korean won, Taiwanese dollar, and Thai baht leading the pack.

Rupee closed the day at 83.38 against the dollar as compared to previous close of 83.34 per dollar, which is also a previous closing low.

"The Indian rupee was range-bound for the week with importers buying and the RBI selling dollars, thus keeping it in a range of 83.22-83.38. The inflows from initial public offerings (IPOs) also did not have any effect as they got absorbed in the dollar buying," said Anil Bhansali, head of treasury and executive director, Finrex Treasury Advisors LLP.

"Despite the RBI's previous efforts to protect the 83.30 levels, the rupee closed at a record low due to heightened dollar demand from foreign banks on behalf of their custo-



## MAJOR CURRENCIES AGAINST \$

	Nov 24, 2023	% change YTD
Mexican peso	17.14	13.79
British pound	0.80	4.07
Euro	0.92	2.04
Hong Kong dollar	7.79	0.09
Indonesian rupiah	15,565.00	0.05
Indian rupee	83.38	-0.77
China renminbi	7.15	-3.57
Malaysian ringgit	4.69	-5.99
Japanese yen	149.49	-12.29
Turkish lira	28.88	-35.22

Source: Bloomberg; Compiled by BS Research Bureau

dian clients," said Abhishek Goenka, chief executive officer, IFA Global.

Some of the Asian currencies that came under pressure were South Korean won (-0.68 per cent), Taiwan dollar (-0.49 per cent), and Thai Baht (0.45 per cent).

"This slide was attributed to increased demand for the US dollar from importers and a general softness in Asian currencies. The dollar index,

unable to sustain its lower position, rebounded, contributing to the rupee's weakness," said Rahul Kalantri, VP Com-

modities, Mehta Equities Ltd.

After depreciating over 10 per cent in 2022 following the war in Europe, which started in February 2022 and interest rates hikes by global central banks, the Indian unit showed remarkable reliance this year, depreciating only 0.8 per cent. In this month, the currency has depreciated 0.1 per cent.

"The USD-INR pair deviates from the global trend. The rupee is expected to underperform during periods of dollar weakness as the RBI would like to

recoup reserves and correct rupee overvaluation," Goenka said.

The Indian central bank has been active in the foreign exchange market to curb volatility. India's foreign exchange reserve kitty, at 596 billion, covers 10 months' of imports projected for 2023-24. The country's foreign reserves swelled around \$34 billion in 2023.

"We anticipate a slightly negative trajectory for the rupee, influenced by global market weaknesses and the prospect of a rebound in the US dollar index. However, inflows from initial public offerings and a weak tone in crude oil prices might offer support to the domestic currency," Kalantri said.

## India's forex reserves rise to 11-week high

India's foreign exchange reserves rose to an 11-week high of \$595.40 billion as on November 17, data from the Reserve Bank of India (RBI) showed on Friday. The reserves rose by \$5.1 billion, the biggest gain in four months. Changes in foreign currency assets are caused by the RBI's intervention as well as the appreciation or depreciation of foreign assets held in the reserves. Foreign exchange reserves also include India's reserve

tranche position in the International Monetary Fund. For the week the forex reserves data pertains, the rupee traded in a range of 83.01 to 83.3325 against the dollar. It was little changed for the week. The currency settled at 83.3675 on Friday, a record closing low, and was down 0.1 per cent for the week.

### BACK ON TRACK



### 19 unauthorised forex trading platforms added to Alert List

The RBI on Friday updated the 'Alert List' of unauthorised forex trading platforms by adding 19 more entities, including FX SmartBull, Just Markets, and GoDo FX, taking the total to 75. The Alert List contains the names of entities, which are neither authorised to deal in forex under the Foreign Exchange Management Act, 1999 (FEMA) nor to operate electronic trading platform (ETP) for forex transactions under the Electronic Trading Platforms (Reserve Bank) Directions, 2018. AGENOES

Some of the Asian currencies that came under pressure were South Korean won (-0.68%), Taiwan dollar (-0.49% cent), and Thai baht (0.45%)



# ನಾಲ್ಕು ಟ್ರಿಲಿಯನ್ ಡಾಲರ್ ಸನಿಹದಲ್ಲಿ ಷೇರು ಮಾರುಕಟ್ಟೆ

ಮುಂಬೈ: ಭಾರತ 4 ಟ್ರಿಲಿಯನ್ ಡಾಲರ್ ಆರ್ಥಿಕತೆಯಾಗಿ ಹೊರಹೊಮ್ಮಿದೆ ಎಂಬ ಸುದ್ದಿ ಇತ್ತೀಚೆಗೆ ಸಾಮಾಜಿಕ ಜಾಲತಾಣಗಳಲ್ಲಿ ವೈರಲ್ ಆದ ಬೆನ್ನಲ್ಲೇ, ಈಗ ಭಾರತದ ಷೇರು ಮಾರುಕಟ್ಟೆ ಕೂಡ 4 ಟ್ರಿಲಿಯನ್ ಡಾಲರ್ ನತ್ತ ದಾಪುಗಾಲಿಟ್ಟಿದೆ. ಬಿಎಸ್‌ಇನಲ್ಲಿ ಪಟ್ಟಿ ಮಾಡಲಾದ ಷೇರುಗಳ ಮೌಲ್ಯ ಗುರುವಾರ ಸಾರ್ವಕಾಲಿಕ ಉನ್ನತವಾದ 328.33 ಲಕ್ಷ ಕೋಟಿ ರೂಪಾಯಿಯನ್ನು ತಲುಪಿತ್ತು. ಅಂದರೆ ಅದು 3.94 ಟ್ರಿಲಿಯನ್ ಡಾಲರ್ ಆಗುತ್ತದೆ. 4 ಟ್ರಿಲಿಯನ್ ಡಾಲರ್ ಮೊತ್ತ ಆಗಬೇಕಾದರೆ ಭಾರತ ಇನ್ನು ಕೇವಲ 5 ಲಕ್ಷ ಕೋಟಿ ರೂಪಾಯಿಯನ್ನು ಸೇರಿಸಬೇಕಾಗುತ್ತದೆ. ಮುಂದಿನ ಕೆಲವು ದಿನಗಳಲ್ಲಿ ಸ್ಥಿರವಾದ ಬೆಳವಣಿಗೆಯಾಗಿ ಈ ಗಡಿಯನ್ನು ತಲುಪಬಹುದೆಂಬ ನಿರೀಕ್ಷೆಯಿದೆ. ಷೇರು ಮಾರುಕಟ್ಟೆ ವ್ಯವಹಾರದ ಯಾವುದೇ ದಿನ ಈ ಗಡಿ ತಲುಪಬಹುದು ಎಂದು ಅಂದಾಜಿಸಲಾಗಿದೆ. ವಿವಿಧ ಅಂದಾಜುಗಳ ಪ್ರಕಾರ 2030ರ ವೇಳೆಗೆ ಭಾರತ 7 ಟ್ರಿಲಿಯನ್ ಆರ್ಥಿಕತೆ ಆಗುವ ಸಂಭವವಿದೆ.

**ಎಲ್‌ಐಸಿ ಷೇರು ಏರಿಕೆ**  
ಸಾರ್ವಜನಿಕ ವಲಯದ ವಿಮಾ ಕಂಪನಿ ಎಲ್‌ಐಸಿಯ ಷೇರು ಶುಕ್ರವಾರ ಶೇ. 9.71ರಷ್ಟು ಏರಿಕೆ ಕಂಡಿದೆ. ತನ್ನ ಹೊಸ ವ್ಯವಹಾರ ಮತ್ತು ಪ್ರೀಮಿಯಂ ಬೆಳವಣಿಗೆಯನ್ನು ಹೆಚ್ಚಿಸಲು ಮುಂಬರುವ ತಿಂಗಳಲ್ಲಿ ಹೊಸ ಉತ್ಪನ್ನಗಳನ್ನು ಬಿಡುಗಡೆ ಮಾಡುವುದಾಗಿ ಕಂಪನಿ ಘೋಷಿಸಿದ ಬೆನ್ನಲ್ಲೇ ಷೇರಿನಲ್ಲಿ ಏರಿಕೆ ಕಂಡಿದೆ. ಪ್ರಸಕ್ತ ಹಣಕಾಸು ವರ್ಷದಲ್ಲಿ ಸಂಸ್ಥೆಯು ಎರಡಂಕಿಯ ಬೆಳವಣಿಗೆಯನ್ನು ದಾಖಲಿಸಲಿದೆ. ಕೆಲವು ಹೊಸ ಆಕರ್ಷಕ ಉತ್ಪನ್ನಗಳನ್ನು ಬಿಡುಗಡೆ ಮಾಡುವ ಗುರಿ ಹೊಂದಲಾಗಿದೆ ಎಂದು ಎಲ್‌ಐಸಿ ಅಧ್ಯಕ್ಷ ಸಿದ್ದಾರ್ಥ ಮೊಹಂತಿ ಹೇಳಿದ್ದಾರೆ. ಶುಕ್ರವಾರ 621 ರೂ.ನಲ್ಲಿ ವಹಿವಾಟು ಆರಂಭಮಾಡಿದ ಷೇರು 677.70 ರೂ.ನಲ್ಲಿ ಕೊನೆಗೊಂಡಿದೆ.



# Shortest format, brighter SKY

TUSHAR BHADURI  
November 24

**OFTEN DURING THE** 50-over World Cup, Suryakumar Yadav seemed in two minds about what he needed to do. The longer period to bat at his disposal may just have given him too many options with regard to how he had to play – like a miniature artiste puzzled when given a bigger canvas to paint on.

His designated role was not batting position-specific, but overs-remaining-specific. In the final too, Ravindra Jadeja was sent in before Surya, so that he only had limited overs to bat, leaving no scope for confusion. That he didn't quite manage to do the job there has more to do with the planning and execution of the Australian team.

In the T20 format, with much less scope for ambivalence and the need to step on the accelerator at all times, he feels right at home. This comfort level came to the fore as he shepherded a chase of 209 just four days after the Ahmedabad disappointment, against the same team even with several different names. Even though India made heavy weather of a comfortable equation, Rinku Singh was at hand to ensure a two-wicket win, with a ball to spare, and a 1-0 lead in the five match T20I series.

## Inglis effort goes in vain

It poured cold water over Josh Inglis's whirlwind hundred (110 off 50 balls) and his 130-run second-wicket stand with Steve Smith, who seemed like a fish out of water throughout his 41-ball 52, that set the platform for the big Aussie total.

Surya and Kishan, as well as Rinku in the finisher's role, had ensured that India needed just seven off the final over bowled by Sean Abbott. The equation became almost a formality when the left-hander from Aligarh hit a boundary and took a single off the first two balls. But three wickets in the three subsequent deliveries, two of them



India's captain Suryakumar Yadav plays a shot during the first T20 International cricket match of the T20I series between India and Australia, at the Dr. Y.S. Rajashekar Reddy ACA-VDCA International Cricket Stadium, in Visakhapatnam, on Thursday.

run-outs, injected some uncertainty with a single needed off the last ball. It was then that Rinku deposited one over long-off, a delivery subsequently found to be a no-ball.

## Big crowd

Sunday had ended with a wave of disappointment throughout the country, but spectators packing the stadium in Vizag proved there was no sense of 'overkill' or 'lack of context' as far as they were concerned, as they saw India achieve their highest successful chase in T20Is. A target of over 200 is never easy, regardless of batting conditions and the bowlers in the opposition. Both teams sported considerably different looks from those in the World Cup final. Surya was the only Indian player who was in action in both games, and Ishan Kishan the only other one in the XI to see any action during the previous month and a half. Both played key roles, putting up a third-wicket partnership of 112 in

10 overs to keep India up with the required run rate.

Surya, in his first match as India captain, didn't need to change his game and his 80 off 42 balls meant India were favourites from before the halfway point in the chase.

Kishan had been out of action after India's second World Cup game, but his 58 off

**After average World Cup, Yadav gets back to his best in favourite format with 80 off 42 to give India a 1-0 lead in Vizag**

39 deliveries proved his value in this format at the top of the order. India had lost Ruturaj Gaikwad (run out without facing a ball) and Yashasvi Jaiswal inside three overs, but the batsmen didn't have the luxury of a time-out. So they went hard and every Aussie bowler, other than left-arm pacer Jason Behrendorff, had economy rates in double digits.

## Inglis' versatility on display

During much of Australia's chase in Sunday's World Cup final, when Travis Head and Marnus Labuschagne were in charge in the middle, many Indian fans would have held onto the hope that it was just a matter of one wicket to bring the home team back into the game. But Inglis' show on Thursday proved such expectations would have been misplaced.

In fact, just a week before he equalled Australia's fastest T20I hundred, Inglis had played an absolutely contrasting innings on a spin-friendly pitch in Kolkata to display his versatility and adaptability as a player, taking Australia into the World Cup summit clash.

India didn't have their first-choice bowling attack - Prasidh Krishna was a non-playing squad member during the World Cup after Hardik Pandya was ruled out, and Arshdeep Singh and Ravi Bishnoi hadn't

played since the Asian Games – and they were taken to the cleaners by Inglis, who handed over the wicketkeeping gloves to skipper Matthew Wade. He was the only reason for Australia breaching the 200-run mark as they would feel they left some runs out there.

In the final analysis, the 20th over bowled by Mukesh Kumar that went for just five runs, including a no-ball, turned out to be vital. His spell (29 runs conceded in four overs) and left-arm spinner Axar Patel's intervention in the middle overs (32 in four) kept India in the game and gave their batting line-up a chance, which they duly took.

Even then, they almost messed it up and it was only Rinku's presence in the middle that prevented the Aussies from pulling another rabbit out of the bag.

After Surya got out with 15 needed off 14 balls, he found the vital boundaries that eased India's nerves in the final couple of overs.



## ರಾಜ್ಯ ಫುಟ್ಬಾಲ್ ನಲ್ಲಿ ಹೊಸ ಸ್ವಾರ್

### ಬಿಎಫ್‌ಸಿ ಕಿರಿಯರ ತಂಡದಲ್ಲಿ ವಿನೀತ್ ಮಿಂಚು | ನಾಯಕನಾಗಿ ಚೊಚ್ಚಲ ಯತ್ನದಲ್ಲೇ ಟೋಫಿ

#### • ನಾಸಿರ್ ಸಜಿಪ

#### ಕನ್ನಡಪ್ರಭ ವಾರ್ತೆ ಬೆಂಗಳೂರು

ಬದುಕೇ ಫುಟ್ಬಾಲ್ ಎಂದು ಬಾಲ್ಯದಿಂದಲೇ ನಂಬಿಕೊಂಡು ಬಂದು, ಸದ್ಯ ಬೆಂಗಳೂರು ಎಫ್‌ಸಿ(ಬಿಎಫ್‌ಸಿ) ಮೀಸಲು ತಂಡವನ್ನು ಚಾಂಪಿಯನ್ ಪಟ್ಟಕ್ಕೇರಿಸುವಲ್ಲಿ ಪ್ರಮುಖ ಪಾತ್ರ ವಹಿಸಿದ ಕರ್ನಾಟಕದ ಯುವ ಫುಟ್ಬಾಲ್ ತೆರೆ ವಿನೀತ್ ವೆಂಕಟೇಶ್ ಅವಕಾಶಕ್ಕಾಗಿ ಈಗ ಕರ್ನಾಟಕ ಹಾಗೂ ಬಿಎಫ್‌ಸಿ ಮುಖ್ಯ ತಂಡದ ಕದ ತಟ್ಟುತ್ತಿದ್ದಾರೆ.

ಬೆಂಗಳೂರಿನಲ್ಲಿ ಫೈನಾನ್ಸ್ ಕಂಪನಿಯಲ್ಲಿ ಕೆಲಸಮಾಡುತ್ತಿರುವ ವೆಂಕಟೇಶ್ ಹಾಗೂ ಆಕೌಂಟೆಂಟ್ ಸೆಲಿ ದಂಪತಿಯ ಪುತ್ರನಾಗಿರುವ ವಿನೀತ್ 7ನೇ ವಯಸ್ಸಿನಲ್ಲೇ ಕಾಲ್ಚೆಂಡಿಸ ಆಟಕ್ಕೆ ಮರುಳಾಗಿ ಮೈದಾನಕ್ಕೆ ಇಳಿದಿದ್ದರು. ಅವರ ಫುಟ್ಬಾಲ್ ಕೌಶಲ್ಯಗಳನ್ನು ಗುರುತಿಸಿದ ಬಿಎಫ್‌ಸಿ ತನ್ನ ಅಂಡರ್-10 ತಂಡಕ್ಕೆ ಸೇರ್ಪಡೆಗೊಳಿಸಿತ್ತು. ಅಲ್ಲಿಂದ ಶುರುವಾದ ವಿನೀತ್ ಪಯಣ ಮತ್ತಷ್ಟು ಮಜಲುಗಳನ್ನು ದಾಟಿದ್ದು, ಇದೀಗ ಬೆಂಗಳೂರು ಫುಟ್ಬಾಲ್ ಸಂಸ್ಥೆ ಆಯೋಜಿಸಿದ್ದ ಸೂಪರ್ ಡಿವಿಷನ್ ಫುಟ್ಬಾಲ್ ಲೀಗ್‌ನಲ್ಲಿ ಬಿಎಫ್‌ಸಿಯನ್ನು ತಮ್ಮದೇ ನಾಯಕತ್ವದಲ್ಲಿ ಚಾಂಪಿಯನ್ ಪಟ್ಟಕ್ಕೇರಿಸಿದ್ದಾರೆ. ವಿನೀತ್ ಟೂರ್ನಿಯಲ್ಲಿ 1 ಗೋಲು, 6 ಅಸಿಸ್ಟ್ ಮೂಲಕ ಗೆಲುವಿನಲ್ಲಿ ಪ್ರಮುಖ ಪಾತ್ರ ವಹಿಸಿದ್ದಾರೆ.

**10 ವರ್ಷ ಒಂದೇ ಕ್ಲಬ್:** 2013ರಲ್ಲೇ ಬಿಎಫ್‌ಸಿ ಸೇರಿದ್ದ ವಿನೀತ್ 10 ವರ್ಷಗಳಲ್ಲಿ ಕ್ಲಬ್‌ನ ವಿವಿಧ ವಯೋ ವಿಭಾಗಗಳ ತಂಡಗಳನ್ನು ಪ್ರತಿನಿಧಿಸಿದ್ದಾರೆ. 2020-21ರಲ್ಲಿ ಬೆಂಗಳೂರು ಸೂಪರ್ ಡಿವಿಷನ್‌ನಲ್ಲಿ ರನ್ನರ್-ಅಪ್, ಕಳೆದ ವರ್ಷ ರಿಲಯನ್ ಡೆವಲಪ್‌ಮೆಂಟ್ ಡಿವಿಷನ್‌ನಲ್ಲಿ ಚಾಂಪಿಯನ್ ಆದ ತಂಡದಲ್ಲೂ ವಿನೀತ್ ಕೊಡುಗೆ ಅಪಾರ. ಕರ್ನಾಟಕ ಸಬ್-ಜೂನಿಯರ್ ತಂಡ ಪ್ರತಿನಿಧಿಸಿರುವ ವಿನೀತ್, ಮುಂದೆ ಕರ್ನಾಟಕ, ಬಿಎಫ್‌ಸಿ ಮುಖ್ಯ ತಂಡದಲ್ಲಿ ಆಡುವ ಭರವಸೆ ವ್ಯಕ್ತಪಡಿಸಿದ್ದಾರೆ.



ಫುಟ್ಬಾಲ್ ಎಂದರೆ ನನಗೆ ಹುಚ್ಚು, ರೊನಾಲ್ಡೋ ನನ್ನ ರೋಲ್‌ಮಾಡೆಲ್. ಸುನಿಲ್ ಚೆಟ್ಟಿ ಜೊತೆಗೂ ಕ್ಯಾಂಪ್‌ಗಳಲ್ಲಿ ಅಭ್ಯಾಸ ನಡೆಸುವ ಅವಕಾಶ ಸಿಗುವುದು ಖುಷಿಯ ವಿಚಾರ. ಮುಂದೆ ಅವರ ಜೊತೆಗೆ ಬಿಎಫ್‌ಸಿ ತಂಡದಲ್ಲಿ ಆಡುವ ಅವಕಾಶ ಸಿಗುವ ನಿರೀಕ್ಷೆಯಿದೆ.

• **ವಿನೀತ್ ವೆಂಕಟೇಶ್**

### ವಿನೀತ್ ನಾಯಕತ್ವದಲ್ಲಿ ಬಿಎಫ್‌ಸಿ ಜಯದ ಓಟ

ವಿನೀತ್ ಇದೇ ಮೊದಲ ಬಾರಿ 2023ರ ಸೂಪರ್ ಡಿವಿಷನ್‌ನಲ್ಲಿ ಬಿಎಫ್‌ಸಿ ತಂಡಕ್ಕೆ ನಾಯಕತ್ವ ವಹಿಸಿದರು. ಆಡಿದ 18 ಪಂದ್ಯಗಳಲ್ಲಿ 16ರಲ್ಲಿ ಗೆದ್ದ ಬಿಎಫ್‌ಸಿ ಅಜೇಯವಾಗಿಯೇ ಕಿರೀಟ ತನ್ನದಾಗಿಸಿಕೊಂಡಿತು. ಈ ಮೂಲಕ ನಾಯಕತ್ವದ ಮೊದಲ ಪ್ರಯತ್ನದಲ್ಲೇ ಸೈ ಎನಿಸಿಕೊಂಡರು. ವಿನೀತ್ ನಾಯಕತ್ವದ ಕೌಶಲ್ಯದ ಬಗ್ಗೆ ಬಿಎಫ್‌ಸಿ ಆಡಳಿತ ಕೂಡಾ ಮೆಚ್ಚುಗೆ ಸೂಚಿಸಿದೆ.

### ಕಷ್ಟ ನುಂಗಿ ಸಾಧನೆಯ ಮೆಟ್ಟಿಲೇರಿದ ವಿನೀತ್

ಕುಟುಂಬ ಆರ್ಥಿಕವಾಗಿ ಬಲಿಷ್ಠವಲ್ಲದಿದ್ದರೂ ವಿನೀತ್‌ನ ಫುಟ್ಬಾಲ್ ಪಯಣಕ್ಕೆ ಯಾವುದೇ ಅಡ್ಡಿಯಾ ಗದಂತೆ ಪೋಷಕರು ನೋಡಿ ಕೊಂಡರು. ಹಲವು ಸಂಕಷ್ಟಗಳಿದ್ದರೂ ವಿನೀತ್ ಶಾಲಾ ದಿನಗಳಿಂದಲೇ ಫುಟ್ಬಾಲ್‌ನಲ್ಲಿ ಮಿಂಚುತ್ತಿರುವುದನ್ನು ಗಮನಿಸಿದ್ದ ತಂದೆ ವೆಂಕಟೇಶ್ ರ ಸ್ನೇಹಿತ ಶಂಕರ್, ವಿನೀತ್‌ರ ಆಟದ ಹೊಣೆ ಹೊತ್ತರು. ಅಂದಿನಿಂದ ಇಂದಿನ ವರೆಗೂ ಪ್ರಾಕ್ಟೀಸ್, ಟೂರ್ನಿ, ಫಿಟ್ನೆಸ್ ಎಲ್ಲದರಲ್ಲೂ ಪೋಷಕರ ಜೊತೆ ಶಂಕರ್ ಪಾತ್ರ ದೊಡ್ಡದು ಎನ್ನುತ್ತಾರೆ ಪಿಯುಸಿ ಕಲಿಕೆ ಪೂರ್ಣಗೊಳಿಸಿರುವ 18ರ ವಿನೀತ್.



# ಐಪಿಎಲ್ ತಾರೆಯರ ರಿಟೇನ್ ಕುತೂಹಲ

ಹರಾಜಿಗೆ ಮುನ್ನ ಕೆಲ ಪ್ರಮುಖ ಆಟಗಾರರು ರಿಲೀಸ್ ನಿರೀಕ್ಷೆ | ಕರನ್, ಬ್ಲಕ್, ಕಾರ್ಕಿ, ಸ್ಕೋಟ್?

ಸದೇಹ: ಡಿಸೆಂಬರ್ 19ರಂದು ಮುಕ್ತನಲ್ಲಿ ನಡೆಯಲಿರುವ ಐಪಿಎಲ್ 17ನೇ ಆವೃತ್ತಿಯ ಆಟಗಾರರ ಹರಾಜು ಪ್ರಕ್ರಿಯೆಗೆ ಮುನ್ನ ಎಲ್ಲ 10 ತಂಡಗಳು ಉಳಿಸಿಕೊಳ್ಳಲಿರುವ ಆಟಗಾರರ ಪಟ್ಟಿಯನ್ನು ಬಿಸಿಬಿಹಿಗೆ ಸಲ್ಲಿಸುವ ದಿನ ಹತ್ತಿರ ಬಂದಿದೆ. ತಂಡಗಳ ನಡುವೆ ಆಟಗಾರರ ವರ್ಗಾವಣೆಗೆ ಮತ್ತು ರಿಟೇನ್ ಮಾಡಿಕೊಳ್ಳುವ ಕುರಿತು ಆಟಗಾರರೊಂದಿಗೂ ಮಾತುಕತೆಗಳು ಭರದಿಂದ ನಾಗಿದ್ದು, ಭಾನುವಾರದೊಳಗೆ ಎಲ್ಲವೂ ಅಂತಿಮಗೊಳ್ಳಬೇಕಿದೆ.

ಪಾಲಿ ಟಾಂಪಿಯನ್ ಸಿಎಸ್‌ಕೆ ತಂಡಕ್ಕೆ ಆಟಗಾರರ ರಿಲೀಸ್ ನಂತರ, ಹರಾಜಿಗೆ ಪಟ್ಟಣ ಹಣ ಲಭಿಸುವ ಸಾಧ್ಯತೆಗಳಿವೆ. ಯಾಕೆಂದರೆ ಕಳೆದ ಹರಾಜಿನಲ್ಲಿ 16.25 ಕೋಟಿ ರೂ.ಗೆ ಖರೀದಿಸಿದ್ದ ಇಂಗ್ಲೆಂಡ್ ಆಲ್‌ರೌಂಡರ್ ಜೇನ್ ಸ್ಟ್ರೋನ್ ಈ ಬಾರಿ ತಂದೆದಿಂದ ತೊರಗಲೆಯುವುದು ಖಚಿತಗೊಂಡಿದ್ದರೆ, 6.75 ಕೋಟಿ ರೂ. ಒಪ್ಪಂದದ ಅಂಚಾಟಿ ರಾಯಮಾತು ಕಳೆದ ಆವೃತ್ತಿಯ ಬಳಿಕ ನಿವೃತ್ತರಾಗಿದ್ದಾರೆ.

ಕಳೆದ ಹರಾಜಿನಲ್ಲಿ ದಾಖಲೆಯ 18.50 ಕೋಟಿ ರೂ.ಗೆ ಪಂಜಾಬ್ ಕಿಂಗ್ಸ್ ಸೇರಿದ ಇಂಗ್ಲೆಂಡ್ ಯುವ ಆಲ್‌ರೌಂಡರ್ ಸ್ಯಾಮ್ ಕರನ್, 13.25 ಕೋಟಿ ರೂ.ಗೆ ಸನ್‌ರೈಸರ್ಸ್ ಸೇರಿದ್ದ ಇಂಗ್ಲೆಂಡ್ ಬ್ಯಾಟರ್ ಹ್ಯಾರಿ ಬ್ಲಕ್ ಕೂಡ ರಿಲೀಸ್ ಸಾಧ್ಯತೆಗಳಿವೆ. ಸ್ಕೂಟಿಲೆಂಡ್ ವೇಗಿಗಾರರ ಟಿಮ್ ಸೌಥಿ ಮತ್ತು ಲಾಕಿ ಫ್ಯಾನ್ಸನ್ ಕೆಕೆಆರ್‌ನಿಂದ ರಿಲೀಸ್ ನಿರೀಕ್ಷೆ ಇದೆ. ವಿಂಡೀಸ್ ಆಲ್‌ರೌಂಡರ್ ಅಂತ್ಯ ರವೇಶ್‌ರನ್ನು ಕೆಕೆಆರ್ ರಿಲೀಸ್ ಮಾಡುವ ಉಪಾಪ್ತೋಹಗಳಿದ್ದರೂ, ಆ ಸಾಧ್ಯತೆ ಕಡಿಮೆ ಎನಿಸಿದೆ. ಡೆಲ್ಲಿ ತಂಡ ಕನ್ನಡಿಗ ಮನೀಷ್ ಪಾಂಡೆ ಸಹಿತ ಕೆಲ ಪ್ರಮುಖ ಆಟಗಾರರನ್ನು ಕೈಬಿಡುವ ನಿರೀಕ್ಷೆ ಇದೆ.



ಕರನ್, ಬ್ಲಕ್, ಕಾರ್ಕಿ, ಸ್ಕೋಟ್

## ಡಿ.9ಕ್ಕೆ ಡಬ್ಬುಸಿಎಲ್ ಹರಾಜು

'ಮಹಿಳಾ ಐಪಿಎಲ್' ಡ್ಯಾಟಿಯ ವ್ಯವಸ್ಥೆ, ಫ್ರೀಮಿಯಲ್ ರಿಲೀಸ್ 2ನೇ ಆವೃತ್ತಿಯ ಆಟಗಾರ್ತಿಯರ ಹರಾಜು ಪ್ರಕ್ರಿಯೆ ಡಿಸೆಂಬರ್ 9ರಂದು ಮುಂಚಿನಲ್ಲಿ ನಿಗದಿಯಾಗಿದೆ. ಈ ಬಾರಿ ಹರಾಜಿಗೆ ತಂಡಗಳ ಬಜೆಟ್ ಮಿತಿಯನ್ನು ತಲಾ 13.5 ಕೋಟಿ ರೂ.ಗೆ ಖರೀದಿಸಿದೆ. ಡಬ್ಬುಸಿಎಲ್ 2ನೇ ಆವೃತ್ತಿ 2024ರ ಫೆಬ್ರವರಿ-ಮಾರ್ಚ್‌ನಲ್ಲಿ ನಡೆಯುವ ನಿರೀಕ್ಷೆ ಇದೆ. 5 ತಂಡಗಳು 21 ವಿರೇಜಿಯರ ಸಹಿತ ಒಟ್ಟು 60 ಆಟಗಾರ್ತಿಯರನ್ನು ರಿಟೇನ್ ಮಾಡಿಕೊಂಡಿದ್ದು, 29 ಆಟಗಾರ್ತಿಯರು ರಿಲೀಸ್ ಆಗಿದ್ದಾರೆ.



## ಪಾರ್ಡಿಸ್ ಪಾಂಡ್ಯ ಮುಂಬೈಗೆ ವಾಪಸ್?

ಐಪಿಎಲ್ ತಂಡಗಳು ನಡುವೆ ಆಟಗಾರರ ವರ್ಗಾವಣೆ ಮಾಡುವ ಸಲಹೆಯು ತಿಳಿಸುವ ನಡುವೆ, ಪಾರ್ಡಿಸ್ ಪಾಂಡ್ಯ ಮುಂಬೈ ಇಂಡಿಯನ್ಸ್ ತಂಡಕ್ಕೆ ವರಗಲಿದ್ದಾರೆ ಎಂಬ ಬಹುದೊಡ್ಡ ಸುದ್ದಿಯೊಂದು ಹರಡಿದೆ. ಮುಂಬೈ ತಂಡದಲ್ಲಿ ನಾಯಕರಾಗಿಯೂ ರೂಪಿತ ಕಪುಗೆ ಉತ್ತರಾಧಿಕಾರಿ ಆಗಿದ್ದಾರೆ. ಗುಜರಾತ್ ಟ್ರೈಟಾನ್ ತಂಡಕ್ಕೆ ತಂದೆದೊನ್ ನೀಡ್ ಹೊಸ ನಾಯಕರಾಗಲಿದ್ದಾರೆ ಎಂದೂ ವರದಿಯಾಗಿದೆ. ಆದರೆ ಇದು ಎಷ್ಟರ ಮಟ್ಟಿಗೆ ನಿಜ ಎಂದು ತಿಳಿದುಕೊಳ್ಳಲು, ಆಟಗಾರರ ರಿಟೇನ್ ಪಟ್ಟಿ ಅಂತಿಮಗೊಳ್ಳುವ ಘನುವಾರದ ನಡುವಿನವರೆಗೆ ಕಾಯಬೇಕಾಗಿದೆ.



## 10 ತಂಡಗಳ ಸಂಭಾವ್ಯ ರಿಲೀಸ್

- **ಆಲ್‌ಸಿಡಿ:** ಡಿಸೆನ್ ಕಾರ್ಕಿ, ಪಿನ್ ಆಲಿನ್, ರಿನ್ ಟಾಪ್ಲಿ, ವಿಲ್ ಟಾಪ್ಲಿ
- **ಸಿಎಸ್‌ಕೆ:** ಜೇನ್ ಸ್ಟ್ರೋನ್, ಅಂಬಟಿ ರಾಯಮಾತು (ನಿವೃತ್ತಿ), ಡೇನ್ ಡ್ರಿಟೀನಿಯನ್, ಸಿಪಾಂಡ, ಕ್ಲೇನ್ ಜೇಮಿಸನ್
- **ಡೆಲ್ಲಿ ಐಒಟಿಎಲ್:** ಮನೀಷ್ ಪಾಂಡೆ, ವ್ಯಕ್ತಿ ಪಾ, ಪಿಲ್ ಸಾಲ್ವೆ, ರಿಂ ರೋನ್
- **ರಾಜಸ್ಥಾನ ರಾಯಲ್ಸ್:** ಜೇಸರ್ ಥೋಲ್ವರ್, ಜೇನ್ ರೂಟ್, ಕೆಸಿ ಕಾರ್ಯಪ್ಪ, ಎಂ. ಅಶ್ವಿನ್, ಸುಬಾನ್ ಸಂಪಲ್‌ನೈಟ್, ಜೋಸೆಫ್ ಸ್ಟೋನಿಯನ್, ಇವಿನ್ ಲೆವಿಸ್, ಕೆ. ಗೌತಮ್.
- **ಸನ್‌ರೈಸರ್ಸ್:** ಹ್ಯಾರಿ ಬ್ಲಕ್, ಅಕೀಲ್ ಹೊಸೈನ್, ಆಲಿಲ್ ರಬೀನ್.
- **ಮುಂಬೈ ಇಂಡಿಯನ್ಸ್:** ಟೈಮ್ಸ್ ಉಸಾಧ್ವತ್, ರಿಂ ಮೆರಡಿತ್, ಪೀಯುಷ್ ಟಾಪ್ಪಾ, ಗುಜರಾತ್ ಟ್ರೈಟಾನ್; ಯಶ್ ದಯಾಳ್, ದನುನ್ ಕರಕೆ, ಒಡೀನ್ ಸ್ವಿಕ್
- **ಕೆಕೆಆರ್:** ಲಾಕಿ ಫ್ಯಾನ್ಸನ್, ಟಿಮ್ ಸೌಥಿ, ಲಿಟನ್ ದಾಸ್, ಡೇವಿಡ್ ವೈನ್, ಎನ್. ಜಗದೀಶನ್
- **ಪಂಜಾಬ್ ಕಿಂಗ್ಸ್:** ಸ್ಯಾಮ್ ಕರನ್, ಮ್ಯಾಥ್ಯೂ ಕಾರ್ಕಿ, ಭಾನುಕಾ ರಾಜಪಟ್, ರಿಷಿ ರವನ್.

## ಮಾರ್ಚ್‌ನಲ್ಲೇ ಐಪಿಎಲ್ ಶುರು?

ಐಪಿಎಲ್ 17ನೇ ಆವೃತ್ತಿ 2024ರ ಮಾರ್ಚ್ ಮಧ್ಯಭಾಗ ನಲ್ಲೇ ಶುರುವಾಗುವ ಸಾಧ್ಯತೆಗಳಿವೆ. ಭಾರತ-ಇಂಗ್ಲೆಂಡ್ ನಡುವಿನ 5 ಪಂದ್ಯಗಳ ಟೆಸ್ಟ್ ಸರಣಿ ಮಾರ್ಚ್ 11ರಂದು ಮುಕ್ತಾಯಗೊಳ್ಳಲಿದ್ದು, ಅದರ ಬೆನ್ನಲ್ಲೇ ಐಪಿಎಲ್ ಶುರುವಾಗಲಿದ್ದು, ಮೇ 3ನೇ ವಾರದಲ್ಲೇ ಫೈನಲ್ ನಡೆಯುವ ಸಾಧ್ಯತೆಗಳಿವೆ. ಯಾಕೆಂದರೆ ಜೂನ್ 4ರಂದು ಅಮೆರಿಕ-ಪಾಕ್ ಇಂಡೀಸ್‌ನಲ್ಲಿ ಟಿ20 ವಿಶ್ವಕಪ್ ನಡೆಯಲಿದೆ.

## ಪ್ರೊಸ ಆಕರ್ಷಣೆ

ಐಪಿಎಲ್ ಹರಾಜಿನಲ್ಲಿ ಈ ಬಾರಿ ಕೆಲ ಹೊಸ ಆಟಗಾರರ ಆಕರ್ಷಣೆಯೂ ಇರಲಿದೆ. ವಿಶ್ವಕಪ್ ಫೈನಲ್ ಕೋರ್ಟೀಜ್ ಟ್ರಾಪಿಕ್ ಹೆಂಡ್, ಪ್ಯಾಟ್ ಕನ್ಯನ್, ಮುಕೇಶ್ ಸ್ವಾಕ್ ಹರಾಜಿಗೆ ಮರಳುವ ನಿರೀಕ್ಷೆ ಇದ್ದರೆ, ಸ್ಕೂಟಿಲೆಂಡ್‌ನ ರಬೆನ್ ರವೀಂದ್ರ ಮತ್ತು ಡೆಲ್ ರಿವೀಲ್ ವೊಂದಲ ಬಾರಿ ಆದ್ಯಕ್ಷ ವರಗಲಿಸಲಿದ್ದಾರೆ.

# ಟಿ20 ವಿಶ್ವಕಪ್‌ಗೆ 10 ಪಂದ್ಯಗಳ ಕೌಂಟ್‌ಡೌನ್!

ಆಸೀಸ್ ನಂತರ ಆಫ್ರಿಕಾ, ಆಫ್ಘನ್ ಎದುರಿನ ಸರಣಿಯಲ್ಲಿ ಭಾರತ ತಂಡ ಅಂತಿಮಗೊಳಿಸುವ ಸವಾಲು

ಕವಚವಿಲ್ಲದ ಆಸೀಸ್ ವಿಶ್ವಕಪ್ ಪ್ರಗತಿಗಾಗಿ ಅನುಭವಿಸಿದ ಸವಾಲಿನಂತೆ ಭಾರತ ತಂಡದ ಮುಂದಿನ ಪಂದ್ಯದ ಮೂಲಕ ಟಿ20 ವಿಶ್ವಕಪ್‌ನಲ್ಲಿ ಏಕದಿನ ಟಿ20 ಪಂದ್ಯಗಳಲ್ಲಿ ಅಂತಿಮಗೊಳಿಸುವ ಸವಾಲು ಭಾರತದ ಮುಂದಿದೆ.

ಟಿ20 ವಿಶ್ವಕಪ್ ಟೂರ್ನಿಯಲ್ಲಿ ಭಾರತ ತಂಡದ ಮುಂದಿನ ಪಂದ್ಯ ಆಸೀಸ್ ವಿರುದ್ಧದ್ದು. ಆಸೀಸ್ ವಿರುದ್ಧದ ಪಂದ್ಯದ ನಂತರ ಟಿ20 ವಿಶ್ವಕಪ್‌ನಲ್ಲಿ ಭಾರತ ತಂಡದ ಮುಂದಿನ ಪಂದ್ಯ ಆಫ್ರಿಕಾ ವಿರುದ್ಧದ್ದು. ಆಫ್ರಿಕಾ ವಿರುದ್ಧದ ಪಂದ್ಯದ ನಂತರ ಟಿ20 ವಿಶ್ವಕಪ್‌ನಲ್ಲಿ ಭಾರತ ತಂಡದ ಮುಂದಿನ ಪಂದ್ಯ ಆಫ್ಘನ್ ವಿರುದ್ಧದ್ದು.



ಭಾರತಕ್ಕೆ ವಿಶ್ವಕಪ್ ತಂದವರನ್ನು ಅಂತಿಮಗೊಳಿಸುವ ಸವಾಲು ಭಾರತದ ಮುಂದಿದೆ.

ಪ್ರಥಮ ಪಂದ್ಯದ ನಂತರ ಭಾರತ ತಂಡದ ಮುಂದಿನ ಪಂದ್ಯ ಆಫ್ರಿಕಾ ವಿರುದ್ಧದ್ದು. ಆಫ್ರಿಕಾ ವಿರುದ್ಧದ ಪಂದ್ಯದ ನಂತರ ಟಿ20 ವಿಶ್ವಕಪ್‌ನಲ್ಲಿ ಭಾರತ ತಂಡದ ಮುಂದಿನ ಪಂದ್ಯ ಆಫ್ಘನ್ ವಿರುದ್ಧದ್ದು.

ವಿಶ್ವಕಪ್‌ಗೆ ಮುನ್ನ ಭಾರತದ ಪುನಶ್ಚೇದನ ಪ್ರಯತ್ನದ ಟಿ20 ತಂಡದ ಸಾಧ್ಯತೆಯು ಸಾಧ್ಯವಾಗಲಿಲ್ಲ.

ಆಸೀಸ್, ಆಫ್ರಿಕಾ, ಆಫ್ಘನ್ ವಿರುದ್ಧದ ಪಂದ್ಯಗಳಲ್ಲಿ ಭಾರತ ತಂಡದ ಮುಂದಿನ ಪಂದ್ಯ ಆಫ್ರಿಕಾ ವಿರುದ್ಧದ್ದು. ಆಫ್ರಿಕಾ ವಿರುದ್ಧದ ಪಂದ್ಯದ ನಂತರ ಟಿ20 ವಿಶ್ವಕಪ್‌ನಲ್ಲಿ ಭಾರತ ತಂಡದ ಮುಂದಿನ ಪಂದ್ಯ ಆಫ್ಘನ್ ವಿರುದ್ಧದ್ದು.

## ರೋಹಿತ್, ಕೊಹ್ಲಿ ಬಗ್ಗೆ ಗೊಂದಲ

ಟಿ20 ವಿಶ್ವಕಪ್ ತಂಡಕ್ಕೆ ಪಾರ್ಲಿಕ್ ಪಾಂಡೆ ಜೊತೆ ರವೀಂದ್ರ ಜಡೇಜಾ, ಜಹ್ನೇಶ್ ಪುಜಾರಾ, ಸೂರ್ಯಕುಮಾರ್ ವಾಸ್ತವೇ



ವಿಶ್ವಕಪ್‌ನಲ್ಲಿ ಭಾರತ ತಂಡದ ಮುಂದಿನ ಪಂದ್ಯ ಆಫ್ರಿಕಾ ವಿರುದ್ಧದ್ದು. ಆಫ್ರಿಕಾ ವಿರುದ್ಧದ ಪಂದ್ಯದ ನಂತರ ಟಿ20 ವಿಶ್ವಕಪ್‌ನಲ್ಲಿ ಭಾರತ ತಂಡದ ಮುಂದಿನ ಪಂದ್ಯ ಆಫ್ಘನ್ ವಿರುದ್ಧದ್ದು.

ಟಿ20 ವಿಶ್ವಕಪ್ ತಂಡದ ರೋಹಿತ್ ನಲ್ಲಿರುವವರು...

**ಪುನರ್ವಿನ್ಯಾಸ:** ರೋಹಿತ್ ಕುಮಾರ್, ಸುರೇಶ್ ಗಣೇಶ್, ವಿರಾಟ್ ಕೊಹ್ಲಿ, ಕ್ಲೇಯನ್ ಆಯ್ಕರ್, ಜಹ್ನೇಶ್ ಪುಜಾರಾ, ಯಶ್ವಿ ಜೈಸ್ವಲ್, ಕಿಂಘ್ ವರ್ಮಾ, ಸೂರ್ಯಕುಮಾರ್ ಯಾದವ್, ರಿಷಿ ಶರ್ಮ.

**ವಿಶೇಷ ಕೆಳವರ್ಗ:** ಜಾನ್ ಬೆಟಲ್, ಕೆವಿನ್ ಲಾಂಬರ್, ವಿಕೇಟ್ ಕೀಪರ್, ಸುನಿಲ್ ನಾರಾಯಣ್, ರಿಷಿ ಶರ್ಮ (ವಿನ್ ಆದರೆ).

**ಆಲ್‌ರೌಂಡರ್:** ಪಾರ್ಲಿಕ್ ಪಾಂಡೆ, ರವೀಂದ್ರ ಜಡೇಜಾ, ಕಿವಿನ್ ಮನಿ, ಅಕ್ಷಯ ಪಟೇಲ್, ವಾಹಿದ್ ರಾಜ್.

**ಬ್ಯಾಟ್ಸರ್:** ಕುಂದಿನ್ ಯಾದವ್, ರವಿ ವಿಶ್ವೇಶ್ವರಯ್ಯ, ಯಜ್ಞೇಶ್ವರ್ ಭಾರದ್ವಾಜ್.

**ಬೌಲರ್:** ಜಹ್ನೇಶ್ ಪುಜಾರಾ, ವೇಣುಕೃಷ್ಣ ಮನ್ಸುನ್ಕರ್, ವೇಣುಕೃಷ್ಣ ಮನ್ಸುನ್ಕರ್, ಅಕ್ಷಯ ಪಟೇಲ್, ವಾಹಿದ್ ರಾಜ್, ವಾಹಿದ್ ರಾಜ್, ವಾಹಿದ್ ರಾಜ್.

## ಡಿ.9ರಂದು ಡಬ್ಲ್ಯುಪಿಎಲ್ ಆಟಗಾರ್ತಿಯರ ಹರಾಜು ಹರಾಜು ಮೊತ್ತ ₹13.5 ಕೋಟಿಗೆ ಹೆಚ್ಚಳ

ನವದೆಹಲಿ: 2ನೇ ಆವೃತ್ತಿಯ ಬಹುನಿರೀಕ್ಷಿತ ವುಮೆನ್ಸ್ ಪ್ರೀಮಿಯರ್ ಲೀಗ್ (ಡಬ್ಲ್ಯುಪಿಎಲ್) ಆಟಗಾರ್ತಿಯರ ಹರಾಜು ಪ್ರಕ್ರಿಯೆ ಡಿ.9ರಂದು ಮುಂಬೈ ನಲ್ಲಿ ನಡೆಯಲಿದೆ ಎಂದು ಬಿಸಿಸಿಐ ಪ್ರಕಟಿಸಿದೆ.

ಈಗಾಗಲೇ ಎಲ್ಲಾ 6 ತಂಡಗಳು 2ನೇ ಆವೃತ್ತಿಗೂ ಮುನ್ನ ತಮ್ಮಲ್ಲಿ ಉಳಿಸಿಕೊಂಡ ಆಟಗಾರ್ತಿಯರ ಪಟ್ಟಿಯನ್ನು ಪ್ರಕಟಿಸಿದೆ. 21 ವಿದೇಶಿಯರು ಸೇರಿ ಒಟ್ಟು 60 ಆಟಗಾರ್ತಿಯರನ್ನು 6 ತಂಡಗಳು ರಿಟೈನ್ ಮಾಡಿಕೊಂಡಿದ್ದು, ಉಳಿದ ಆಟಗಾರ್ತಿ

ಯರನ್ನು ಹರಾಜಿನಲ್ಲಿ ಖರೀದಿಸಲಿವೆ.

ಹರಾಜಿನಲ್ಲಿ ಪ್ರತಿ ಫ್ರಾಂಚೈಸಿ ಬಳಸುವ ಗರಿಷ್ಠ ಮೊತ್ತ ₹13.5 ಕೋಟಿಗೆ ಹೆಚ್ಚಿಸಲಾಗಿದೆ.



ಗುಜರಾತ್ ಜೈಂಟ್ಸ್ ತಂಡ ಹಲವು ಆಟಗಾರ್ತಿಯರನ್ನು ಹರಾಜಿಗೂ ಮುನ್ನ ತಂಡದಿಂದ ಕೈಬಿಟ್ಟಿರುವ ಕಾರಣ ಇತರ

ತಂಡಗಳಿಂದ ಹೆಚ್ಚಿನ ಮೊತ್ತ ಅಂದರೆ ₹5.95 ಕೋಟಿಯೊಂದಿಗೆ ಹರಾಜಿನಲ್ಲಿ ಪಾಲ್ಗೊಳ್ಳಲಿದೆ. ಆರ್‌ಸಿಬಿಗೆ ಈ ಬಾರಿ ಹರಾಜಿನಲ್ಲಿ 3.35 ಕೋಟಿ ರು. ಬಳಸಲು ಅವಕಾಶವಿದೆ.

ಬಿಲಿಯರ್ಡ್ಸ್‌ನಲ್ಲಿ ಮತ್ತೊಂದು ಪ್ರಶಸ್ತಿ

# ಪಂಕಜ್ ಆಡ್ವಾಣಿಗೆ 27ನೇ ವಿಶ್ವ ಕಿರೀಟ

ಬೆಂಗಳೂರು: ಭಾರತದ ಅಗ್ರ ಕ್ಯೂ ಆಟಗಾರ ಹಾಗೂ ಕನ್ನಡಿಗ ಪಂಕಜ್ ಆಡ್ವಾಣಿ ಕೇವಲ 3 ದಿನಗಳ ಅಂತರದಲ್ಲಿ 2ನೇ ವಿಶ್ವ ಕಿರೀಟ ಗೆದ್ದುಕೊಂಡಿದ್ದಾರೆ. ಈ ಮೂಲಕ ಒಟ್ಟಾರೆ 27ನೇ ಬಾರಿ ವಿಶ್ವ ಚಾಂಪಿಯನ್ ಪಟ್ಟಕ್ಕೇರಿದ ಸಾಧನೆ ಮಾಡಿದ್ದಾರೆ.

ದೋಹಾದಲ್ಲಿ ಶುಕ್ರವಾರ ಮುಕ್ತಾಯಗೊಂಡ ವಿಶ್ವ ಬಿಲಿಯರ್ಡ್ಸ್ ಚಾಂಪಿಯನ್ ಷಿಪ್‌ನ (150-ಅಪ್) ಅಂಕ ಮಾದರಿಯಲ್ಲಿ 38 ವರ್ಷದ ಪಂಕಜ್ ಪ್ರಶಸ್ತಿ ಜಯಿಸಿದ್ದಾರೆ. ಮಂಗಳವಾರ ವಷ್ಟೇ ಅವರು ದೀರ್ಘ ಮಾದರಿಯಲ್ಲೂ ಪ್ರಶಸ್ತಿ



ಗೆದ್ದಿದ್ದರು. ಪಂಕಜ್ ಆಡ್ವಾಣಿ ಫೈನಲ್‌ಪಂದ್ಯದಲ್ಲಿ ದೇಶಬಾಂಧವ ಸೌರವ್ ಕೊಠಾರಿ ಎದುರು 5-0 ಅಂತರದಿಂದ ಗೆಲುವು ದಾಖಲಿಸಿದರು. ಭಾರತದ ಇನ್ನಿಬ್ಬರು ಆಟಗಾರರಾದ ಧ್ರುವ ಸಿತ್ತಾಲಾ ಮತ್ತು ಶ್ರೀಕೃಷ್ಣ ಸೂರ್ಯ ನಾರಾಯಣನ್ ಕಂಚಿನ ಪದಕಕ್ಕೆ ತೃಪ್ತಿಪಟ್ಟರು.



# General News

# Stay a Step Ahead of Cybergangs



**Anil Nair**

On November 10, DP World Australia reported a cyberattack that affected critical systems that underpin operations at the supply chain operator's ports in Sydney, Melbourne, Brisbane and Fremantle. Several such cyberattacks have occurred on critical systems in other countries as well in the last few years.

► In 2021, the Texas-to-New York Colonial Pipeline suffered a ransomware attack. The pipeline carries 55% of the gasoline, diesel and jet fuel consumed on the US East Coast. It resumed only after a \$4.4 million ransom was paid in bitcoins in exchange for a decryption tool.

► In August 2012, Saudi Arabia's Aramco's network was hit by a malware program.

► In 2020, two attempts were made to compromise Israel's water system.

Research and consulting firm Gartner has predicted that cyber attackers will weaponise operational technology (OT) by 2025. So, what is OT?

► It is the hardware and software that monitor and control equipment, including critical infrastructure. In the industrial sector, it includes oil and gas, manufacturing, petrochemicals, transportation and utilities.

► It controls traffic signals in trans-

portation systems, pumps and valves in pipelines, and robots and conveyor belts in manufacturing.

► Its non-industrial uses include monitoring and controlling medical equipment, heating, ventilation and AC systems in building automation, point-of-sale systems in retail, and lighting and sound in theatres.

According to Gartner, such attacks on OTs could lead to:

► Physical harm to humans.

► Commercial vandalism.

► Reputational damage.

► Adverse financial impact could exceed \$50 billion by 2023 for compensation, litigation, insurance, regulatory fines and reputational loss, without even accounting for the value of human life.

OT is a subject that industry leaders should be cognisant of since it could involve outages at nuclear power plants, big chemical boilers and giant dams, and lead to the collapse of power grids.

Scada (supervisory control and data acquisition) is an important acronym in the OT lexicon. It consists of sensors to collect data such as temperature or



**Meet the gaze and push back**

flow rate, controllers to process that data and manage the process or equipment, and display systems. While Scada ensures critical infrastructure operates smoothly, it is vulnerable to cyber breaches. Stuxnet, for example, is a malicious computer worm that targets such systems.

The cyber-threat universe has expanded with the convergence of IT and OT. This demands a holistic approach. Ideally, this could mean a unified platform addressing industrial protocols, multiple networks and infra segmentation levels, OT traffic inspection, intrusion alerts and cloud security.

While upsides include enhanced and real-time data analytics to provide dynamic and actionable insights, greater speeds, adaptivity, productivity gains and fewer failures, integration with other emerging technologies, such as IoT, AI and ML, escalates cyber susceptibility to the next level.

Weaknesses also emanate from legacy systems where old hardware and software designs did not envisage cybersecurity requirements, didn't have adequate monitoring tools and used communication protocols that lacked encryption features. Fragile legacy hardware and software components of such networks are susceptible to exploitation, too.

Potential vulnerabilities arising from edge computing, which is about processing data closer to the source to reduce latency in real-time decisions and leveraging 5G networks with very high transfer rates, must also be anticipated.

In such a scenario, what needs to be done?

► Adopt a zero-trust (ZT) security model: Models relying on perimeter security or those granting access based on user location are inadequate. This model assumes that the threat can come from within or outside the network and mandates continuous verification of every user and device.

▷ The model prescribes that users and devices are granted only the minimum privileges necessary to conduct their tasks, and any deviation triggers immediate investigation.

▷ ZT also supports segmenting networks into smaller units to curb lateral movement within the network by attackers.

▷ ZT commits to safeguarding sensitive information. It envisions the threat canvas appropriately, keeping sight of contemporary work environments like rapid cloud adoption and work-from-anywhere.

► Digital twinning is about creating a virtual replica of physical assets. It is a helpful system for predicting performance and basis simulation. For flexibility and scalability, there is a clamour for adopting open standards to promote interoperability among OT elements.

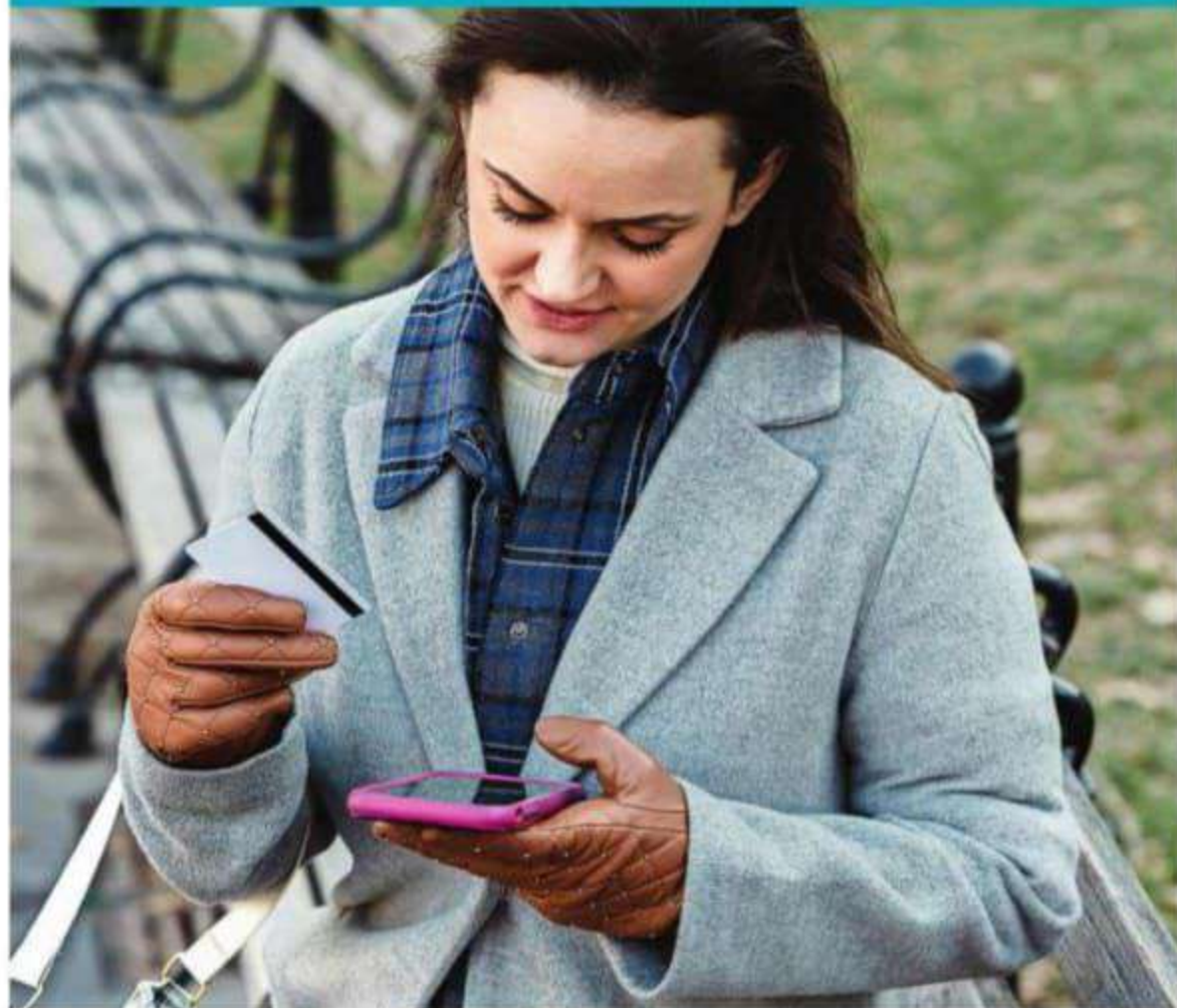
► Predictably, sustainability and energy efficiency are also becoming central to the conversation.

The promise of future OT ecosystems, involving interconnected elements, which are seamless, intelligent and self-optimising, is undoubtedly enticing. But with more and more vulnerabilities coming into play, an intense focus on cybersecurity must relentlessly outpace and outflank the growing sophistication of cyber attackers.



# SWIPE RIGHT

## How risky is it to give card details over phone and how to reduce chance of fraud?



**P**aying for things digitally is so common, most of us think nothing of swiping or tapping our card, or using mobile payments. While doing so is second nature, we may be more reluctant to provide card details over the phone.

Merchants are allowed to ask us for credit card details over the phone – this is perfectly legal. But there are minimum standards they must comply with and safeguards to protect consumer data.

So is giving your card details over the phone any more risky than other transactions and how can you minimise the risks?

### How is my card data protected?

For a merchant to process card transactions, they are expected to comply with the Payment Card Industry Data Security Standard. This is a set of security requirements designed to protect cardholder data and the trillions of dollars of transactions each year.

Compliance involves various security measures (such as encryption and access controls) together with strong governance and regular security assessments.

If the information stored by the

merchant is accessed by an unauthorised party, encryption ensures it is not readable. That means stealing the data would not let the criminals use the card details. Meanwhile, access controls ensure only authorised individuals have access to cardholder data.

Though all companies processing cards are expected to meet the compliance standards, only those processing large volumes are subject to mandatory regular audits. Should a subsequent data leak or misuse occur that can be attributed to a compliance failure, a company can be penalised at levels that can escalate into millions of dollars.

These requirements apply to all card transactions, whether in person, online or over the phone. Phone transactions are likely to involve a human collecting the card details and either entering them into computer systems, or processing the payment through paper forms. The payment card Security Standards Council has detailed guides for best practice:

A policy should be in place to ensure that payment card data is protected against unauthorised viewing, copying, or scanning, in particular on desks.

Although these measures can help to protect your card data, there are still risks in case the details are misplaced or the person on the phone aren't who they say they are.

### Basic tips for safe credit card use over the phone

If you provide card details over the phone, there are steps you can take to minimise the chance you'll become the victim of fraud, or get your details leaked.

#### 1. Verify the caller

If you didn't initiate the call, hang up and call the company directly using details you've verified yourself. Scammers will often masquerade as a well-known company (for example, an online retailer or a courier) and convince you a payment failed or payment is needed to release a delivery. Before you provide any information, confirm the caller is legitimate and the purpose of the call is genuine.

#### 2. Be sceptical

If you are being offered a deal that's too good to be true, have concerns about the person you're dealing with, or just feel some-

thing is not quite right, hang up. You can always call them back later if the caller turns out to be legitimate.

#### 3. Use secure payment methods

If you've previously paid the company with other (more secure) methods, ask to use that same method.

#### 4. Keep records

Make sure you record details of the company, the representative you are speaking to and the amount being charged. You should also ask for an order or transaction reference. Don't forget to ask for the receipt to be sent to you.

Check the transaction against your card matches the receipt – use your banking app, don't wait for the statement to come through.

### Virtual credit cards

In addition to the safeguards mentioned above, a virtual credit card can help reduce the risk of card fraud.

You probably already have a form of virtual card if you've added a credit card to your phone for mobile payments. Depending on the financial institution, you can create a new credit card number linked to your physical card.

Some banks extend this functionality to allow you to generate unique card numbers and/or CVV numbers (the three digits at the back of your card). With this approach you can easily separate transactions and cancel a virtual card/number if you have any concerns.

What to do if you think your card details have been compromised or stolen? It's important not to panic, but quick action is essential:

- call your bank and get the card blocked so you won't lose any more money. Depending on your situation, you can also block/cancel the card through your banking app or website
- report the issue to the police or other relevant body
- monitor your account(s) for any unusual transactions
- explore card settings in your banking app or website – many providers allow you to limit transactions based on value, restrict transaction types or enable alerts
- you may want to consider registering for credit monitoring services and to enable fraud alerts.

So, should I give my card details over the phone?

If you want to minimise risk, it's best to avoid giving card details over the phone if you can. Providing your card details via a website still has risks, but at least it removes the human element.

The best solution currently available is to use virtual cards – if anything goes wrong you can cancel just that unique card identity, rather than your entire card.

*(By Paul Haskell-Dowland, Edith Cowan University and Ismini Vasileiou, De Montfort University, The Conversation)*

# India-made drugs for 14 rare diseases soon

KAVITA BAJELI-DATT @ New Delhi

IN a news that would bring much relief to parents of children suffering from some rare diseases, whose treatments were unaffordable and ran into lakhs or crores of rupees, the Central government on Friday announced that India-made drugs for 14 such diseases will be available soon.

Apart from 13 rare diseases, whose treatment will now become cost-effective, drugs for sickle cell, will also be made available, Union Health Minister Mansukh Mandaviya announced on Friday.

According to estimates, India could have 8.4-10 crore cases of such rare diseases. The drugs for these diseases were being imported so far and their treatments were expensive, forcing the parents of children afflicted with these diseases were to depend on crowdfunding.

Now, with the launch of these India-made drugs, the cost will come down a hundredfold. The centre also provides aid of ₹50 lakh per year for such diseases, but its reach is very limited.

While the first of the four India-made cost-effective generic drugs will soon be available, four others will be launched next year.

According to NITI Aayog

## Treatment costs to come down

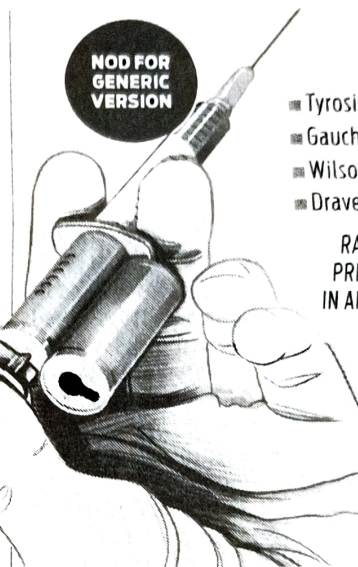
Union health ministry announced that India has developed own drugs for 13 rare diseases, whose treatment costs will come down drastically now. Apart from this, drugs for sickle cell anemia will also be made available.

Centre provides aid of ₹50 lakh per year for rare diseases, but its reach is limited. While the first of the four India-made generic drugs will soon be available, four others will be launched next year.

member Dr V K Paul, out of the 14 rare diseases, they prioritised six diseases, which included Tyrosinemia Type 1, Gaucher's Disease, Wilson's Disease, Dravet/Lennox Gastaut Syndrome related seizures, Phenylketonuria and Hyperammonemia.

Paul said four drugs have been approved and will soon be available in the market for Tyrosinemia Type 1, Gaucher's Disease, Wilson's Disease, and Dravet/Lennox Gastaut Syndrome-related seizures.

He added that one drug for Phenylketonuria, two for Hy-



### TREATED BY DRUG THERAPY (SMALL MOLECULE DRUGS)

- Tyrosinemia Type 1
- Gaucher's Disease
- Wilson's Disease
- Dravet/Lennox Gastaut Syndrome related seizures
- Phenylketonuria
- Hyperammonemia
- Cystic Fibrosis

RARE DISEASE IS A HEALTH CONDITION OF LOW PREVALENCE, AFFLICTING 6-8% OF POPULATION IN ANY COUNTRY AT ANY GIVEN TIME. INDIA COULD HAVE 8.4-10 CRORE SUCH CASES

### TREATED BY GENETIC THERAPY

- Spinal Muscular Atrophy
- Duchenne Muscular Dystrophy
- Achondroplasia

### TREATED BY ENZYME REPLACEMENT THERAPY

- Pompe's disease
- Mucopolysaccharidosis

perammonemia, and another medicine for Gaucher's Disease is under process for approval.

Termining the launch of these India-made drugs as a "game changer," Paul said this will bring a paradigm shift in treating rare diseases globally, especially in low-income nations.

Mandaviya said that India was able to develop drugs for these diseases because the Centre took a special initiative. "Discussions were held with academia, pharma industries, organisations, Central Drugs Standard Control Organisation, and the Department of

Pharmaceuticals to launch these medicines," he said.

"India is one of the best cost-effective and efficient drug manufacturers in the world. We are the pharma of the world. We have been able to develop drugs for such rare diseases for which treatment was expensive. I am sure drugs for these rare diseases will be in demand globally," he added.

Rare disease is a condition of a particularly low prevalence that affects a small number of people. Over 80 per cent are genetic conditions that affect in childhood at varying ages.

# ಬ್ಯಾಂಕ್ ಗೃಹಸಾಲದಲ್ಲಿ ವೇತನದಾರರಿಗೆ ಪ್ರಾಶಸ್ತ್ಯ

ಮನೆ ನಿರ್ಮಾಣ ಸಂಬಂಧಿ ಸಾಲ ನೀಡುವ ವಿಷಯದಲ್ಲಿ ಬಹುತೇಕ ಬ್ಯಾಂಕ್‌ಗಳು ಈಗ ಮಾಸಿಕ ವೇತನ ಪಡೆಯುವ ಉದ್ಯೋಗಿಗಳಿಗೆ ಹೆಚ್ಚಿನ ಪ್ರಾಶಸ್ತ್ಯ ನೀಡುತ್ತಿದ್ದಾರೆ. ಇದಕ್ಕೆ ಸಕಾರಣವೂ ಇದೆ.

## ಚನಮಲ್ಲಿಕಾರ್ಜುನ ಹದಡಿ

ವಿಪಾವಳಿಯ ಸಂಭ್ರಮ ಪಡಾಕಿಯ ಹೋಗಿಯಂತೆ ಕರಗಿ ಹೋಗಿದೆ. ಈ ಹಬ್ಬದ ಸೀಸನಲ್ಲಿ ಬ್ಯಾಂಕ್ ಮತ್ತು ಹಣಕಾಸು ಸಂಸ್ಥೆಗಳು ಗೃಹ ಖರೀದಿಗೆ ಸಾಲವನ್ನೂ ಒದಗಿಸಿವೆ. ಕೆಲವು ಬ್ಯಾಂಕ್‌ಗಳು ಸುಲಭ ಇಎಂಐ, ಕಡಿಮೆ ಬಡ್ಡಿದರ ಮುಂತಾದ ಆಮಿಷವೊಡ್ಡಿ ಸಾಲ ನೀಡಿವೆ. ಆದರೆ ಇಲ್ಲಿ ಗಮನಿಸಬೇಕಾದ ಒಂದು ಅಂಶವೆಂದರೆ, ಈ ರೀತಿ ನೀಡಿದ ಎಲ್ಲಾ ಸಾಲಗಳಲ್ಲಿ ಅವು ಸಂಬಳ ಪಡೆಯುವವರಿಗೆ ಹೆಚ್ಚು ಪ್ರಾಶಸ್ತ್ಯ ಕೊಟ್ಟಿವೆ ಎನ್ನುವುದು. ಉದಾಹರಣೆಗೆ ಗೃಹ ಖರೀದಿಗೆ ಸಾಲ ನೀಡುವ ಖಾಸಗಿ ಬ್ಯಾಂಕ್‌ಗಳು, ಸಂಬಳ ಪಡೆಯುವವರ ಸಾಲಗಳ ಮೇಲೆ ಶೇ. 9.25 ಬಡ್ಡಿ ವಿಧಿಸಿವೆ. ಅವೇ ಬ್ಯಾಂಕ್‌ಗಳು ಸ್ವಂತ ಉದ್ಯೋಗಿಗಳಿಗೆ ಅಷ್ಟೇ ಮೊತ್ತದ ಸಾಲಕ್ಕೆ ಶೇ. 9.40ರಷ್ಟು ಹೆಚ್ಚಿನ ಬಡ್ಡಿ ವಿಧಿಸಿವೆ.

ಬ್ಯಾಂಕ್‌ಗಳು ಉದ್ಯೋಗದಾತರಿಗೆ ಅಂದರೆ ಸಂಬಳ ಪಡೆಯುವವರು ಹಾಗೂ ಸ್ವಂತ ಉದ್ಯೋಗ ಮಾಡುವವರ ಮಧ್ಯೆ ಈ ತಾರತಮ್ಯ ಮಾಡಲು ಕೆಲವು ಕಾರಣಗಳಿವೆ. ಅವು ಯಾವುವೆಂದರೆ, ಸಾಮಾನ್ಯವಾಗಿ ಸಾಲ ಒದಗಿಸುವ ಬ್ಯಾಂಕ್‌ಗಳು ಅದರಿಂದ ಬರುವ ಬಡ್ಡಿ ದರವನ್ನೇ ಅವಲಂಬಿಸಿವೆ. ಸಾಲಗಾರ ಬಡ್ಡಿ ಕಟ್ಟುವುದರಲ್ಲಿ ಏನಾದರೂ ಹೆಚ್ಚು ಕಡಿಮೆ ಮಾಡಿದರೆ ಬ್ಯಾಂಕ್‌ಗಳ ಬಡ್ಡಿ ಅಂದರೆ ಆದಾಯ ಪೋಷಣೆಯಾಗುತ್ತದೆ. ಹೀಗಾಗದಂತೆ ತಡೆಯುವುದೇ ಬ್ಯಾಂಕ್‌ಗಳ ಮಹಾನ್ ಧ್ಯೇಯ. ಇದಕ್ಕಾಗಿ ಉದ್ಯೋಗ ಭದ್ರತೆ ಇರುವ ವೇತನದಾರರನ್ನು ಬ್ಯಾಂಕ್‌ಗಳು ಹೆಚ್ಚು ನೆಚ್ಚಿಕೊಳ್ಳುತ್ತವೆ ಮತ್ತು ಅಂತಹವರನ್ನು ಕರೆದು ಸಾಲ ಕೊಡುತ್ತವೆ. ವೇತನದಾರರಿಗೆ ನಿಗದಿತ ಆದಾಯವಿರುತ್ತದೆ. ಆದರೆ ಸ್ವಂತ ಉದ್ಯೋಗಿಗಳಲ್ಲಿ



## ಲೆಕ್ಕ ಪಾಠ



ಆದಾಯ ಏರಿಳಿತವಾಗುತ್ತಿರುತ್ತದೆ. ಈ ಕಾರಣ ಬ್ಯಾಂಕ್‌ಗಳು ಸಾಲ ನೀಡುವ ವಿಷಯದಲ್ಲಿ ವೇತನದಾರರಿಗೆ ಮಣೆ ಹಾಕುತ್ತವೆ.

ಬ್ಯಾಂಕ್ ಖಾತೆಗೆ ಸಂಬಂಧಿಸಿದಂತೆ ಇರುವ ಸಿಬಿಲ್ ಟ್ರಾನ್ಸ್‌ಯೂನಿಯನ್ ಪ್ರಕಾರ, ಉದ್ದೇಶಪೂರ್ವಕವಾಗಿ ಬ್ಯಾಂಕ್‌ಗೆ ಬಡ್ಡಿ ಕಟ್ಟದಿರುವ ಪ್ರಕರಣಗಳ ಅಂದಾಜು ಮೊತ್ತ 50 ಸಾವಿರ ಕೋಟಿ ರೂ.ಗಳಷ್ಟಿದೆಯಂತೆ. ಮಾರ್ಚ್ 2022ರಲ್ಲಿ ಒಟ್ಟು 14,899 ಖಾತೆಗಳಿಂದ 304,063 ಕೋಟಿ ರೂ. ಬಾಕಿ ಇದ್ದು 2023ರ ಮಾರ್ಚ್‌ಗೆ ಹೀಗೆ ಬಡ್ಡಿ ಕಟ್ಟದಿರುವ ಖಾತೆಗಳ ಸಂಖ್ಯೆ 16,883ರಷ್ಟಿತ್ತು ಎನ್ನಲಾಗಿದೆ. ಹೀಗೆ ಆರು ತಿಂಗಳಿಗಿಂತ ಹೆಚ್ಚು ಅವಧಿಗೆ ಸಾಲ ಅಥವಾ ಬಡ್ಡಿ ಕಟ್ಟದಿದ್ದರೆ ಅಂತಹ ಖಾತೆ ಅಥವಾ ಖಾತೆದಾರರನ್ನು ಸುಸ್ತಿದಾರರು ಎಂದೇ ಪರಿಗಣಿಸಲಾಗುತ್ತದೆ. ಹೀಗೆ ಬಡ್ಡಿಯನ್ನು

ನಿರಂತರವಾಗಿ ಕಟ್ಟಲು ಹಿಂಜರಿಯುವವರಲ್ಲಿ ಸ್ವಂತ ಉದ್ಯೋಗಿಗಳೇ ಹೆಚ್ಚು ಎನ್ನುತ್ತದೆ ಸಿಬಿಲ್ ವರದಿ.

ಆದ್ದರಿಂದ ಬ್ಯಾಂಕ್ ಮತ್ತು ಗೃಹ ಖರೀದಿ ಹಣಕಾಸು ಸಂಸ್ಥೆಗಳು ಸಂಬಳ ಇರುವವರಡೆಗೆ ಹೆಚ್ಚು ಗಮನ ಹರಿಸುತ್ತವೆ. ಸಂಬಳ ಪಡೆಯುವವರ ತಿಂಗಳ ದುಡಿಮೆ ತಮ್ಮ ಬ್ಯಾಂಕ್‌ಗೆ ಬರುವಂತೆ ಅವರು ಮಾಡಿರುತ್ತಾರೆ. ಇದರಿಂದ ಬ್ಯಾಂಕ್‌ಗೆ ಸುಲಭವಾಗಿ ಹಣ ವಹಿವಾಟು ಆಗುತ್ತದೆ. ತನ್ನ ಬ್ಯಾಂಕ್‌ನಲ್ಲಿ ಖಾತೆ ಹೊಂದಿರುವ ನೌಕರನಿಗೆ ಬರುವ ಸಂಬಳದ ಬಗ್ಗೆ ಬ್ಯಾಂಕ್‌ಗಳಿಗೆ ಅಂದಾಜು ಇರುತ್ತದೆ ಮತ್ತು ಅವನು ಪಡೆದ ಸಾಲದ ಮರುಪಾವತಿ ಅಥವಾ ಬಡ್ಡಿ ಹಣದ ಪಾವತಿಗೆ ಆ ಬ್ಯಾಂಕ್ ಖಾತೆಯ ನೆರವು ಪಡೆಯುತ್ತಿರುತ್ತಾನೆ. ಹೀಗಾಗಿ ಬ್ಯಾಂಕ್‌ಗಳು ಸಂಬಳ ಬರುವವರ ಬಗ್ಗೆ ಹೆಚ್ಚು ಆಶಾದಾಯಕವಾಗಿರುತ್ತವೆ. ಇನ್ನು ಸ್ವಂತ ಉದ್ಯೋಗಿಗಳ ಆದಾಯ ಅಸ್ಥಿರವಾದದ್ದು ಈ ತಿಂಗಳು ಹೆಚ್ಚು ಬರಬಹುದು, ಮುಂದೆ ಕೆಲವು ತಿಂಗಳು ಹೆಚ್ಚು ಆದಾಯ ಆಗಬಹುದು. ಆದರೆ ಅದೇ ನಿರಂತರವಲ್ಲ, ಕೆಲವು ತಿಂಗಳು ಇದು ನಿಂತರೂ ನಿಲ್ಲಬಹುದು ಎನ್ನುವ ಅತಂಕ ಬ್ಯಾಂಕ್ ಅಥವಾ ಹಣಕಾಸು ಸಂಸ್ಥೆಗಳದ್ದಾಗಿರುತ್ತದೆ.

ಗೃಹ ಖರೀದಿಗೆ ಸಾಲ ಪಡೆಯುವ ಅರ್ಜಿದಾರರು ಉತ್ತಮ ಸಿಬಿಲ್ ಸ್ಕೋರ್ ಹೊಂದಿದ್ದರೆ, ಬ್ಯಾಂಕ್‌ಗಳು ಅಂತಹವರಿಗೆ ಸಾಲವನ್ನು ಸುಲಭವಾಗಿ ಒದಗಿಸುತ್ತವೆ. ಜಾಮೀನುದಾರರೊಂದಿಗೆ ಜಂಟಿಯಾಗಿ ಅರ್ಜಿ ಸಲ್ಲಿಸುವವರಿಗೆ ಸಾಲ ಪಡೆಯುವ ಪ್ರಕ್ರಿಯೆ ಇನ್ನೂ ಸುಲಭದ ಕೆಲಸ. ಇಂತಹ ಸಾಲದ ಅರ್ಜಿಗಳು ಬೇಗ ಅನುಮೋದನೆ ಪಡೆಯುತ್ತವೆ. ಅಲ್ಲದೆ ಸಂಬಳ ಪಡೆಯುವವರ ಕಚೇರಿ ವಿಳಾಸ, ಮನೆ ವಿಳಾಸಗಳೆರಡರ ಮಾಹಿತಿಯೂ ಇರುತ್ತದೆ. ಜೊತೆಗೆ ಅವರ ಖಾತೆ ತಮ್ಮ ಬ್ಯಾಂಕ್‌ನಲ್ಲೇ ಇರುವುದರಿಂದ, ಒಂದು ವೇಳೆ ಏನಾದರೂ ಸಾಲ ಪಡೆದವರು ಸುಸ್ತಿದಾರರಾದರೆ, ಬ್ಯಾಂಕ್‌ಗಳಿಗೆ ಅವರ ಮುಂದಿನ ಹೆಜ್ಜೆ ಚೆನ್ನಾಗಿಯೇ ತಿಳಿದಿರುತ್ತದೆ. ■





## ಡೀಪ್‌ಫೇಕ್ ವಿರುದ್ಧ ದೂರು ನೀಡಲು ಶೀಘ್ರದಲ್ಲೇ ವೆಬ್‌ಸೈಟ್

ಎಫ್‌ಐಆರ್‌ಗೆ ಅವಕಾಶ | ಕ್ರಮಕ್ಕೆ ಸೋಷಿಯಲ್ ಮೀಡಿಯಾಗಳಿಗೆ 7 ದಿನ ಗಡುವು

ನವದೆಹಲಿ: ದೇಶಾದ್ಯಂತ ಡೀಪ್‌ಫೇಕ್‌ಗಳ ಬಗ್ಗೆ ದೂರುಗಳು ಹೆಚ್ಚುತ್ತಿರುವ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ಜನರು ಸೋಷಿಯಲ್ ಮೀಡಿಯಾಗಳಲ್ಲಿನ ಅಂತಹ ಅಕೇವಾರ್ಹ ಪೋಸ್ಟ್‌ಗಳ ವಿರುದ್ಧ ದೂರು ನೀಡಲೆಂದೇ ಕೇಂದ್ರ ಸರ್ಕಾರ ಪ್ರತ್ಯೇಕ ವೆಬ್‌ಸೈಟ್ ರೂಪಿಸಲಿದೆ. ಆ ವೆಬ್‌ಸೈಟ್‌ನಲ್ಲಿ ದೂರು ದಾಖಲಿಸಿದವರಿಗೆ ಸೋಷಿಯಲ್ ಮೀಡಿಯಾ ವಿರುದ್ಧ ಎಫ್‌ಐಆರ್ ದಾಖಲಿಸುವುದಕ್ಕೂ ಸರ್ಕಾರ ಸಹಾಯ ಮಾಡಲಿದೆ.

ಕೇಂದ್ರ ಮಾಹಿತಿ ತಂತ್ರಜ್ಞಾನ ಖಾತೆ ರಾಜ್ಯ ಸಚಿವ ರಾಜೀವ್ ಚಂದ್ರಶೇಖರ್ ಈ ಕುರಿತು ಮಾಹಿತಿ ನೀಡಿದ್ದಾರೆ.

ಡೀಪ್‌ಫೇಕ್ ಹಾವಳಿ ತಡೆಗೆ ಸಾಮಾಜಿಕ ಜಾಲತಾಣಗಳ ಮುಖ್ಯಸ್ಥರ ಜೊತೆ ಶುಕ್ರವಾರ 2ನೇ ಸುತ್ತಿನ ಸಭೆ ನಡೆಸಿದ ಬಳಿಕ ಸುದ್ದಿಗಾರರೊಂದಿಗೆ ಮಾತನಾಡಿದ ಅವರು, 'ಇನ್ನುಮುಂದೆ ಡೀಪ್‌ಫೇಕ್‌ಗಳಿಗೆ ಸರ್ಕಾರ ಶೂನ್ಯ ಸಹಿಷ್ಣುತೆ ತೋರಲಿದೆ. ಈಗಿರುವ ಐಟಿ ಕಾಯ್ದೆಯಡಿ ಅಪುಗಳ ವಿರುದ್ಧ ಕಠಿಣ ಕ್ರಮ ಕೈಗೊಳ್ಳಲು ಅವಕಾಶವಿದೆ. ಡೀಪ್‌ಫೇಕ್‌ಗಳನ್ನು ತಡೆಯಲು ಕ್ರಮ ಕೈಗೊಳ್ಳುವುದಕ್ಕೆ ಸೋಷಿಯಲ್ ಮೀಡಿಯಾಗಳಿಗೆ 7 ದಿನಗಳ ಗಡುವು ನೀಡಲಾಗಿದೆ. ನಂತರ ಡೀಪ್‌ಫೇಕ್‌ಗಳ ವಿರುದ್ಧ ಹಾಗೂ ಮಾಹಿತಿ ತಂತ್ರಜ್ಞಾನ ನಿಯಮಗಳ ಉಲ್ಲಂಘನೆ ವಿರುದ್ಧ ದೂರು



## ರಶ್ಮಿಕಾ ಡೀಪ್‌ಫೇಕ್ ದೃಶ್ಯ ತನಿಖೆಗೆ ಮೆಟಾ ಸಹಕಾರವಿಲ್ಲ: ಪೊಲೀಸ್



ನವದೆಹಲಿ: ನಟಿ ರಶ್ಮಿಕಾ ಮಂದಣ್ಣ ಅವರ ತಿರುಚಿದ ಡೀಪ್‌ಫೇಕ್ ವೈರಲ್ ವೀಡಿಯೋ ಪ್ರಕರಣದ ತನಿಖೆಗೆ ಫೇಸ್‌ಬುಕ್, ಇನ್‌ಸ್ಟಾಗ್ರಾಂ ಮತ್ತು ವಾಟ್ಸಾಪ್‌ಗಳ ಮಾತೃಸಂಸ್ಥೆ ಮೆಟಾ ಸಹಕರಿಸುತ್ತಿಲ್ಲ ಎಂದು ದೆಹಲಿ ಪೊಲೀಸ್ ಮೂಲಗಳು ಹೇಳಿವೆ. ತನಿಖೆ ನಡೆಸುತ್ತಿರುವ ಪೊಲೀಸರು, ಮೊದಲಿಗೆ ಜಾಲತಾಣಗಳಲ್ಲಿ ವೀಡಿಯೋವನ್ನು ಹಂಚಿಕೊಂಡಿದ್ದು ಯಾರು ಎಂಬುದರ ಪತ್ತೆಗೆ, ಮೂಲ ವೀಡಿಯೋದ ಯುಆರ್‌ಎಲ್ ಅನ್ನು (ವೀಡಿಯೋ ಲಿಂಕ್) ತಮ್ಮೊಂದಿಗೆ ಹಂಚಿಕೊಳ್ಳುವಂತೆ ಹಾಗೂ ಆಯಾ ಖಾತೆಗಳ ಮಾಹಿತಿ ನೀಡುವಂತೆ ಮೆಟಾಗೆ ಪ್ರಶ್ನೆ ಬರೆದಿದ್ದರು. ಆದರೆ ಈವರೆಗೆ ಮೆಟಾ ಪೊಲೀಸರಿಗೆ ಯಾವುದೇ ಮಾಹಿತಿ ನೀಡದೆ, ತನಿಖೆಗೆ ಸಹಕಾರ ನೀಡುತ್ತಿಲ್ಲ ಎಂದು ಪೊಲೀಸರು ದೂರಿದ್ದಾರೆ.

ನೀಡಲು ಜನರಿಗೆ ಅನುಕೂಲವಾಗುವಂತೆ ವೆಬ್‌ಸೈಟ್ ಬಿಡುಗಡೆ ಮಾಡಲಾಗುವುದು. ಅದರಲ್ಲಿ ದೂರು ದಾಖಲಿಸಿದವರಿಗೆ ಎಫ್‌ಐಆರ್ ದಾಖಲಿಸಲು ಸರ್ಕಾರವೇ ಸಹಾಯ ಮಾಡಲಿದೆ. ಡೀಪ್‌ಫೇಕ್ ಪೋಸ್ಟ್‌ಗಳ ಮೂಲ ಪತ್ತೆ ಮಾಡಿದ ಬಳಿಕ ಪೋಸ್ಟ್ ಮಾಡಿದವರ ವಿರುದ್ಧವೂ ಎಫ್‌ಐಆರ್ ದಾಖಲಿಸಲಾಗುವುದು' ಎಂದು ತಿಳಿಸಿದರು.

ಡೀಪ್‌ಫೇಕ್‌ಗಳನ್ನು ಸೃಷ್ಟಿಸುವವರಿಗೆ ಹಾಗೂ ಅವುಗಳನ್ನು ಹಂಚಿಕೊಳ್ಳುವವರಿಗೆ 1 ಲಕ್ಷ ರೂ. ದಂಡ

ಹಾಗೂ ಮೂರು ವರ್ಷ ಜೈಲುಶಿಕ್ಷೆ ವಿಧಿಸಲಾಗುತ್ತದೆ ಎಂದು ಕೇಂದ್ರ ಸರ್ಕಾರ ಈಗಾಗಲೇ ಎಚ್ಚರಿಕೆ ನೀಡಿದೆ. ಸೋಷಿಯಲ್ ಮೀಡಿಯಾಗಳಿಗೂ ಈ ಕುರಿತು ಎಚ್ಚರಿಕೆ ನೀಡಲಾಗಿದೆ. ಡೀಪ್‌ಫೇಕ್‌ಗಳ ಬಗ್ಗೆ ಸ್ವತಃ ಪ್ರಧಾನಿ ಮೋದಿ ಹಾಗೂ ಅನೇಕ ಖ್ಯಾತನಾಮರು ಕಳವಳ ವ್ಯಕ್ತಪಡಿಸಿದ ಬಳಿಕ ಕೇಂದ್ರ ಐಟಿ ಸಚಿವ ಅಶ್ವಿನಿ ವೈಷ್ಣವ್ ಗುರುವಾರ ಸೋಷಿಯಲ್ ಮೀಡಿಯಾ ಕಂಪನಿಗಳ ಜೊತೆ ಸಭೆ ನಡೆಸಿ, ಇನ್ನೊಂದು ವಾರದಲ್ಲಿ ನಿಯಂತ್ರಣ ಕ್ರಮಗಳ ಬಗ್ಗೆ ವರದಿ ನೀಡಲು ಸೂಚಿಸಿದ್ದರು.

# Create With Your Own Hands Future You Envision

**Daisaku Ikeda**

As extreme weather resulting from global warming continues to cause damage in many parts of the world, we need to summon our inner strength and hope in order to build a momentum for change to protect the lives and livelihoods of all people living on our shared planet. The UN Climate Change Conference (COP28) will be held in Dubai, United Arab Emirates, from November 30, and we need to hold onto the goal of limiting the global average temperature increase to no more than 1.5°C set out in the Paris Agreement.

"Allow yourself to abandon apathy and be moved to action." These are the powerful words of Wangari Maathai, who launched a tree-planting movement that has spread throughout Africa and the world. Her conviction echoes the Buddhist belief that each individual

possesses unlimited potential and the power to generate change.

The Lotus Sutra includes a parable that depicts the essence of this philosophy: A young boy runs away from his father, and wanders from one place to another in abject poverty. His father, who has become very wealthy, discovers his whereabouts and sends a messenger to bring him back, but the son fears the messenger has come to arrest him and faints in terror. The father then sends his servants dressed in dirty clothes to offer the son work in his house.

Heartbroken to see his son's lack of self-respect, the father hides his true identity and gives his son a humble job first, and gradually greater responsibilities. The son is eventually entrusted with the administration of

the father's property. On his father's deathbed, the young man learns that he is the rich man's true son and realises that he has received invaluable treasures even without seeking them.

This is the message of the Lotus Sutra – that each human being innately possesses the spiritual treasures of infinite capacity and an enlightened state of life. In contemporary terms, this means that we should not give up before taking action, feeling powerless and small in the face of the magnitude of challenges such as climate change. Instead, we

should summon unwavering belief in the power that exists within us to move our lives and society in a better direction and work together in solidarity with other like-minded people.

The global tree-planting movement,



**THE SPEAKING TREE**

which has seen billions of trees planted worldwide, initially began with the planting of just a few trees by Maathai and her colleagues in her native Kenya.

Finding solutions to the challenges posed by climate change will not be easy. People at the grassroots need to take action in diverse fields as Maathai did. I believe that young people will play a pivotal role in this challenge.

While protecting children and young people from the impacts of disaster exacerbated by climate change is a challenge we must work on together, it is also vital that the young generation gets involved in these efforts as protagonists.

With young people in the forefront, we must all take action to create with our own hands the future we envision. In this way, our efforts for positive change will ultimately encompass the entire planet.

*The writer was founder of the Soka schools*

# Govt monitoring influenza outbreak in China

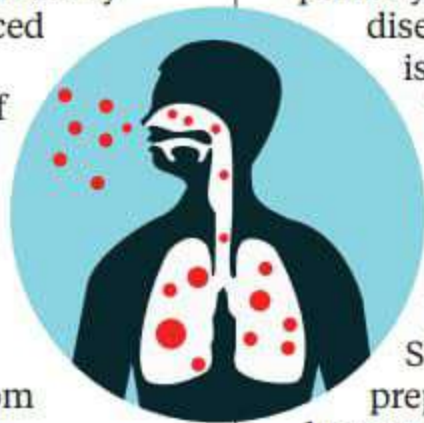
SANKET KOUL

New Delhi, 24 November

The Ministry of Health and Family Welfare on Friday announced that it was closely monitoring the outbreak of H9N2 avian influenza and clusters of respiratory diseases in children in China.

“There is a low risk to India from both the avian influenza case reported from China as well as clusters of respiratory illness,” the ministry said in an official statement.

The ministry also announced that it



is prepared for any kind of exigency that may emerge from the current situation.

The statement comes after ProMed, a publicly available global infectious disease surveillance system, issued an alert over the ‘undiagnosed pneumonia’ in children.

A meeting was recently held under the Chairmanship of the Director General of Health Services (DGHS) to discuss the preparedness measures against human cases of Avian Influenza in the country against the backdrop of a human case of H9N2 in China that was reported to the World Health

Organisation (WHO).

“The overall risk assessment by the WHO indicates a low probability of human-to-human spread and low case fatality rate among human cases of H9N2 reported to WHO so far,” the official statement said.

Citing news reports from local media, the World Health Organisation had requested additional epidemiologic and clinical information, as well as laboratory results from these reported outbreaks on Thursday.

Responding to WHO, the Chinese health agency said that these are cases of respiratory illness and no unusual pathogen or clinical manifestations have been identified.



**EDITORIAL**

**NEWS**

# 'Over aeons, an arms race grew between plants and insects — it also caused pesticide resistance'

**Richard French-Constant** is professor of molecular natural history at the University of Exeter. Speaking to **Srijana Mitra Das** at *Times Evoke*, he discusses survival strategies in the insect world:

## What is the core of your research?

■ I'm interested in how different butterflies evolved to look the same — a question I study is whether they use the same genes to look identical or if diverse butterflies use different genes to do this.



## The relationship between plants and insects is generally considered peaceful — however, can you share your insights on how butterflies protect themselves from dangers plants pose to them?

■ I've worked on certain mutations in this context — the most interesting one in insects which evolved in response to plants is a point mutation in a Gaba receptor, a major inhibitory neurotransmitter found in humans and insects. It's where barbiturates and some pesticides act. It's also where a secondary compound called picrotoxin, made by certain plants, acts — this is powerful enough to paralyse fish in water. Insects have experienced these risks in the past and evolved mutations in their Gaba receptor to resist such compounds. This also gives them resistance to modern pesticides like fipronil or pyrethrum, the latter taken from daisies and used by humans aiming to control insects.

This is part of an arms race that grew between insects and plants over time. Plants use secondary compounds against insects. With insecticides, we mimicked these, making analogues of compounds used by plants. But insects have seen these and are often pre-resistant.



**NOT JUST WINGING IT:** Scientists find butterflies use genetic mutations to create and change their wing colour patterns, saving them from predators

Among species, we've looked at DDT resistance in fruit flies — initial evidence seemed to suggest there was one insertion of a transposon or a single jumping gene which could metabolise a wide range of insecticides. Later, it turned out there was a succession — one jumping gene first jumped in, followed by another to cause more resistance. So, this group evolved to become increasingly resistant and resilient in the environment.

## How old are such mutations?

■ We can't accurately date these but they're certainly older than 1960 when artificial pesticides were introduced. A recent study shows diverse insect lineages duplicated their Gaba receptors as different plant families

evolved — the coevolution between them is very old and deep. The Gaba receptors of insects have been coevolving with plants as long as the latter have been on Earth. As different insects come along which specialised in eating certain plants, you can see the making of duplications and adaptations in their Gaba receptors consistent with pressure being applied over time. This has been going on ever since plants and insects first evolved.

## Does such adaptation apply uniformly across all insects?

■ Consider how when someone visits a doctor, they want the person to complete a prescribed course of antibiotics as that finishes the bacteria which are otherwise likely to become resistant. However, that isn't so in the insect world — here, even if humans use high doses of pesticides over a long time, resistance prevails because pesticides decay. Regardless of what kind of chemicals are used or which insects humans try to control, resistance develops. Methoprene, for instance, mimics the fundamental juvenile hormone that regulates a caterpillar's development. Humans mimicked

this, thinking there was no way insects could become resistant to this — but they did. They changed their own hormone receptors. So, over time, insects develop resistance, if it's not there already.

## What does 'mimicry' among butterfly species mean?

■ There are two different types. There's Mullerian mimicry where all groups of butterflies among, say, Monarchs, taste bad to predators and develop a common colouration pattern to warn birds and other hunters to avoid them. The second type, discovered by Henry Walter Bates, is termed Batesian mimicry — here, butterflies which taste good discovered that if they look like they taste awful, they too could avoid predation. Hence, a very different family from Monarchs would evolve to look like the latter, despite not tasting like them — they are thus sheep in wolves' clothing.

## How do butterflies achieve different colour patterns?

■ A whole group of tools is involved in wing colour — we don't know all the spanners and bolts that control this. Yet, butterflies which evolve to look the same mostly seem to use different genes.

Wing pattern is very plastic — it's easy to manipulate it with a wide range of different genes, presumably as it is a very long cascade and a complicated pathway which can be tweaked in diverse fashions for the same outcome.

## Do such adaptations also alter?

■ These occur over slow evolutionary time. Yet, as predation, based on the decision a bird makes after seeing a colour pattern, is instant, if a jumping gene moved into a pattern gene and turned a colour off, that would be for immediate effect. The molecular players that make these changes are much the same as those which work on pesticide resistance. These mutations may have been around for millennia — but predation or pesticides render them apparent rather quickly.

Photos: iStock

TIMES  
EVOKE



**HANGING ON:** Some insects can alter their hormone receptors



**FLYING MACHINES:** Insects evolved to survive hazards plants present

## READERS WRITE

Dear Times Evoke,

Thanks for featuring the groundbreaking research of Sujoy Mukhopadhyay (18<sup>th</sup> November) that elucidated geochemical processes in Earth's crust and its deep interior which influence climate change over time. What is alarming is the shorter-term carbon exchange between the atmosphere and oceans due to human-induced activities triggering global warming now. Multi-disciplinary research is needed to combat such impacts.

— **Dr Santosh Kumar Pattanayak**, professor, climate finance, Bengaluru

TE's page on planetary evolution has truly evolved my knowledge of Earth's interior and the subtle dance between the oceans and atmosphere in recycling volatiles. The more I read TE, the more I understand my planet. TE also explained how misleading it is to think climate change is only linked to the atmosphere when oceans and interior play a key role too. Thanks for a superb page, TE!

— **Sohini Mahapatra**, Pune

Reading Sujoy Mukhopadhyay's insights in TE empowered me with wonderful facts of how Earth functions and the core existence of radioactive materials which are still acting around us. This week was even more thrilling to read TE!

— **Aman Jain**, Akola, Maharashtra

I really loved TE's aesthetic page on Earth's history and mystery! The articles were so interesting and knowledgeable. Thank you for such detailed, researched and quality articles. These are much appreciated among students.

— **Varsha Baweja**, Delhi

I always await TE eagerly and this week, I was blown away seeing Earth depicted so beautifully! The page looked simply awesome and reminded me of in-depth science films. Excellent geophysical knowledge and great data!

— **Anil Deshpande**, Hyderabad

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The Dubai conference will be taking the same, inadequate baby steps that previous editions have

# CLIMATE ACTION, A COP OUT?



A tale of two possible cities

FILE PHOTO



Ajay Chhibber

**D**ubai COP28 starts next Thursday. COP21, the UN Climate Change Conference, led to a new international climate agreement, applicable to all countries, aiming to keep global warming at 1.5-2°C, in accordance with the recommendations of the Intergovernmental Panel on Climate Change (IPCC). Since then, progress on reducing CO2 emissions has been glacial.

The Covid pandemic shifted attention away from climate change for a while. But global economic slowdown also led to a slowdown in global emissions increases. But with global recovery underway, emissions have resumed with equal fervour. IPCC's latest grim assessment of progress on climate action is that world temperatures have already risen by 1.1°C, and could breach 1.5°C increase before 2030, unless global emissions fall by 43%. But on current trends, they are expected to rise by 10%.

To keep temperature rise to 1.5°C, the atmosphere can only accept a net increase in CO2 emissions equivalent to 510 Gt (gigatonnes) of CO2, while current and planned investments would add equivalent to 850 Gt. To achieve Paris Agreement targets would require a reduction in coal use by 95%, oil by over 65% and gas by 45%. Oxfam has

shown that the top 1% of income-earners emit more than the bottom two-thirds of the world's population.

Climate adaptation costs are rising, and will require \$127 billion a year in developing countries by 2030. But available funds are only around \$25-30 billion. The Green Climate Fund that was promised \$100 billion remains grossly underfunded. A recent G20 Expert Group on the multilateral development banks' (MDB) report has argued for an additional \$1 trillion a year. But much of it must be leveraged from the private sector. This may not materialise.

A Loss and Damage Fund, initially to be housed at the World Bank, was ag-



**New Delhi** – which has rightly committed to net-zero by 2070 at Glasgow COP26, and presented its plans at COP27 on how it intends to go about doing this – should remain committed, as climate change will hit India very hard

reed at COP27 in Sharm el-Sheikh last year, and is expected to be finalised at COP28. But if all these funds rely on voluntary contributions, experience shows that they will remain grossly underfunded.

The solution is to have automatic funds. There are many ideas on this ranging from a Tobin tax on financial transactions, to taxes on air travel and shipping, both highly polluting, but which contribute only 2% of CO2 emissions, to special drawing rights (SDR) issues.

My favourite, because it addresses the problem directly, is the idea of a CO2 parking fee of \$1 per tonne of CO2 on accumulated emissions proposed by Jyoti and Kirit Parikh. But such a

proposal will not be acceptable to the US or China, which have contributed roughly 40% and would pay the most. India has so far contributed under 4% of global accumulated emissions.

The world is now looking at COP28 for solutions. But it is riddled with paradoxes. It is being chaired, ironically, by the head of Abu Dhabi National Oil Company. Al Gore reminds us that the COP meetings are increasingly dominated by fossil fuel companies — Big Oil — who have all pledged to incentivise renewables, while continuing to increase fossil fuel production. They are also pushing for new technologies for carbon capture that will play a limited role in reducing CO2 but may, ironi-

cally, justify more fossil fuel use. Geopolitical tensions had derailed any discussions between the world's two largest emitters, China and the US. But they have agreed to resume dialogue, and reached a pre-COP28 agreement to work on plastics pollution and methane, and propose a new target on renewables at COP28.

China has become a global leader on many renewable technologies and batteries, yet continues its heavy reliance on coal. Of the global 2.1 million MW of coal-based power capacity, China alone has 1.1 million MW (52%). What is worse is that coal-based power capacity will increase globally by 353,000 MW in the coming years, of which China also will add 256,000 MW (as backup ca-

capacity), thereby increasing its global share (55%). By way of comparison, India's current coal-based power capacity is 235,000 MW, smaller than China's projected increase.

While the US has made progress under the Inflation Reduction Act under the Joe Biden administration to incentivise renewables, there is a strong likelihood that if Donald Trump, who withdrew the US from the Paris Agreement in 2017, is re-elected, he will most likely do so again.

Despite all this, New Delhi — which has rightly committed to net-zero by 2070 at Glasgow COP26, and presented its plans at COP27 on how it intends to go about doing this — should remain committed, as climate change will hit India very hard. If more concessional finance and better technology are made available, India has said it may transition faster — perhaps by 2060.

At COP28, India should also make a strong case for more concessional global finance for the 'global south', not just for mitigation but also for adaptation and dealing with the costs of climate-related disasters and press ahead with its leadership of plurilateral initiatives such as International Solar Alliance (ISA) and Coalition for Disaster Resilient Infrastructure (CDRI).

With Britain backtracking on its climate commitments, sustained US commitment in doubt and China doubling down on coal-fired power plants, it will require very serious and irreversible catastrophes before we see more concerted global collective action on 'the mother of all market failures'. Until then, we will see baby steps at each successive COP meeting, now heavily influenced by Big Oil, as we hurtle towards planetary disaster.



# ಕನ್ನಡಪ್ರಭ

## ಉನ್ನತ ಶಿಕ್ಷಣಕ್ಕಿಂತ ಉತ್ತಮ ಸಂಸ್ಕಾರ ಮುಖ್ಯ: ವಾಗ್ಮಿ ಹಾರಿಕಾ ಕೂಡಲಗಿ ಶಾಂತಾನಂದ ಸರಸ್ವತಿ ಸ್ವಾಮಿ ಜಾತ್ರೆ ನಿಮಿತ್ತ ನಡೆದ ಉಪನ್ಯಾಸದಲ್ಲಿ ಅಭಿಮತ

### • ಕನ್ನಡಪ್ರಭ ವಾರ್ತೆ ಸುರಪುರ

ತಮ್ಮ ಮಕ್ಕಳಿಗೆ ಎಷ್ಟೇ ಶಿಕ್ಷಣ ಕೊಡಿಸಿದರೂ ಮೊದಲು ಅವರಿಗೆ ಉತ್ತಮ ಸಂಸ್ಕಾರ ನೀಡುವುದು ಪಾಲಕರ ಕರ್ತವ್ಯ ಎಂದು ಖ್ಯಾತ ವಾಗ್ಮಿ ಹಾರಿಕಾ ಹೇಳಿದರು.

ತಾಲೂಕಿನ ಕೆಂಭಾವಿ ಸಮೀಪದ ಕೂಡಲಗಿ ಗ್ರಾಮದ ಶಾಂತಾನಂದ ಸರಸ್ವತಿ ಸ್ವಾಮಿಗಳ (ಬಾಬಾಮಹಾರಾಜ) ಜಾತ್ರೆ ಮಹೋತ್ಸವದ ನಿಮಿತ್ತ ನಡೆದ ಕಾರ್ಯಕ್ರಮದಲ್ಲಿ ವಿಶೇಷ ಉಪನ್ಯಾಸ ನೀಡಿದ ಅವರು, ಭಾರತ ದೇಶ ಧರ್ಮದ ತಳಹದಿಯ ಮತ್ತು ಉತ್ತಮ ಸಂಸ್ಕಾರದ ದೇಶವಾಗಿದೆ. ಹಿಂದೂ ಸಮಾಜದಲ್ಲಿ ಜನಸಿರುವ ಪ್ರತಿಯೊಬ್ಬರೂ ಉತ್ತಮ ಸಂಸ್ಕಾರ ಹೊಂದುವುದು ಅವಶ್ಯಕ ವಾಗಿದೆ ಎಂದು ಹೇಳಿದರು. ಬಾಲ್ಯದಲ್ಲೇ ಧಾರ್ಮಿಕ, ಆಧ್ಯಾತ್ಮಿಕ ಮನೋಭಾವನೆ ಬೆಳೆಸಬೇಕು ಎಂದರು.

ಮಕ್ಕಳಿಗೆ ರಾಮಾಯಣ, ಮಹಾಭಾರತದಂತಹ ಉತ್ತಮ ಗ್ರಂಥಗಳ ಬಗ್ಗೆ ಓದುವ ಜ್ಞಾನ ಬೆಳೆಸಬೇಕು. ಪ್ರತಿಯೊಬ್ಬ ತಾಯಿ ಹಿಂದಿರು ತಮ್ಮ ಮಕ್ಕಳಿಗೆ ಉತ್ತಮ ಸಂಸ್ಕಾರ, ಧರ್ಮ ಬೋಧನೆಯ ತತ್ವಗಳನ್ನು ಬಿತ್ತುವ ಮೂಲಕ ಉತ್ತಮ ಪ್ರಜೆಗಳನ್ನಾಗಿ ರೂಪಿಸಬೇಕು. ಕೆಲವೇ ತಿಂಗಳುಗಳಲ್ಲಿ ಅಯೋಧ್ಯೆಯಲ್ಲಿ ಪ್ರತಿಷ್ಠಾಪನೆಗೊಳ್ಳಲಿರುವ ಶ್ರೀ ರಾಮ ಮಂದಿರಕ್ಕೆ ಪ್ರತಿಯೊಬ್ಬ ಹಿಂದೂಗಳು ತಮ್ಮ ನುಡಿಪುಷ್ಪಗಳನ್ನು ಸಮರ್ಪಣೆ ಮಾಡಬೇಕು. ಪ್ರತಿ ಮನೆಯಿಂದ ರಾಮತಾರಕ ಮಂತ್ರವನ್ನು ಪಠಿಸಿ ಶ್ರೀ ರಾಮನಿಗೆ ಸಮರ್ಪಣೆ ಮಾಡಬೇಕು ಎಂದು ಹೇಳಿದರು.



ಸುರಪುರ ತಾಲೂಕಿನ ಕೆಂಭಾವಿ ಸಮೀಪದ ಕೂಡಲಗಿ ಗ್ರಾಮದ ಶಾಂತಾನಂದ ಸರಸ್ವತಿ ಸ್ವಾಮಿಗಳ ಜಾತ್ರೆ ಮಹೋತ್ಸವದ ನಿಮಿತ್ತ ಬುಧವಾರ ಖ್ಯಾತ ವಾಗ್ಮಿ ಹಾರಿಕಾ ಮಾತನಾಡಿದರು.

ಕಳೆದ ಮೂರು ದಿನಗಳಿಂದ ಶ್ರೀ ಶಾಂತಾನಂದ ಸರಸ್ವತಿ ಸ್ವಾಮಿಗಳ ಜಾತ್ರೆ ಮಹೋತ್ಸವದ ನಿಮಿತ್ತ ಶ್ರೀ ಉಮಾಕಾಂತ ಸಿದ್ಧರಾಜ ಮಹಾರಾಜರ ನೇತೃತ್ವದಲ್ಲಿ ಹಲವು ಧಾರ್ಮಿಕ ಕಾರ್ಯಕ್ರಮಗಳು ಜರುಗಿದವು. ನಿತ್ಯ ಅಭಿಷೇಕ, ವಿಶೇಷಪೂಜೆ, ಕೀರ್ತನೆ, ಭಜನೆ, ಕುಮಾರಿಕಾ ಪೂಜೆ ಸೇರಿ ಹಲವು ಕಾರ್ಯಕ್ರಮಗಳು ನಡೆಯುತ್ತಿವೆ ಎಂದು ಮಠದ ವಕ್ತಾರ ಗಜಾನನ ಮಹಾರಾಜ ತಿಳಿಸಿದ್ದಾರೆ.

ಸ್ವಾತಂತ್ರ್ಯ ಸಂಗ್ರಾಮದಲ್ಲಿ ಸುರಪುರದ ರಾಜಾ ವಂಕಟಪ್ಪ ನಾಯಕರ ಹೋರಾಟ ಅತ್ಯಂತ

ಸ್ಮರಣೀಯವಾಗಿದೆ. ಬ್ರಿಟಿಷರ ವಿರುದ್ಧ ಹೋರಾಟದಲ್ಲಿ ಒಬ್ಬಂಟಿಗರಾಗಿ ಹೋರಾಟ ಮಾಡಿ ದೇಶಕ್ಕೆ ಸ್ವತಂತ್ರ ತಂದುಕೊಟ್ಟ ಮಹಾನ ನಾಯಕರಲ್ಲಿ ಸುರಪುರದ ಅರಸರ ಪ್ರಾತ್ರ ಪ್ರಮುಖವಾಗಿದೆ ಎಂದು ಹೇಳಿದರು.

ಪೀಠಾಧಿಪತಿ ಉಮಾಕಾಂತ ಸಿದ್ಧರಾಜ ಮಹಾರಾಜರು ಸಾನ್ನಿಧ್ಯ ವಹಿಸಿದ್ದರು. ಮಾತೋಶ್ರೀ ಶರಣಮ್ಮ ತಾಯಿ, ಚನ್ನವೀರಸ್ವಾಮಿ, ಗಡಗಿಸೋಮನಾಳದ ಗಾಂಗೇ ಯಪಿತ, ಬ್ರಾಹ್ಮ ಸಂಘದ ಜಿಲ್ಲಾ ಗೌರವಾಧ್ಯಕ್ಷ ವಾಮನರಾವ ದೇಶಪಾಂಡೆ, ಶ್ರೀಪದಭಟ್ಟ ಜೋಷಿ, ಮೃತ್ಯುಂಜಯ ಮಹಾರಾಜ, ಗಜಾನನ ಮಹಾರಾಜ, ಗಂಗಾಧರ ಮಹಾರಾಜ ಇದ್ದರು. ನಾಗರಾಜ ಸಜ್ಜನ ನಿರೂಪಿಸಿದರು.

# File early, file often and be fearless

## PATENT PATHFINDERS Turning Work into Wonders

The thing I like best about working in the semiconductor industry, and specifically at Intel India, is getting the opportunity to work with some of the most brilliant minds in the world. Also, I like the visibility and the worldwide exposure one gains in the end-to-end product development cycle. Individuals can easily transition from one engineering function to another and work in their area of interest. These movements also cultivate a culture of innovation as one can apply their learning in different domains.

I joined Intel India in 2011, bringing my experience in handheld and mobile devices. Today I work on servers and data centres and my main job is optimising power and performance for Intel Xeon processors. These servers are used in data centres hosting workloads ranging from social media applications to complex research programmes in areas such as healthcare. My prior work experience in mobile phones that use low power is an advantage for optimising servers for low power and high performance.



**Amruta Misra**  
Principal Engineer and Systems  
Architect, Data Centre and AI  
Group, Intel India

## INNOVATE FOR POWER AND PERFORMANCE, BUT ALSO FOR THE PLANET

Most of the patents in which I am named as an inventor are in the areas of power management, power saving and sustainable power for data centres. I am an inventor on several patents related to managing the power in server systems by controlling parameters such as voltage, frequency or speed at which the CPU and other components of a server run. Some of the patents are focused on managing power based on various workloads and balanc-

It is important to start filing patents early in your career. It is fine if your first few ideas are not accepted. You will learn to write the invention disclosure better by bringing out the novelty and the advantages which play an important role in justifying why an invention should be protected using patents. Also, don't hesitate to discuss your ideas with expert colleagues and seek their guidance. Collaborating with others may render your invention stronger, which may lead to a higher probability of acceptance for patent filing.



ing the workloads within the servers and also within the network, mostly from edge to cloud.

Today, data centres are responsible for nearly 3% of global total energy consumption. A McKinsey report says a single hyperscale data centre can use as much power as 80,000 households. It is forecasted to grow at a CAGR of more than 10% and an exponential growth in creation and consumption of data is likely to come from applications such as social media, ChatGPT and scientific data processing.

Inventing better ways to man-

age and reduce the power consumption of data centres and thereby minimising carbon footprint is critical. Also, it is my way of giving back to Mother Earth.

## GO FOR PATENTS, BUT DON'T GO IT ALONE

The first patent application in which I was named as an inventor was published in February 2009. Prior to that, for six to seven years, without any success, I was attempting to come up with an invention that could be filed for a grant of a patent. I didn't understand what mistake I was making,

but help came from my manager and mentors at Intel, who are prolific inventors themselves. Mentors helped me to write my invention disclosures in a manner that highlighted, for example, novelty, utility, and non-obviousness in these inventions. That helped me immensely in having a positive review from the Intel IP committees. I learned a lot about writing effective invention disclosures, and the business value it brings, and understood the importance of discussing the idea with people from diverse technical backgrounds. This activity can enrich the invention and eventually result in the grant of high-quality patents. I also learned that even incremental inventions may result in high-quality patents as long as they meet the criteria for patentability. Moreover, I learned to be persistent and get better at it.

My journey as an inventor has helped me grow my technical capabilities and business acumen. I have improved as an engineer, making better decisions in my day-to-day work. Having a score of patents to your name boosts your confidence and enhances your credibility as a technical expert. Today, I feel more confident in interacting with the top technical leaders at Intel and in the industry.

## STANCHART EMPLOYEES CREATE FESTIVAL CARDS IN BRAILLE



As part of its volunteering activities, Standard Chartered GBS India employees create learning aids for children, paint school walls, create notebooks, clean beaches, and plant trees. This festive season, they wanted to help visually challenged students perceive celebrations of light by creating Braille cards.

Around 700 colleagues in Chennai and Bengaluru signed up for the programme. Ahead of the activity, they consulted with a blind school and printed a Braille alphabet template for colleagues to refer to. Using these templates, and by using bindis as raised dots to form words on a card, the employees created cards with Diwali wishes and positive affirmatory messages like "I am strong".

"Along with the messages, our volunteers also created pictures of stars and diya on the cards by using handmade paper to create raised outlines of these pictures that could be felt by the visually impaired children," says Amit Nehra, Bengaluru site lead for Standard Chartered GBS India.

Rekha Devi, executive secretary, consumer, private and business banking operations, says the highlight for her was learning the alphabet in Braille, and meeting people from various departments!



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