

Misleading advertisements: CCPA imposes ₹ 2 lakh penalty on Shubhra Ranjan IAS Study

PNS ■ NEW DELHI

The Central Consumer Protection Authority (CCPA) has imposed a penalty of Rs 2 lakh for misleading advertisements on Shubhra Ranjan IAS Study. The decision was taken to protect and promote the rights of consumers as a class and ensure that no false or misleading advertisement is made of any goods or services which contravenes the provisions of the Consumer Protection Act, 2019.

In view of the violation of the Consumer Protection Act, 2019, the CCPA, headed by Chief Commissioner, Nidhi Khare, and Commissioner Anupam Mishra has issued an Order against Shubhra Ranjan IAS Study for misleading advertisement regarding UPSC Civil Service Exam 2023.

Coaching Institutes and

online edtech platforms use pictures and names of successful candidates to influence prospective aspirants (consumers), without disclosing the courses opted by such candidates or the fees paid by them & length of the course so attended.

The institute's ads claimed "13 students in the top 100", "28 students in the top 200", and 39 students in the top 300" in the UPSC CSE 2023, and prominently displayed successful candidates' names and photos, an official statement said.

The CCPA found that Shubhra Ranjan IAS Study Institute concealed important information about the courses taken by students it claimed had cleared the prestigious Indian Civil Services Exam (CSE) in its advertisements.

Shubhra Ranjan IAS Study prominently displayed suc-



Successful candidate's names & pictures and simultaneously advertised various types of courses provided by them on its official website. However, the information with respect to the course opted by the said successful candidates in UPSC Civil Service exam 2023 was not disclosed in the above-mentioned advertisement. The institute used terms like "Shubhra Ranjan IAS" and "Students of Shubhra Ranjan

IAS" in its advertisements and letterheads, creating a deceptive impression that Shubhra Ranjan is/was an IAS officer, it added.

"Institute used terms such as "Shubhra Ranjan IAS" and "Students of Shubhra Ranjan IAS" in its advertisements and letterheads, creating a deceptive impression that Mrs. Shubhra Ranjan is/was an IAS officer. This constitutes a misrepresentation and unfair trade practice under Consumer Protection Act 2019, thereby misleading the public and potential students into believing that the services or guidance provided by them are directly associated with the credibility of an IAS officer. The Institute submitted that it was a clerical mistake, which is not tenable as the term Shubhra Ranjan IAS or @shubhraranjanias has been frequently used on its letterheads and in its advertise-

ments. Institute utilized deceptive practices to create a perception of exceptional quality and success. An advertisement should be truthful & honest representation of facts by making disclosures in such a manner that they are clear, prominent and extremely hard to miss for viewers to notice," the CCPA said.

The consumer regulator said the advertisements violated provisions of the Consumer Protection Act of 2019 related to misleading advertisements by "deliberately concealing important information".

The lack of proper disclosure about successful students' course details deprived consumers of making an informed choice while selecting coaching institutes, the CCPA said, asking Shubhra Ranjan IAS Study to discontinue the misleading ads.

On November 22, CCPA

imposed a Rs 7 lakh penalty on Vajirao & Reddy Institute for misleading advertisements regarding the results of the UPSC CSE 2022. Vajirao & Reddy Institute in its advertisement claimed "617 selections out of 933 in UPSC CSE 2022" and "We are ranked at 1st position among the list of top UPSC Coaching Institutes in India". CCPA has so far issued 45 notices to various coaching institutes for misleading ads and imposed a penalty of Rs 63.60 lakh on 20 coaching institutes, directing them to discontinue the misleading advertisements.

The Department of Consumer Affairs, through the National Consumer Helpline, has successfully intervened at a pre-litigation stage to ensure justice for students and aspirants who enrolled for the UPSC Civil Services, IIT and other entrance examinations.

Dhankhar calls for accountability of lawmakers

PNS ■ NEW DELHI

Against the backdrop of Parliament witnessing poor productivity due to disruptions, Vice-President Jagdeep Dhankhar on Sunday called for accountability of lawmakers and said people would force them to think why they were sent to Parliament. He also said that for any democracy to succeed, expression and dialogue must go hand in hand with great responsibility on both sides.

Dhankhar is the Rajya Sabha's ex-officio chairman.

Calling for accountability among parliamentarians, he said, "... Make no mistake, I am referring to parliamentarians. People have learned to take disorder as order. There is no sense of revulsion." Hopefully, people will write and their thoughts will move, the vice-president said, according to an official statement. "People will force you



to think, why did you go there (Parliament)?" he said. Addressing awardees of the Chaudhary Charan Singh Awards - 2024, the vice-president said agriculture was the spine of rural development. "Unless agriculture develops, the rural landscape cannot be changed. And unless the rural landscape changes, we cannot aspire to have a developed nation," he said.

For India to be a developed nation by 2047, people's income must increase eight-fold that, he said, was a "daunting challenge".

Dhankhar also laid stress on the need for strengthening the village economy. "The greatest market we have is agricultural produce, yet farming communities are hardly involved with it. The farming sector must be prioritised by governments for it

to become an engine of economic development," he added. The Chaudhary Charan Singh Awards - 2024 were presented for contributions to agriculture, rural development and journalism. A statement by the Kisan Trust said the awards were presented on Saturday and the event was attended by Union ministers Dharmendra Pradhan and Jayant Chaudhary. Inaugurating the event on Saturday, Pradhan lauded Charan Singh's legacy that, he said, continued to inspire those working tirelessly for the uplift of India's farmers and rural communities.

Union minister Chaudhary said the current policies of the Narendra Modi government reflected the vision of Charan Singh. His vision on procurement prices, debt relief for farmers, land reforms and the uplift of landless people is still relevant, he said, according to the Kisan Trust.

Will SC conduct further inquiry, asks Surjewala after Pegasus spyware case verdict in US

PIONEER NEWS SERVICE ■ NEW DELHI

Congress general secretary Randeep Surjewala on Sunday claimed that the Pegasus spyware case verdict in the US proved how 300 WhatsApp numbers of Indians were targeted and asked if the Supreme Court would now conduct a further inquiry in view of the judgment.

Surjewala shared a media report which said that, for the first time, a court in the US had held Israel's NSO Group liable for its intrusive spyware Pegasus. "The Pegasus spyware case verdict proves how 300 WhatsApp numbers of Indians were targeted in the illegal spyware racket," Surjewala said in a social media post.

He said it was time for the Narendra Modi government to answer who the 300 names targeted were. "Who are the two Union ministers? Who are



the three opposition leaders? Who is the constitutional authority? Who are the journalists? Who are the business persons? What information was retrieved by the BJP government and agencies? How was it used - misused and to what consequence?" the Congress leader asked.

He also questioned if appropriate criminal cases would now be lodged against the political executive or officers in the present government and the company owning NSO. "Will the Supreme Court

take note of the judgment of the US court in Meta v/s NSO? Will the Supreme Court proceed to make public the report of the Committee of Technical Experts on Pegasus Spyware, submitted to it in 2021-22?" Surjewala said.

Questioning if the Supreme Court would now conduct a further inquiry in view of the judgment affirming the targeting of 1,400 WhatsApp numbers, including 300 from India, he asked, "Will the Supreme Court now ask Meta to submit to itself the 300 names to meet the ends of justice in the Pegasus case?"

"Shouldn't Facebook (now Meta) now have responsibility to release the names of 300 Indians targeted by Pegasus, considering WhatsApp and Facebook have the biggest subscriber base in India and they have 'duty of care and disclosure' to its clients in India?" the Congress leader asked.

Communal Muslim alliance behind Rahul, Priyanka's win in Wayanad, says CPI(M) leader

PIONEER NEWS SERVICE ■ NEW DELHI/ THIRUVANANTHAPURAM

CPI (M) Politburo member Vijayaraghavan's recent controversial remarks regarding the Lok Sabha victories of Rahul Gandhi and Priyanka Gandhi Vadra from the Wayanad constituency have drawn sharp criticism from Congress and Indian Union Muslim League (IUML) leaders on Sunday.

Congress leaders accused the senior CPI (M) leader of making the comments to "please" the Sangh Parivar, while their United Democratic Front (UDF) ally, the IUML, alleged that he was attempting to provoke majority communalism in society.

During a party event in Wayanad on Saturday, Vijayaraghavan reportedly claimed that Rahul Gandhi secured victory in the high-range segment twice with the support of communal forces and that extremist elements were present at Priyanka Gandhi's campaign rallies.

AICC General Secretary K C Venugopal strongly criticised Vijayaraghavan, accusing him of using "communal" language that even the Sangh Parivar might hesitate to employ against Rahul Gandhi. Venugopal also questioned whether the CPI (M)



shared the same opinion. "How can someone holding the position of a Politburo member of the CPI (M) speak in such a communal manner?" Venugopal asked. "This is part of a deal to please the BJP.

This is not just a CPI (M) statement—it is a BJP quotation aimed at crucifying Rahul Gandhi," he alleged.

Leader of Opposition V D Satheesan echoed similar sentiments, charging the CPI (M) with pushing the same communal agenda propagated by the Sangh Parivar. "Post-Parliamentary elections, the CPI (M) is engaged in majority appeasement. This is an effort to gain favour with the Sangh Parivar and escape scrutiny from

Gurugram Police cyber crime team arrests Malaysian national for fraud of Rs 2.81 crore

STAFF REPORTER ■ GURUGRAM

A cyber crime team of the Gurugram police has arrested a Malaysian national for allegedly duping a man of Rs 2.81 crore in the name of investing stock market, police said.

Police said on Sunday that they received a complaint regarding cheating of about Rs 2.81 crore for investing in the stock market. On the complaint, a case was registered under the relevant sections in Police Station Cyber West, Gurugram.

During the investigation, a cyber crime police team led by Priyanshu Diwan, ACP (cybercrime) nabbed the accused from Tamil Nadu on Friday.

The accused was identified as Mohammad Jameel bin Mohammad Iqbal a resident of Malaysia.

"During the probe, the investigation team found that the mother of the accused is from Tamil Nadu and he is also married in Tamil Nadu, due to which he knew the Tamil language.

The above accused had come to India with another Malaysian partner, and he had taken the Indian SIM card used in committing the fraud from another accused, Devkaran.

Some other SIM cards pro-



vided by the accused have also been used in the fraud cases," Priyanshu Diwan, ACP (cybercrime), said.

Police then circulated a lookout notice against the accused, and the accused had come to Tamil Nadu to attend a wedding ceremony, after which the accused was arrested by Gurugram Police. 04 accused have already been arrested in this case, he said.

The investigation team has recovered a Malaysia passport, an international driving license, a Malaysia identity card, a health card, a debit card, a Malaysia driving license, a mobile phone, a SIM card, a ring and foreign and Indian currency

NDA to contest 2025 Bihar Assembly polls under leadership of Nitish, Modi: Deputy CM

PIONEER NEWS SERVICE ■ NEW DELHI

Bihar Deputy Chief Minister and BJP leader Samrat Choudhary said on Sunday said NDA will contest the assembly polls in Bihar next year under the leadership of Chief Minister Nitish Kumar and Prime Minister Narendra Modi.

"There is no confusion," he said during a Press conference at the BJP headquarters in the national Capital when asked to comment on speculation that the National Democratic Alliance (NDA) could do a rethink on projecting Kumar as its leader in the polls.

He was responding to Union Home Minister Amit Shah's recent interview to a news channel in which he was asked if the NDA could go to the polls in Bihar without declaring a chief ministerial candidate, like it recently did with great success in Maharashtra.

Shah, a former BJP president who is still regarded as the party's principal strategist, had replied after a pause, "We will sit together and decide. We will let you know after we have made a decision." The cryptic response had led to furious speculation that the BJP could insist on not projecting Kumar in the 2025 polls.

Dismissing the speculation, Choudhary said, "The NDA is working under the leadership of Nitish Kumar and Prime Minister Narendra Modi in Bihar and we will continue to contest elections under the leadership of both leaders."



Modi Government's 'calibrated erosion' of EC's integrity: Kharge on election rule

PIONEER NEWS SERVICE ■ NEW DELHI

Congress president Mallikarjun Kharge on Sunday hit out at the government for tweaking an election rule to prevent public inspection of certain electronic documents, alleging it is part of the Modi government's "systematic conspiracy" to destroy the institutional integrity of the Election Commission.

Kharge also said the Modi government's "calibrated erosion" of the ECI's integrity is a frontal attack on the Constitution and democracy. The government has tweaked

an election rule to prevent public inspection of certain electronic documents such as CCTV camera and webcasting footage as well as video recordings of candidates to prevent their misuse. Based on the recommendation of the Election Commission of India (ECI), the Union law ministry on Friday amended Rule 93(2)(a) of the Conduct of Election Rules, 1961, to restrict the type of "papers" or documents open to public inspection.

While Congress general secretary-in-charge communications Jairam Ramesh indi-



cated the grand old party would legally challenge the amendment, Lok Sabha MP and Congress general secretary (organisation) KC Venugopal said the poll panel had chosen opacity and a pro-government attitude in its dealings thus far.

Reacting to the development, Kharge said Modi government's audacious amendment in the Conduct of Election Rules is another assault in its systematic conspiracy to destroy the institutional integrity of the Election Commission of India. "Earlier, they had removed the Chief Justice of

India from the Selection panel which appoints Election Commissioners, and now they have resorted to stonewall electoral information, even after a High Court order," he said in a statement.

Everytime the Congress party wrote to the ECI, regarding specific poll irregularities such as voter deletions and lack of transparency in EVMs, the ECI has responded in a condescending tone and chosen not to even acknowledge certain serious complaints, Kharge said. "This again proves that the ECI, even though it is a quasi-judicial

body, is not behaving independently," he said.

"The Modi government's calibrated erosion of ECI's integrity is a frontal attack on the Constitution and Democracy and we will take every step to safeguard them," Kharge said.

According to Rule 93, all "papers" related to elections shall be open to public inspection. The amendment inserts "as specified in these rules" after "papers". Law ministry and ECI officials separately explained that a court case was the "trigger" behind the amendment.

While documents such as

nomination forms, appointment of election agents, results and election count statements are mentioned in the Conduct of Election Rules, electronic documents such as CCTV camera footage, webcasting footage and video recording of candidates during the Model Code of Conduct period are not covered.

"CCTV coverage, webcasting of polling stations are not carried out under Conduct of Election Rules but are the result of steps taken by the ECI to ensure a level playing field," a former ECI official explained.



FIRST COLUMN

MAKE A DIRECT CONNECT WITH GOD

Our approach to the Divine has been shackled by rituals, often muddling the true essence of spiritual connection



RAVI VALLURI

As a monolithic organisation, railway bureaucracy was once fossilised and adopted an ostrich-like approach while dealing with its internal and external customers and also with rivals till it adopted technology in attracting passenger and freight segments.

This cardinal principle of competitive advantage and adaptability also applies in our relationship with religion, spirituality and almighty God. Humans have been prisoners to an outdated pedagogy while approaching God. The transaction between the Divine and the bhakta has been constrained as the transmission of knowledge and blessings have been clogged in drain pipes, as the seeker and the devout feels impotent and weak.

Can we recall two path-breaking movies from a few years back, OMG – Oh My God! and PK, wherein the relationship of humans and God was explored?

In OMG a petty trader, Kanji challenges the orthodoxy of the religious establishment by suing the Creator for the ruination of his business, much to the chagrin of the priestly and spiritual class. Similarly, PK – an alien who is marooned on planet Earth, as his spaceship leaves without him – questions various religious and spiritual institutions with his childlike curiosity, only to attract disapprobation.

If it was Lord Krishna's flute and discus in the case of Kanji, it became the symbolic wrong number in the case of PK to dispute the indurate thought processes of a shambolic order. A distraught PK was unable to connect with the Divine forms of various religious denominations and all his trials ended in a sandbox of wrong numbers. So, what is the right number? It is a Wi-Fi to God.



Let us for a split second assume that human beings and all the other manifestations of this grand design are like computers, smartphones or other electronic devices. Almighty God can be likened to the World Wide Web possessing the repository of knowledge, of course with the faculty of creation and destruction.

In the wired world all gizmos are connected to the internet through a Wi-Fi. Aberrations or disruptions in the communication do take place, when the battery power is low, or due to software glitches (this can be attributed to low prana levels). The intermediaries, in the form of the priestly class, astutely blame these muddles faced by the gizmos, either in the hands of God or lack of tapas by the seeker. For centuries across the world, as humans evolved from the inception as mere nature worshippers, to established religions, the febrile human mind has always been inquisitive about the acceptable and bizarre theories of existence. Almighty God in all his manifestations and myriad forms is approachable to bestow benedictions. However, tragically it is the gizmo (humans) and the channel (Wi-Fi) that have transfigured and remodeled since perhaps, the Big Bang!

The Wi-Fi is symbolic of a direct connection with the Divine. A true bhakta does he require an emergency quota to board the heavenly train. There is no need to perform rituals, consult tarot card readers, visit places of worship out of fear, beseeching for mercy or boons. A chip is embedded in the DNA to ensure the divine communion which needs to be activated. The regular practice of yogic postures is essentially Hatha Yoga and a tonic for the physical body. The meditation that humans practice is to fortify and safeguard the comfort of our minds, but it is our true inner self, which pines for nourishment. The ordinary mortal today too can be in this state of spiritual reverie through the power of breath. This brings us closest to our inner self. This is the unalloyed Wi-Fi to connect with the Divine.

(The writer is the CEO of Chhattisgarh East Railway Ltd. and Chhattisgarh East West Railway Ltd. He is a faculty of the Art of Living; views are personal)

Slowdown in growth: Is it a temporary blip?



UTTAM GUPTA

This temporary slowdown, attributed to reduced government spending, raises broader concerns about the structural challenges underpinning India's growth story



The GDP (gross domestic product) growth during the second quarter of the current financial year (FY) ending September 30, 2024, decelerated to 5.4 per cent down from 8.1 per cent achieved during the corresponding period of FY 2023-24. It was the lowest in seven quarters and well below the Reserve Bank of India's (RBI) forecast of 7 per cent. It was even lower than the 6.7 per cent recorded during the first quarter of the current FY ending June 30, 2024.

Union Finance Minister Nirmala Sitharaman observed that deceleration was not a "systemic slowdown"; that it was a temporary blip caused by a reduction in government expenditure (courtesy, elections ended in the June quarter when many projects came to a standstill due to the model code of conduct). She exuded confidence that expansion during the third quarter would make up for the lost momentum. The Ministry of Finance (MoF) expects full-year GDP growth to be 6.5 – 7 per cent. Coming on top of growth of 8 per cent plus achieved during the previous three consecutive years, 6.5 – 7 per cent during the current FY is indeed impressive. Even at this lower level, the Indian economy continues to be the fastest-growing in the world. Then, why should it worry us?

Nearly 70 per cent of India's GDP is driven by domestic consumption; the remaining 30 per cent is driven by investment and export. Domestic consumption includes government consumption and private consumption. Likewise, investment consists of capital spent by the government and private investment. During the last five years, the Central Government has done the heavy lifting especially when it comes to investment. An idea of this can be gauged from its budget outlay 2020-21: Rs 30.42 lakh crore; 2021-22: Rs 34.83 lakh crore; 2022-23: Rs 39.45 lakh crore; 2023-24: Rs 45.03 lakh crore; 2024-25: Rs 48.20 lakh crore.

The Centre's capital spend during these years was 2020-21: Rs 4.39 lakh crore; 2021-22: Rs 5.54 lakh crore; 2022-23: Rs 7.50 lakh crore; 2023-24: Rs 10.01 lakh crore; 2024-25: Rs 11.11 lakh crore. The Central government has also been helping the states



UNION FINANCE MINISTER NIRMALA SITHARAMAN OBSERVED THAT DECELERATION WAS NOT A "SYSTEMIC SLOWDOWN"; THAT IT WAS A TEMPORARY BLIP CAUSED BY A REDUCTION IN GOVERNMENT EXPENDITURE

to boost their capital spend. During 2022-23, it provided them with 50-year Rs 100,000 crore interest-free loans.

During 2023-24, such transfers were Rs 130,000 crore. For the current FY, the transfers are kept at Rs 150,000 crore. It has also given incentives to promote investment in the private sector. The mother of all incentives was a reduction in the corporate tax rate to 15 per cent for new manufacturing enterprises and 22 per cent for existing enterprises. In this year's budget, the corporate tax rate on foreign firms was reduced from 40 per cent to 35 per cent.

The Centre has also done its bit to give a boost to private consumption. In the budget for 2024-25, Sitharaman has given relief in personal income tax (PIT) of around Rs 17,500/- annually by changing the tax slabs under the New Income Tax regime and increasing in standard deduction by Rs 25,000/-. Less tax means higher disposable income in the hands of the people hence the scope for more spending. But, initiatives by the government alone can't ensure high growth on a sustainable basis. To achieve high sustainable growth, it is necessary to give a boost to private consumption. The dip to 5.4 per cent during the second quarter of the current FY when the decline in urban demand took a toll even as heavy lifting by the Centre was not available (due to elections) should serve as a warning signal. This brings us to a systemic problem that has hampered growth for decades.

This has to do with inequalities in the distribution of income and wealth. According to an Oxfam report, 'Inequality Kills', the collective wealth of India's 100 richest people in 2021 hit a record high of US\$ 775 billion or over 25 per cent of India's GDP. In conversation with ET Now at the recently held

Times Network India Economic Conclave, Arvind Panagariya, Chairman, of the 16th Finance Commission said: "The inequality in the sense of the top 1 per cent as a proportion of the bottom 5 percent, yes, that inequality has gone up". Thomas Piketty, a professor at the Paris School of Economics (he is known for his groundbreaking research on economic inequality, wealth distribution, and the dynamics of capitalism) says "the share of India's top 10 percent population is currently at 55-60 per cent". According to him, this should be 30-40 per cent. Whichever source one looks at, we can't wish away the fact that India is home to glaring inequalities in income distribution.

This, in turn, has to do with the manner in which fruits of development are shared amongst the people. Unambiguously, the sharing is unequal. According to an analysis of the financials of India's largest companies – those comprising the BSE 500 index – over five years, the profits of corporations included in this index more than doubled from Rs 480,000 crore during 2017-18 Rs 1000,000 crore during 2021-22, whereas their revenue growth was only 47 per cent.

This means that payments to factors of production other than the owners of capital such as to employees/workers, etc., have been kept under a tight leash, resulting in a disproportionate boost to profits. A big slice of these profits has gone to the pockets of the shareholders of these firms.

Thus, the aggregate dividend paid by them increased from Rs 176,000 crore during 2017-18 to Rs 302,000 crore during 2021-22, which is an increase of 72 per cent. In those five years, cumulatively, they paid 34 per cent of aggregate net profit as dividends. This is an unusually high payout ratio – even higher than 30 per cent paid by the

world's largest companies in America's S&P 500. Whether profits to the firms or high dividends to shareholders, it has been paid for or come at the cost of millions of others. Rs 1,000,000 crore profits of firms in the BSE 500 index during FY 2021-22 came at the cost of undermining the purchasing power of millions of consumers.

Likewise, the mammoth dividend fills the coffers of a few – the money that merely adds to their idle cash balances or is spent on a few luxury items – denying millions of workers decent income. The tendency to appropriate a disproportionate share of the proceeds of wealth generation by a few persons at the top can be seen even amongst the owners of small and medium enterprises (SMEs) who ape large enterprises when it comes to making payments to their workers.

The SMEs being employment intensive, a general belief is that giving a boost to them would help in creating more jobs hence, lead to a more equitable income distribution. But, their owners' paying less to workers militates against this objective.

Even the millions of small and marginal farmers who by nature of their occupation play the role of owner as well as worker don't get to earn a good income as a handful of traders buy their crops at throwaway prices even as the minimum support price (MSP) notified by the government remains mostly on paper. When, the enterprise-owning class no matter which occupation it is in and the scale of its operation is intrinsically prone to sharing less with those who are at the receiving end, inequalities are inevitable. In such a scenario, how can we expect a big push to the demand needed for sustained growth?

(The writer is a policy analyst; views are personal)

The allure and impact of Reels: A double-edged sword

In an age where digital connectivity reigns supreme, short-form content like reels has taken centre stage, captivating millions with its addictive allure

In today's digital era, people from all walks of life are increasingly drawn to the virtual world, spending countless hours glued to their screens rather than engaging in real-world activities. Social media platforms, online gaming, and streaming services have created an engaging yet addictive digital ecosystem. Among these, reels have emerged as a dominant form of entertainment, captivating users with short, visually stimulating content that ranges from dance challenges and comedy skits to educational snippets and senseless videos. While initially sought as a break from daily routines, reels often trap users in an endless cycle of mindless scrolling that detracts from productivity and long-term goals.



GURDEEP KAUR

Reels are crafted with algorithms and driven by artificial intelligence to provide instant gratification. However, this seemingly harmless indulgence is contributing to a concerning decline in social and emotional wellbeing. The short bursts of content, typically lasting a few seconds to a minute, are often paired with catchy music, effects, and filters to maximise engagement. These features captivate both creators and viewers, fostering an obsession that has surpassed earlier trends like the selfie craze.

The statistics are staggering. In 2023, India had approximately 24 crore Instagram users, accounting for nearly 17 per cent of its population—the highest globally. Children as young as five years old are consuming reels, while parents take pride in showcasing their kids' talents online. Although reels highlight creativity and talent, they come with significant risks. Overexposure to adult themes, unsolicited criticism, and the pressure to perform for likes and shares can severely impact a child's self-esteem and emotional health. For parents, the drive

for online validation often overshadows the responsibility to provide age-appropriate environments for their children.

The dopamine rush triggered by watching reels creates a cycle of instant gratification, making it difficult for users to focus on meaningful achievements that require sustained effort. The infinite scroll feature exacerbates this issue, leading to binge-watching that consumes valuable time and energy. For youth, who are particularly vulnerable, this translates to lost opportunities for personal growth, skill development, and building genuine relationships.

Reels and Social Dynamics
The cultural impact of reels extends beyond individual habits, influencing societal



norms and behaviors. Content creators often sensationalise material to attract more viewers, blurring the lines between private and public domains. This trend has led to the normalisation of inappropriate content, including vulgarity, obscenity, and indecent practices, which are being readily adopted by impressionable audiences. The effects are troubling. Incidents of cyberbullying, harassment, and social media-

driven disputes are on the rise. The dopamine-induced focus on short-term gratification undermines hard work and perseverance, fostering a culture of mediocrity. Youth, in particular, are losing precious productive years to the reel marathon, trading real-life interactions for virtual validation.

Physical and Cognitive Consequences

The overconsumption of reels is not only detrimental to mental health but also poses physical and cognitive risks. Prolonged screen time leads to issues such as poor concentration, memory deficits, sleep disturbances, and decreased academic or professional performance. Lifestyle disorders like obesity, diabetes, and hypertension are becoming

more prevalent, exacerbated by sedentary habits encouraged by excessive reel consumption.

Breaking the Cycle

Addressing the negative impact of reels requires a collective effort. At an individual level, self-discipline is crucial. Setting clear limits on screen time and prioritising meaningful activities can help break the cycle. Families play a pivotal role, as parents must lead by example, fostering environments that encourage "family time" and shared activities. Introducing hobbies and alternative forms of entertainment can also reduce reliance on digital distractions.

From a societal perspective, stringent regulations are necessary to monitor and control the type of content being created and shared. Governments

and tech companies should collaborate to design features that promote responsible platform usage.

The Way Forward

They must be used responsibly to avoid their harmful consequences. Striking a balance between virtual and real-world experiences is essential for leading a fulfilling life. Individuals need meaningful relationships, emotional support, and real-life achievements to thrive. By fostering awareness and adopting healthier digital habits, we can harness the benefits of technology without compromising our wellbeing. *(The writer has an experience of 17 years of teaching the under graduate students of Sri Guru Gobind Singh College of Commerce; views are personal)*

Govt to infuse ₹500 Crore in IFCI to improve its financial health

PTI ■ NEW DELHI

The government has decided to infuse Rs 500 crore capital in state-owned IFCI to improve its financial health ahead of the company's proposed restructuring and consolidation into a group.



The Industrial Finance Corporation of India was set up by the government on July 1, 1948 as the first Development Financial Institution in the country.

Financial Services (DFS), Ministry of Finance, last month in-principle approved 'Consolidation of IFCI Group' which entails merger/amalgamation of IFCI Limited and StockHolding Corporation of India Limited and other group companies.

IFCI Financial Services Ltd, IFIN Commodities Ltd and IFIN Credit Ltd will be merged into a single entity, which will be a direct subsidiary of the consolidated listed entity.

FPIs pull out equities worth ₹976 Crore this week amid rising dollar

PTI ■ NEW DELHI

After two weeks of buying, FPIs turned net sellers in Indian equities this week, with a net withdrawal of Rs 976 crore amid a strengthening US dollar and steady rise in US 10-year bond yields.



However, the trend reversed in the latter half of the week, with FPIs offloading equities worth over Rs 4,102 crore in the subsequent three sessions.

its outcome and future policy direction, said Himanshu Srivastava, Associate Director, Manager Research, Morningstar Investment Research India.

Leather exports likely to grow by over 12 per cent to USD 5.3 bn this fiscal: CLE

PTI ■ NEW DELHI

The country's leather and footwear exports are expected to grow by over 12 per cent to USD 5.3 billion in the current financial year on account of healthy demand in key global markets.



which includes the domestic production of USD 25 billion and export turnover of USD 13.7 billion," Jalan said.

finished leather," Jalan said. Talking about the sector, Kanpur-based Growmore International Ltd MD Yadvendra Singh Sachan said that for Indian exports, the US and EU markets are recording healthy growth rates.

Front-running case: Sebi bans nine entities from market, impounds illegal gains of over ₹21 Crore

PTI ■ NEW DELHI

Markets regulator Sebi has uncovered a front-running scheme involving PNB MetLife India Insurance Company equity dealer Sachin Bakul Dagli and eight other entities, who generated illegal gains of Rs 21.16 crore.



was to ascertain whether the suspected entity(ies) had front-run the trades of Big Client in connivance with other entities, including dealers and/or fund managers, if any, and thereby violated the provisions of the SEBI's PFUTP (Prohibition of Fraudulent and Unfair Trade Practices) rules and SEBI Act.

Unfair Trade Practices (PFUTP) Regulations, resulting in unlawful profits. Trades were executed using non-public information shared via chat platforms.

Akasa Air expects to add few more planes this fiscal

PTI ■ NEW DELHI

Akasa Air is in continuous discussions with Boeing on aircraft deliveries and expects to add a few more planes to its fleet in the current fiscal ending March 2025.

Mcap of top-10 most valued firms slumps ₹4.95 lakh Crore



The combined market valuation of all the top-10 most valued firms plunged Rs 4,95,061 crore last week, in line with a bearish trend in equities, where Tata Consultancy Services and Reliance Industries faced the sharpest erosion.

The market capitalisation (mcap) of Tata Consultancy Services (TCS) slumped Rs 1,10,550.66 crore to Rs 15,08,036.97 crore.

India has potential to be key sustainable aviation fuel producer, says IATA official

PTI ■ GENEVA/NEW DELHI

India has the potential to be a key producer of sustainable aviation fuel by utilising its ethanol supplies and availability of lipids feedstocks like non-edible industrial oils, according to a senior official at the global airlines' grouping IATA.



than 80 per cent of the global air traffic. "India, the third largest ethanol producer and consumer today, has the potential to emerge as a key SAF producer utilising its existing and advanced ethanol supplies."

"You can't have a mandate without technology maturity. That is a big risk." In 2025, IATA expects SAF production to touch 2.1 million tonnes (2.7 billion litres).

CII seeks reforms in India's priority sector lending framework

PTI ■ NEW DELHI

Industry body CII has proposed reforms in India's Priority Sector Lending (PSL) framework, suggesting inclusion of emerging sectors and high-impact sectors like digital infrastructure, green initiatives, healthcare, and innovative manufacturing.

contributing to the socio-economic growth of underserved areas. Despite its massive success, the PSL framework requires regular recalibration to remain relevant.



Mindful snacking can keep you satisfied, nourish your body, and help you avoid unhealthy choices if you embrace nutritious options like pecans to indulge wisely and guilt-free, writes **KAVITA DEVGAN**

SMART SNACKING FOR THE CHILLS

Winter is here, and so is the temptation to indulge in comforting treats! With the chilly weather encouraging cosy evenings and festive gatherings, snacking often takes center stage. But mindless munching, especially on unhealthy snacks, can derail your health and lead to unwanted weight gain. Instead of avoiding snacks altogether, the key is to snack smart and make choices that nourish your body while satisfying your cravings.

WHY SMART SNACKING MATTERS

Snacking isn't inherently bad—it's what and how you snack that matters. Smart snacking can fill nutritional gaps, keep hunger in check, and even prevent overeating during main meals. On the other hand, poor choices, like fried or sugary snacks, can add empty calories, lead to guilt, and make staying healthy during the season difficult.

SMART SNACKING RULES

PLAN YOUR SNACKS: Snacks aren't extras—they should be part of your daily meal plan. Choose nutrient-rich options that complement your meals. A great addition to your winter snack list is American pecans. Packed with over 19 vitamins and minerals, they're now easily available in India and are a nutritious, satisfying option.

MIND PORTION SIZES:

Snacking isn't feasting. A proper snack should be small but fulfilling. For instance, 30 grams of pecans (about 19 halves) offer 200 calories, 3 grams of protein, and fibre to keep you satiated.

SATISFY YOUR CRAVINGS THOUGHTFULLY: Identify what you're craving—crunchy, salty, or



SNACKING IN STYLE DURING FESTIVITIES

- Roasted pecans can be your go-to snack for cosy evenings. They're also perfect for hosting guests during winter celebrations.
- Looking for gifting ideas? Ditch traditional sweets and consider gifting American pecans. They're healthy, innovative, and sure to be appreciated by health-conscious friends and family.

SIMPLE WAYS TO ROAST PECANS

BASIC ROAST

- Spread pecans evenly on a baking sheet.
- Bake at 180°C for 7–10 minutes, stirring occasionally for even roasting.

SPICED ROAST

- Toss pecans with a mix of olive oil, paprika, and a pinch of salt.
- Roast at 180°C for 10 minutes for a flavourful twist.

This winter, embrace mindful snacking by making smart choices like pecans.

— The author is a nutritionist and has taken inputs from American Pecan



sweet—and choose a healthier alternative. If you love crunchy snacks, roasted pecans are an excellent choice. They retain their nutritional profile and are rich in antioxidants, even after roasting.

SNACK TO CURB HUNGER, NOT BOREDOM: Snack mindfully when you're hungry, not out of habit or boredom. Avoid overindulging and balance high-calorie snacks with



lighter choices during other meals. A handful of pecans paired with fresh fruits can be a delicious and balanced winter snack.

BE PREPARED: Keep healthy snacks handy—store nuts in your bag, desk drawer, or even your car. Pecans are a fantastic non-perishable option for when hunger strikes unexpectedly. This way, you'll avoid grabbing unhealthy, convenient options.



HOLISTIC APPROACH TO COMBAT DISEASES



By **DR SHIFALIKA GOENKA**

Chronic diseases like diabetes, high blood pressure, heart attacks, strokes, and obesity are rapidly rising in India. The good news is that more than half of these conditions are preventable through actions taken through multi-sectoral policy action, simplified generic drug policies, community action, and empowered individuals. The most potent ammunition to protect from chronic diseases is a healthy lifestyle. A healthy lifestyle consists of a diet rich in locally available and inexpensive fruits and vegetables, whole grains, pulses, nuts, and seeds, with extreme moderation in salt and sugar, refined foods, and sugar-sweetened beverages. Additional steps include avoiding tobacco and alcohol. Exercise produces endorphins and is addictive. Leisure and physical activity should be part of everyone's life. All these require an empowered community, an enlightened individual, and an energetic polity.



ASPECTS OF THE ECOSYSTEMS THAT NEED TO BE PART OF THE GRID

Social norms and policies must achieve the following for a health-promoting eco-system.

Healthy Eating: Healthy foods such as fruits and vegetables in their raw forms (and cooked), cheap, nuts, seeds, pulses, whole grains, and healthy oils must be made safer, cheaper, and more readily available, accessible, and affordable across access points such as public transport, at the workplace, and in educational institutes.

Controlling portion sizes is critical. Large portions of unhealthy foods and beverages, especially at discounts, have been proven to push people to eat more. Large servings, large plates, supersized meals, and bottomless drinks must be de-incentivised, and smaller portions must be incentivised. Children must be protected from unhealthy foods and beverage advertising onslaught. Also, targeting children by extolling children to persuade them into unhealthy behaviours, food, and beverages should not be allowed.

Eliminating trans fats and tobacco and decreasing artificial sugar and refined foods are universal goals from a scientific perspective.

The unorganised sector dominates the Indian food market and is price-sensitive. Lower taxes on healthy oils, higher taxes on unhealthy oils, and cheaper fresh fruits and vegetables will boost healthy food production and consumption.

Health Promoting Town Planning Critical to Healthier Communities

Scientific research shows that providing wide sidewalks, large parks, and green forests within a 0.5 km radius of every household improves health in many ways, including preventing more than 50 chronic diseases and improving mental health for the residents and families staying in the vicinity. Trees also act as natural filters, reducing air pollution and creating a healthier environment.

A study published in JACC Advances has shown that living in high-traffic, congested localities alongside highways increases the local population's blood pressure and chronic diseases. High air pollution is a public health crisis. Preventing air pollution should be a top priority across all ministries, as well as housing and development. High air pollution can shorten life-spans by 1.7 years and increase chronic diseases like diabetes, high blood pressure, lung diseases, and asthma, among those exposed to high levels of air pollution.

The holistic way to address the challenge of chronic diseases is to create a grid environment conducive to healthy eating and healthy living through multiple sectors. This leads to a healthy country, systems, societies, and happy people.

— The author is the Deputy Director & Head, Health Promotion, Physical Activity & Obesity Prevention, Centre for Chronic Disease Control (CCDC)



SOLUTION TO POLLUTION

By **ARUN DUGGAL**

Delhi once again finds itself developed in a thick blanket of smog with AQI touching an AQI of 349 or 'very poor' category and hapless Delhiites are turning to humorous memes for solace. One popular tweet went like this: "Time to give Delhi new names: Pollutys Delhi, Haze Khas, Dhua Kuan and Chandni Choke." Apart from the stress busting mirth, citizens of the Capital are hostage to an annualised feature when air pollution swerves between 'very poor to severe' levels as the winter sets in, leading to permanent health issues. Delhi has the unfortunate distinction of being the world's worst polluted capital city. The air is unbreathable, thanks to fully dispersed harmful pollutants – around 40% which comes from vehicular emissions. One survey pegs the financial losses to the Delhi NCR at a very conservative Rs 100 crore/day due to poor air quality.

BEEN THERE, DONE THAT

To be fair, the state government has tried its best. In 2001, it moved public transport to CNG as fuel, levied charges on commercial ICE vehicles, banned 10-year-old diesel and 15-year-old petrol vehicles and introduced the odd-even car numbers initiative. The Delhi EV Policy was framed to encourage greater use of public transport and a viable supply-chain ecosystem through a combination of fiscal and non-fiscal incentives. Initiatives like "Switch Delhi," unveiled in early 2021 to create mass awareness and the ongoing 'Red Light On, Gaadi Off' campaign are well intended. Yet, Delhiites continue to bear the brunt of pollution emanating from within and from nearby states.

DELHI STRUGGLES TO MEET EV TARGETS

Despite a target of 25% EVs in new vehicle registrations by 2023-24, Delhi could manage around 12% in the fiscal. While higher than other states, it's a poor record given the pollution levels. Even after compulsory scrapping of old diesel and petrol vehicles in 2021, the city still has 472 vehicles per 1,000 people. Between 2012-2024, the share of personal vehicles registered was around 92%, but EV 4-wheelers, with just 3% share, have struggled to take off. Regulatory action and financial incentives are inducing some growth in commercial EV segments, but this has to be accompanied by a parallel or superlative growth in personal EVs, to address the pollution crisis.

LOOK EAST, LOOK WEST

New Delhi can take a few cues from Norway and Nepal – countries that have notched up amazing results in pollution reduction and long-term environmental benefits with their commitments to EV adoption. Norway, a country with a population of 5.5 million and an oil and gas producer, has achieved a 35% reduction in CO2 emissions since 2012, improving both air quality and public health. Oslo has the highest per capita number of EVs in the world due to a strict adoption target, generous tax rebates and strategic incentivisation of EV users. With EVs accounting for over 90% of its new car registrations, the world will have to scale up the EV adoption roughly as fast as Norway, if it must meet any net zero targets. Closer home, EVs account for 50% of Nepal's overall vehicle sales (as of FY24) thanks to sustained incentives and low taxes amid a nationwide urgency to cut down energy imports. With nearly all its energy coming from renewable river-fed

hydroelectricity, Nepal is focusing on infrastructure development to support EV ownership.

REAL SOLUTION TO POLLUTION KEPT AT BAY

With the fast-growing economy creating higher disposable income for its huge middle-class, each passing year, the desire for personal mobility will always be on the rise. One perpetual casualty will be air quality. A Central Pollution Control Board (CPCB) study in Delhi, Kanpur, Bengaluru, Pune, Chennai, and Mumbai categorically concludes that the transport sector will continue to emit most of the Nox, and around 50% of PM2.5 emissions in these cities, if we keep away from greener transportation. Studies show that subsidies are not a magic bullet unless the switch to EV is made too good to ignore for a customer. Starting with attractive subsidies, customers can be lured by parking benefits, besides manufacturer-offered incentives for upgrades. Most importantly, a modern EV policy with a strong commitment to achieving targets from all authorities would comfort buyers in areas like charging infrastructure. Since many are not fully aware of the need to switch to EVs, regular campaigns must be undertaken. Big cities may pollute more, but smaller and emerging ones are not far behind; every year new towns in Tier 2 and Tier 3 India are making to the WHO's most-polluted cities list. Unless there's collective will to fast-track EV adoption, Delhi's air pollution will always get tossed around in inter-state bickering and internal political rivalries with fewer solutions.

— The author is the founder of Centre of Excellence for Research in Climate Change and Air Pollution, IIT Delhi

