

DECCAN POST

Hyderabad's Only English Newsweekly

Banking Sector: Need
to increase outreach
without NPA
increaser... P8



Vol-VI, Issue No. 42

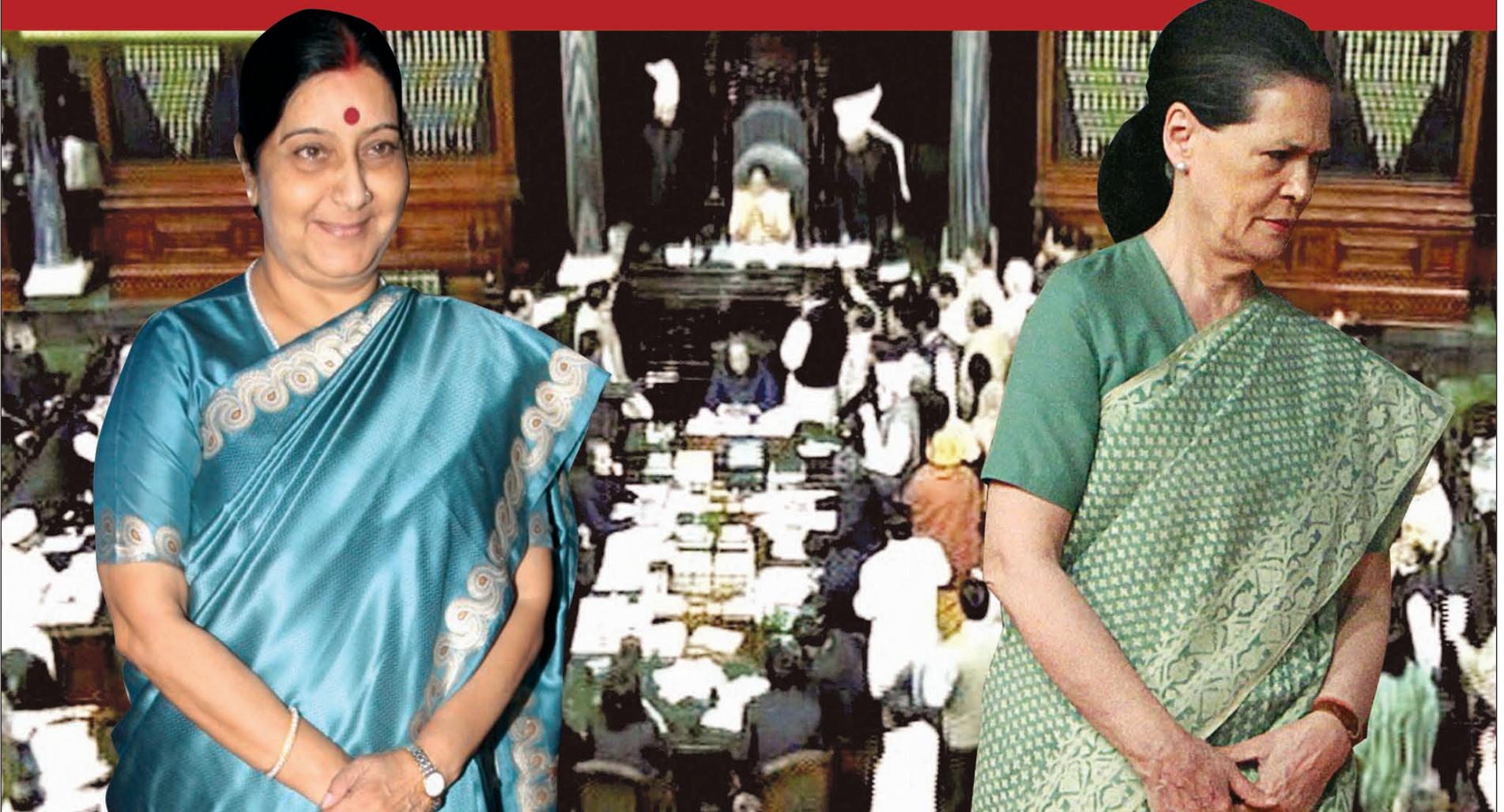
November 24-30, 2013

www.deccanpost.net

16 Pages

Rs.3/-

Is Congress not taking BJP into confidence?



By Our Political Correspondent

The Congress Core Committee which met at Prime Minister Manmohan Singh's residence in New Delhi on Friday night to discuss the Telangana issue is an indication that the congress party which is heading the ruling UPA coalition is clearly seeing it as its own internal affair. It is revealed that the Congress President Sonia Gandhi in the presence of Prime Minister Manmohan Singh thoroughly grilled the members of the core committee on the possible hurdles that might arise over its seriously pursued issue of bifurcating State of Andhra Pradesh to form new state for people of Telangana. It is further revealed that all the high profile members of the Union Cabinet were present in the core committee meeting of the Congress party. The defense minister AK Antony, Home Minister Sushil Kumar Shinde, Finance Minister P Chidambaram and Sonia's political advisor Ahmed Patel were present in the meeting besides others too.

Continued on Page2



All the senior members who were present were asked to debate the strategy to be adopted to set the process of Telangana State formation in motion. The core committee discussed in detail the draft bill prepared by the Group of Ministers overseeing the bifurcation of the Andhra Pradesh state. Even Manmohan Singh too is learnt to have asked several questions on how the bill can be ensured to pass expeditiously in both the houses of Parliament. But, some among the core committee were raising some concerns about the strategy to get the Telangana Bill passed both in Lok Sabha and Rajya Sabha in the upcoming winter session.

The Union IT & Law Minister Kapil Sibal, who appeared before the core committee as a special invitee; was asked to sort out their legal doubts on various issues like the status of Hyderabad City that is proposed to function as a joint capital for both the states (State of Telangana and residuary state of AP) after the bifurcation and the relevance of Article 371D and the need to continue it even after the bifurcation of AP State was vague about administering the joint capital but was quite clear on how to enable the residuary state of Andhra Pradesh and Telangana to retain the utility of zonal provisions provisioned in Article 371D as applicable in their respective states.

So far, the Congress has not made any attempt to take principal opposition party, BJP into confidence on Telangana issue. Whatever the exercise the Centre has done on this issue is just mere consultations process which it did with all other parties of the State. Being a major national party, and also being the principal opposition party in both the houses of the Parliament, the BJP cannot be treated just like YSRCP or TDP which are regional parties with limited numbers in Parliament.

But, such is the situation that the ruling congress appears to be treating the whole issue of state bifurcation as an internal party affair. The Congress is undoubtedly trying to benefit in both regions and that's why it is facing a lot of hurdles. The congress is trying to take all the credit in Telangana region for formation of Telangana state and as such it is not willing to allow any other party including the TRS to take political benefit in the whole exercise, leave alone winning the seats. Besides, the congress is also planning to gain immensely even in the Seemandhra region by preparing to give many packages-



some of which are not even dreamt by the Seemandhra union ministers themselves.

But the manner in which it is going about is annoying people on both sides. People of Telangana and Seemandhra are virtually divided. This actually is not good for the Congress itself. The party which slept for nine years of its two term stint at the Centre has suddenly woken up only on July 30th to push through the formation of Telangana by seeking to bifurcate THE STATE OF Andhra Pradesh in a rash manner. That is okay as we can understand that the party has other priorities at the national level so it couldn't focus on this issue till four months ago. But what is stopping the party from consulting the BJP on various issues.

BJP support must in Parliament:

It can be understood that the congress desires to take all the credit. At the same time, Congress shouldn't forget the fact that it certainly needs the support of BJP in both the Houses of Parliament. Though the creation of states is a Central subject and that the Article 3 of the Constitution gives the union government full liberties in passing a law in the parliament, without the approval of the concerned state assembly. The Congress led UPA coalition undoubtedly requires the support of the BJP and its allies to ensure statehood to Telangana is granted in the winter session itself.

In case of Telangana, the Congress must have studied the situation closely and be prepared to face any objections from any political party on the need to amend the Art 371D which put in place the zonal system within the state. There are strong legal opinions that there is no need to do away with the Article in the event of bifurcation of the state as was the case in Bombay State bifurcation undertaken in 1960 retaining many provisions of the then Article 371. Still, some parties opposed to the bifurcation of the state like YSR Congress, TDP and a section of BJP leaders from the Seemandhra are of the view that the Article 371-D is an impediment to form Telangana state. Unless the Article was amended, it is not possible for moving the Andhra Pradesh State Reorganization Bill to form Telangana state. Although this is ill conceived due to lack of proper knowldge of the Constitutional provisions or wishful thinking on the part of some vested interests who thrive on spearheading confusion.

This is what Attorney General GM Vahanavati who too was summoned by the Group of Ministers (GoM) on the bifurcation of Andhra Pradesh this week informed them about the concerns in which 371-D can be continued in both states despite state bifurcation. It appears that the Attorney General advice is being interpreted in several ways to ensure scope for confusion by several Seemandhra lobbies. Some sections of the Media too are getting carried away by irrelevant arguments like --the Article 371-D was given a plenary power of Constitutional guarantee, it is a must that this provision is dropped before creating two states.

According to them; Attorney General Vahanvati, is of the opinion that Parliament needs to repeal Article 371D and E from the statute by an amendment with special majority and a fresh amendment is required to continue the same provision which is included in the Seventh Schedule of the Constitution, applicable to both the new states.



Though, any amendment to the Constitution is not required as far as Article 3, which deals with creation of a state, and Article 4 which is an enabling provision that has concern for state bifurcation of Andhra Pradesh, which is the only state to enjoy the special status of Art 371D and E duly inserted in the Constitution through 32nd Amendment in 1973.

It is realibly learnt by DECCAN POST that what actually the Attorney General informed the Group of Ministers is that since Article 371-D was enacted for the purpose of providing special opportunities for local of various regions in the state of AP; after bifurcation it would not be proper to apply Art 371D for the remaining part of the state of AP. If this is the case, if there is a need to bring in special provisions by amending the Constitution under Article 368, then the Congress certainly needs to take BJP into confidence and ensure its cooperation.

Follow the US model:

The Congress led UPA must learn from the US political system where the executive President mostly takes major decisions through bipartisan consultations. The USA President invariably takes the cooperation of the rival party lawmakers if the decision is acceptable to both the parties. Here, Telangana is on the agenda of both the Congress and BJP, so a concerted attempt to forge a common understanding is essential.

This is needed as parties like YSRCP



of Jagan and TDP of Chandrababu Naidu which are too parochial in their ideology are trying to enlist the support of other regional parties like Trinamool Congress, SP, JD (U) and BJD to oppose division of Andhra Pradesh when the bill comes before them in the Parliament. The TDP leaders from Seemandhra are talking as if the BJP has promised them to scuttle the Telangana process in Rajya Sabha, if not in Lok Sabha.

Even if the Congress manages the passage of the bill in Lok Sabha where it has simple majority, it will be difficult in the Rajya Sabha where Congress has just 72 seats out of the total 250 seats in the Upper House. So far, there has been no attempt from the Congress side to get the cooperation of BJP in both the Houses of Parliament for passing the Telangana statehood Bill.

That is the reason why BJP leaders like M Venkaiah Naidu are saying that BJP alone will pass the Telangana bill when it comes to power. Congress should not allow that to happen. As both the Congress and BJP are committed to the formation of Telangana with 10 districts and Hyderabad as its capital, there should be a strategy and action plan on the part of the two parties for this end. This alone would reflect maturity and political statesmanship which is the need of the hour.

Congress high command has been going about the whole process since July 30th in a hush-hush manner. There has been no transparency and openness as far as the process of consultations is concerned. That is the reason why even at this stage, some Congress leaders in Telangana are not sure of the Centre getting the Telangna bill passed in the winter session of Parliament which is scheduled from December 5th to 20th.

If Sonia Gandhi is really serious about passing the bill in the winter session and forming the two states by January 1st, 2014, then she should unhesitatingly seek and take the support of BJP too. Otherwise, the BJP may raise other issues like 2G Spectrum or Coalgate which involved the Prime minister and disrupt the House during the session. If that happens, the Centre may not have sufficient time to form Telangana state before the elections. That would be another deadly blow to the trust of Telangana people; who are still skeptical about the true democratic aspirations of people respected. ♦

editor.deccanpost@gmail.com

A Thank You from the bottom of Our hearts!!

We take great pleasure in welcoming the decision of our union government for beginning the constitutional process for formation of Telangana State. We indeed feel gratified as the cabinet note on Telangana was unanimously approved by the Prime Minister Dr Manmohan Singh and his esteemed cabinet colleagues. Although there is a prescribed constitutional procedure that is required to be followed as envisaged, we have full faith in the commitment of Shrimathi Sonia Gandhi as well as the UPA government that everything needed shall be done in due course.

We celebrated the decision of the Congress Working Committee when it officially declared its stand to grant statehood to Telangana. Despite several Satanic forces making attempts to stall the process of Telangana State, we never doubted the integrity of Sonia Ji. Today, we feel vindicated for our patience and perseverance. We feel reassured that truth and justice will ultimately prevail.

The achievement we celebrate today is but a step, an opening of opportunity, to the greater opportunities and achievements that await us. Yes indeed we are brave enough and wise enough to grasp this opportunity and humbly accept the challenges of the future.

We shall indeed wait for the appointed day to come - the day appointed by destiny - when India which is a Union of States now readying to give birth to yet another new State--- the State of Telangana !!! It is going to be the 29th State of the Indian Republic. The people of Telangana would forever remain grateful for the judicious acknowledgement of their decades long struggle for safeguarding their identity, self respect and right of self rule as envisaged in the federal scheme of our great Constitution. Telangana is situated in the heart of the Deccan that connects the Hindi belt of the North and the Dravidan territory of the South.

It is a fateful moment for us in Telangana, and for the rest of our fellow brothers and sisters in India who are taking part in making a dream come true for us. A new star will arise, the star of self respect in the Deccan, a new hope comes into being, a vision long cherished waiting to materialize. May the star never set and our hope never be betrayed! Thank you for not letting us down.



Telangana Constitutional Rights Protection Forum

#1-2-606/80/107, 2nd Floor, LIC Colony, Opp. Indira Park, Hyderabad -500080, Ph: 040 30424347

contact: tcrforum@gmail.com

People are made to fight over trivial issues leaving KG-Basin..!

Penal Action against Reliance-KG-D6 Vindicates DP's Story

By Dr T Siva Prasad Reddy - Special Correspondent

Latest action by Union Ministry for Petroleum against RIL (Reliance Industries Ltd) has vindicated DP's sequential exposure (starting with "IS IT TRUE"- Reliance or the Nation First) of intentional lapses by RIL to suit their

profit oriented marketing strategies. DP also questioned the unilateral/monopolized surrender of state's rich natural treasure-oil and natural gas - a property of the people for a song in the guise of open world tenders in the not so friendly terrains (a hefty deal for that). This laid to the platform for RIL and it's bosses to maneuver, manipulate the entire political hierarchy to toe their line as they grew in strength by hobnobbing with international famed companies like BP. DP also clearly brought to the fore RIL's sister concern - RGTEL (to transport gas from KG-Basin to the rest of country) as the same owned by none other than the same bosses in the guise of different heads but with the counter guarantees by the same group..? A ploy to reap in additional benefits at the cost of state and country's exchequer when the same group drilled and marketed as an end user..?!

Second Largest (diameter) Pipeline when no gas..? Enacts Law too..!



DP EFFECT





While the entire country stood guard with state surrendering its aboriginal rights over its natural precious resource-RIL meticulously laid the world's second largest pipeline from the source connecting to different parts of the country (all reported in DP). The irony is that they selected the path as suited to them laying bare the valid and genuine concerns of many a farmers-small, medium alike in rural areas of the state alongside middle classes as the pipeline also ran through semi-urban dwellings depriving them of their inherited control to address such

properties to derive economic benefits..?! Victimized while depriving them of their right to make money from their resources in their own backyard..? Many of them sulked in solitude at the meager compensation while the pipe line ran superficially risking their lives as the safety standards taken doesn't correspond to the international standards...! Even Parliament enacts a stringent law to control saboteurs but ignoring the concerns of all those who sacrificed their precious land exposing them to all risks...! This proves the might of this business lobby..DP has been in the

forefront to expose such diabolical intentions vis-à-vis gas exploration as the availability of the crude was much higher than RIL's claims on the same which was time and again confirmed by the respective authorities-DGHC but to no avail. When the crude reserves were not to that proportionate-then why did RGTIL (RIL) built the world's second largest (diameter wise) pipeline..?!

Union Petroleum Ministry and All Concerned should....How should one look into the latest action by Union Petroleum Ministry to penalize RIL with hefty penalty of more than eleven thousand crores (meager when corresponded with the actual resource) for not drilling the crude vis-à-vis to the extent of availability? When earlier minister tried to reign in RIL after DP's exposure he was unceremoniously shunted out of the ministry..! Immediately as an after thought the new incumbent allowed for strategic increase in the administered price over and above existing (which was a better) - the long pending demand of RIL to net additional revenues when the world oil prices were on the decline..? They never questioned till recently RIL's selective exploration in-spite of availability in D6-KG Basin, even when there was severe power crisis in the state and the country alike allowing RIL the luxury/cushion of drilling when the market is on the rise. Like in the past, RIL may again resort to arbitration to negate the latest penalty and run its unilateral reign over such precious treasure as crude oil and natural gas..?

Government should seriously take cognizance of such serious lapse as it has been losing large revenue - a public property as the exploration is taken up along

KG-Basin - a state's rightful treasure contributing to the nation's exchequer as the policy demanded. A relook into the entire deal from the origin would lay bare all the truths involving such priced and precious natural treasure. This natural resource should have been contributing to the upliftment of the region while addressing energy concerns of various types and also in resonance with equitable financial gains to the state and nation's exchequer.

Unfortunately the bosses of RIL are prospering over and above the nation, people by such resource as they started forays into Media and other allied fields becoming neo-rich. Erstwhile TDP regime headed by Nara Chandra Babu Naidu should own the primary responsibility followed by the Congress regime alongside Union Governments too for allowing such a faux-pause on a precious natural resource without inviting reasonable benefits to the state vis-à-vis energy concerns or shared revenues in tune with the profits of RIL/RGTIL..?! In the process a new Exim Policy was not allowed to take shape at that time (to suit RIL?) - which would have allowed a transparent bidding/competition by allowing even small time players to forge international alliances..! A fit case for suo motto to be taken up by HC, Lokayukta, Vigilance and Enforcement, MOCA or other related authorities...!

It is a tragedy that people are made to fight each other in the name of bifurcation - a factual demerger to 1956 state (though knowing that it is inevitable) while ignoring such an important issue - KG Basin Exploration which would generate windfall economic gains while addressing the energy concerns of the entire region....! ♦

tsprind@gmail.com

DO YOU KNOW

Alcoholism is a killer disease?

NO NEED TO PANIC

Want to know the solution?

JUST STAY SOBER



Do you or your loved ones suffer from Alcoholism?
For Free Help Contact : 9666466118/9



Presence of perverted minds in key positions alarming

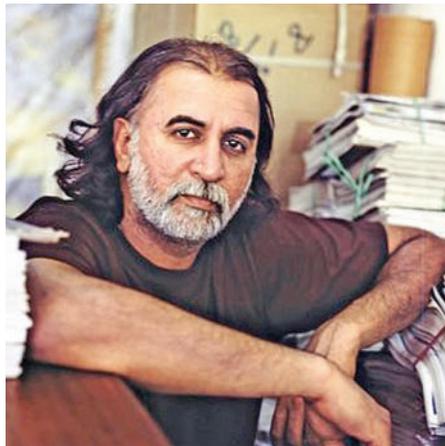
Coming after a string of dirty shades getting exposed in the recent times; the shocking allegations of sexual assault, almost rape, against Tarun Tejpal, founder editor of Tehelka news weekly magazine, have yet again exposed the true colours of 'persons' occupying key and responsible positions. More than the charges against him what caused outrage across the civil society and women organizations was the way he tried to hush up whole issue.

We have seen how Tejpal through his Tehelka magazine pursued sting operations and investigative journalism has talked of high moral standards in public and even invading into private life of many people. We still remember how this portal and magazine is responsible for many people including the then BJP's national president Bangaru Laxman landing in jail in view of a sting operation that too over a non existent defense deal. If all such actions on the part of Tarun Tejpal are justified in the name of probity and transparency in public life; then the manner in which he is now seen trying to indulge in a cover-up action over much bigger crime is shocking and atrocious.

The graphic details of what happened in a star hotel in Goa, where Tarun's Tehelka hosted an international brainstorming event, "THiNK" are really shocking and the attitude of the man in question is absolutely outrageous. Till now, the sixty years old star journalist Tarun Tejpal has been a symbol of investigative journalism and his magazine -- Tehelka symbolized a mascot for probity and

higher moral standards in our Indian society.

Coming from a family with army background, Tarun enjoyed a wider circle of influential friends in New Delhi. He began his journalistic career with India Today magazine in 1980 and went on to join Outlook later. In 2000, he started Tehelka online portal which devoted itself to sting operations. He is mar-



ried to Geetan Batra, who runs Salaam Balak Trust, an NGO dedicated to serve the destitute children in Delhi. Tarun was also the publisher of Booker prize winner Arundhati Roy's "The God of Small Things" novel, through his publishing house India Inc. He won several awards and commendations for his contributions to courageous journalism. He has a grown up daughter, Tiya Tejpal.

Tejpal's portal was responsible for expos-

ing many scandals that also saw several politicians, cricket personalities and defense officials facing the blunt.

In the last few weeks, we have seen how some persons who are held in high esteem by the public have been at the receiving end facing allegations pertaining to either sexual abuse or sexual assault charges from hapless



women who are all victims of perverted men only because of their blind trust in them. First, it was the religious guru -- Asaram Babu and his son who is at large ever since he too was accused being seen in their ugly naked reality.

Then last week it is about a young lady lawyer -- accusing a Supreme Court Judge (in the post then) of trying to take advantage of his position having caused her enormous

mental agony. Immediately, the Chief Justice of the Supreme Court has promptly constituted a bench to enquire the matter by constituting a three judges panel of the apex court to probe into the allegations of molestation by the alleged retired Judge of the Supreme Court's whose identity is still kept undisclosed as the apex court is seized of the enquiry. However the involvement of a Judge of the apex court harassing a hapless woman is absolutely deplorable.

In both the cases, the affected women complained how they were exploited by these highly influential people who in reality are worse than vultures. Similarly, even in the latest case involving a high profile journalist like Tarun Tejpal, the law must take its own course. Let the Goa state police who registered a criminal case only after a lot of public outcry must investigate the matter thoroughly and take appropriate action, as per the criminal law administration of justice. This is the right time for us to demonstrate to the world that we follow the same standards for all men, whether ordinary or elite, especially when it comes to the question of dealing with sexual assault cases against women.

At this juncture DECCAN POST opines that we all must stand by the victims in their hour of agony and extend our wholehearted support to them by all possible means. At the same time, we should also keep a vigil on these elements who seem to be pouncing on those who are vulnerable in their midst. ♦

editor.deccanpost@gmail.com

Is Hyderabad, the real challenge for the GoM?

With reference to your last week's cover story titled "Is Hyderabad, the real challenge for the GoM" was a well written with indepth analysis. As we all know that the central government has formed Group of Ministers (GoM) for the purpose of smooth bifurcation of the Andhra Pradesh state and see that no party will feel lost in any means. Now all the dispute is about just Hyderabad. Seemandhra people wants security to themselves and their properties in and around Hyderabad and that's why there is a lot of pressure from Seemandhra people on Seemandhra politicians to strive hard to get hold of Hyderabad city. Earlier, everybody was talking about employees problems, water problems, law and order problems, rise in naxalism etc. but now everybody is just bothered about the status of Hyderabad. On the other hand many ministers in the state are dissatisfied with the style of functioning of the Chief Minister Kiran Kumar Reddy as well as the Chief Secretary. It appears that CM forgot that he is just first among the equals and not supposed to take unilateral decision on behalf

of the council of ministers. Lets see how the union government will resolve Hyderabad issue. Hoping for the best.

Ramana Rao, Tadbund

Fraud and cheating going on in Aadhar enrolment?

I am a regular reader of Deccan Post and I like it because of its different way of presentation of facts and raising the issues of the common man. The common man everywhere in India has suffered a lot due to the linking of Aadhar cards to the distribution of the LPG and claiming subsidy over it. The author has highlighted the real question that when there are so many identity cards issued to the citizens of India such as Ration Card, Electoral Card, PAN card, etc. which are directly or indirectly connected to the financial situation of every card holder then why the government needed another identity card like Aadhar

card? What benefits the citizens will get other than LPG subsidy? How the government will be benefitted by taking up such a costly and time consuming process of Enrolment and issuance of Aadhar cards? The ration cards issued to the people got issued only after visiting their residences and conducting the

ment and take stringent action against the people and complies if found guilty. Good job by highlighting this all important issue.

Shameem Sultana, AC Guards

Modi must and should observe decency

Your last week's editorial article appears to be the need of the hour. Whenever there are elections in the country, the politicians starts accusing the rival party leaders with indecent language. Whether it is Modi or any other politicians they must maintain restrain to use any kind of offensive language against any politicians. India is known for its culture and respect giving nature and these leaders are spoiling the image of the nation by adapting cheap tactics to get publicity. The election commission should take serious cognizance of such kind of offensive language and accusations and take necessary strict action against them so that the future politicians dare not to indulge in gaining cheap publicity.

G Vinod Kumar, E-mail

Readers are requested to send in their feedback to mail@deccanpost.net



Divided we stand

K. Vivek Reddy

What the Constitution really says about forming new states

India has often been described as an “indestructible union with destructible states”. It is this power to reorganise the state of Andhra Pradesh and create a Telangana state that is now being contested. Despite the fairly clear process stipulated in the Constitution for creating a new state, the opponents of Telangana, including the chief minister, have invoked the Constitution to oppose its creation. This deserves close scrutiny.

First, it has been urged that in the absence of a supporting state resolution from the state legislature, a new state should not be carved out of an existing one. The chief minister has specifically urged that this constitutional convention, which was followed for the creation of Chhattisgarh, Jharkhand and Uttarakhand, be followed even for the creation of Telangana.

This argument proceeds on a misunderstanding of the constitutional process for the creation of a new state. Constitutional conventions apply only when the Constitution is silent. The issue of creation of new states was extensively debated in the Constituent Assembly. Two proposals were specifically considered — one, a new state can be created only after the previous consent of the state legislature was obtained; and two, any proposal for legislation that increases or diminishes the area of an existing state shall originate from the state legislature. Both proposals were rejected on the ground that if either of these were accepted, a minority in the state would never be able to achieve its aspiration for a new state, however justified it may be. It is for this reason that Article 3, dealing with the formation of the new state, only requires the state legislature to “express its views”, rather than a supporting state resolution.

When the States Reorganisation Act, 1956 and the Uttar Pradesh Reorganisation Act, 2000 were challenged, the Supreme Court on both occasions categorically stated that the views of the state legislature would be taken into consideration, but the same would not mean



that Parliament would be bound thereby (Babulal Parate vs State of Bombay, 1960 and Pradeep Chaudhury vs Union of India, 2009).

Second, it has been argued that forming a new state out of an existing one without a supporting state resolution would undermine the federal character of the Constitution. This argument proceeds on a misunderstanding of the nature of Indian federalism. Unlike the United States, where states joined together to create a union, the states in India were created by Parliament after the creation of the Union of India. If Parliament has the power to create a state, it would not violate the federal character if it exercises the same power to bifurcate said state. The creation of new states would only deepen the federal character of the Indian polity.

Does this mean that the Centre can carve out a new state without following any norms? Instead of stipulating norms, the Constitution has prescribed an elaborate process to ensure deliberation and debate precedes the creation of a new state. The Constitution mandates that only the president can introduce the bill, followed by debate in both Houses of the state legislature and Parliament, before it is actually voted on and a new state is created.

Third, it is also urged that the creation of a new state be preceded by a constitutional amendment to Article 371D, which makes certain special provisions with regard to various regions of Andhra. This assertion ignores Article 4, which enables Parliament to make such “supplemental, incidental and consequential provisions as Parliament may deem necessary” while reorganising the state. As part of the reorganisation bill, Parliament can make appropriate amendments to Article 371D to safeguard the interests of new states. A constitutional amendment is not required. This is supported by past practice. For instance, when the state of Bombay was bifurcated, the special constitutional provision establishing develop-

ment boards for various regions within the Bombay province in Article 371 was amended not by way of a constitutional amendment, but as part of the Bombay Reorganisation Act.

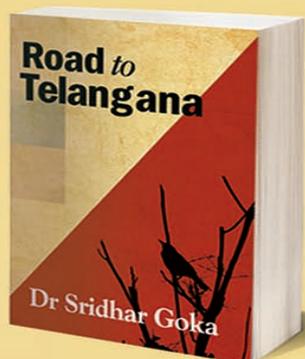
The Punjab Reorganisation Act, creating Punjab and Haryana, was challenged on the ground that the strength of the new Haryana legislative assembly was below the constitutionally prescribed limit of 60. The SC rejected the challenge, holding that the power of Parliament to create a new state includes “the power to modify the provisions of the Constitution in order to tide over a temporary difficulty”. However, Parliament cannot use this power to override the constitutional scheme by creating a state that does not have a legislature, executive or judiciary. But for that restriction, Parliament can amend any other provision of the Constitution while creating a new state (Mangal Singh vs Shrimati Rattno, 1967). Thus, Article 371D can be amended as part of the reorganisation bill without a constitutional amendment.

Fourth, it has also been argued that when the president refers a bill to the state legislature for expressing its views, a resolution has to be introduced on the floor of the legislature, followed by voting. This again ignores Article 3, which uses the phrase “expressing its views”. Whenever the Constitution mandates voting or passing of a resolution by the state legislature, it has expressly said so (Article 368 and 169). However, Article 3 neither speaks of the word “resolution” nor does it speak of voting. It only requires the legislature to “express its views”, which need not be by way of voting. Each member or political party and the state cabinet can express their views in the legislature and the same would be transmitted to the president.

Carving out a new state has always been a difficult issue, but this has to be resolved on the floor of Parliament, not in the courtroom. ♦

editor.deccanpost@gmail.com

Road to Telangana



For copies

Aditya Media & Palapitta Books

Plot No. 3, MIG-2, Block -6,
APHB, Baghlingampally,
Hyderabad - 500 044.

Phone : 040-27678430



Banking Sector: Need to increase outreach without NPA increase

By Jaywant Naidu

Non-priority sector is the major contributor to raise in (Non Performing Assets) NPAs in India. Although the NPA ratio in the priority sector was consistently higher than the NPA ratio in the non-priority sector, deterioration in asset quality in 2012-13 was primarily on account of the non-priority sector. Industry, which accounts for a little less than half the total credit of domestic banks, has shown a steady deterioration in asset quality in the recent years, particularly in 2012-13. The NPA ratio for the infra-structural sector, which accounted for about one-third of the total industrial credit, showed a rising trend during this period. By contrast, there was a falling trend in the NPA ratio for the retail sector. SARFAESI Act remained the most important channel for NPA recovery.

In 2012-13, among the three channels for NPA recovery, viz., Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act (SARFAESI Act), Debt Recovery Tribunals (DRT) and Lok Adalats, the largest amount was recovered through the SARFAESI Act. NPAs recovered through this Act accounted for about 80 per cent of the total amount of NPAs. However, in terms of the total number of cases referred, Lok Adalats dominated

with a share of 80 per cent; this was because these courts dealt with a large number of cases involving smaller amounts having an individual ceiling of Rs.20,00,000. The NPA ratio increased further during 2012-13. There was a rise in the slip-page ratio as well as the ratio of restructured advances to gross advances. Also, the increasing shift of loan assets into the "doubtful" category reflected a deepening deterioration within NPAs. The increased stress in asset quality during the year was primarily on account of industrial and infrastructural sectors. The asset quality of banks is an important indicator of their financial health; it also reflects the efficacy of their credit risk management and recovery environment. The asset quality of the banking system deteriorated significantly during the year and there was an increase in the total stressed assets in the banking system (i.e. NPAs plus restructured assets). Banks need to not only follow the various measures put in place by the Reserve Bank and the Government of India effectively for resolution and recovery of bad loans but also strengthen their due diligence, credit appraisal and post sanction loan monitoring systems to minimize and mitigate the problems of increasing NPAs. There is a need to improve the effectiveness of the recovery system. Recovery should be focused on efficiency and fairness preserving the value of underlying assets and jobs where possible, even while redeploying unviable assets to new uses and compensating employees fairly. In this regard, there is urgent need for accelerating the

working of Debt Recovery Tribunals and Asset Reconstruction Companies. It is also necessary to collect credit data and examine large common exposures across banks. This will enable the creation of a central repository on large credits, which can be shared with the banks. This in turn will enable banks to be aware of building leverage and common exposures. This also underscores the need for expediting the setting up of an enhanced

resolution structure for financial firms.

FINANCIAL INCLUSION PLAN:

In 2010, Scheduled Commercial Banks (SCBs) adopted Financial Inclusion Plans (FIPs) containing self-set targets for financial inclusion for a span of three years. In 2013, banks completed three years under these plans. Taking stock of the developments over the last three years indicates considerable

progress with regard to financial inclusion. Almost all identified unbanked villages with a population of more than 2,000 have been covered with a banking outlet; Greater attention is now being given to unbanked villages with a population of less than 2,000; there has been a steep rise in the number of villages with a population of less than 2,000, which were provided with banking outlets between 2012 and 2013. Dominance of

Business Correspondents (BC) in the provision of banking services to villages as well as urban locations. The BCs would include:

- i) Individual kirana/medical/fair price shop owners
- ii) Individual Public Call Office (PCO) operators
- iii) Agents of Small Savings Schemes of Government of India/Insurance Companies
- iv) Individuals who own petrol pumps
- v) Retired teachers
- vi) Authorized functionaries of well run Self Help Groups (SHGs) linked to banks
- vii) Non deposit taking NBFCs (non-banking finance companies) in the nature of loan companies whose micro finance portfolio is not less than 80 per cent of their loan outstanding in the financially excluded districts as identified by the Committee on Financial Inclusion

The villages with a population of more/less than 2,000 are being provided with a banking outlet through branch, BCs and other Information and Communication Technologies (ICT) based modes. There is a dominance of BCs in the provision of banking services over opening bank branches. BCs have also been an important means of providing banking services to urban locations. During the last three years, there was a rise in

the number of newly opened branches in Tier 5 and 6 centres. In 2012-13, of the total newly opened branches, around 41 per cent were opened in these two centres taken together. These two centres together refer to centres having a population of less than 10,000 persons, indicating "rural" centres in the country. Of the total number of newly opened branches in 2012-13, 25 per cent were opened in unbanked centres; the remaining 75 per cent were opened in centres that were already banked. However, it is noteworthy that the proportion of branches opened in unbanked centres has witnessed a consistent increase in recent years. This rise could be seen across all regions in the country.

REGIONAL RURAL BANKS:

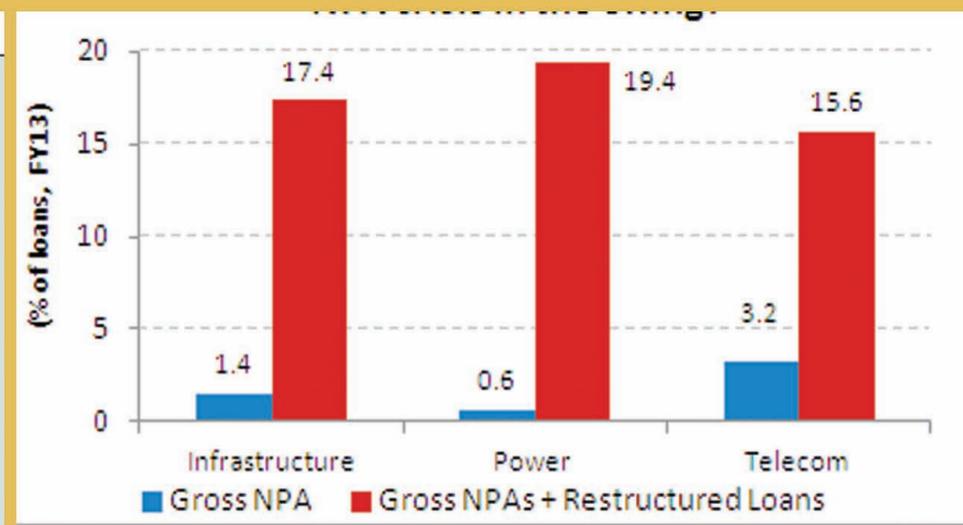
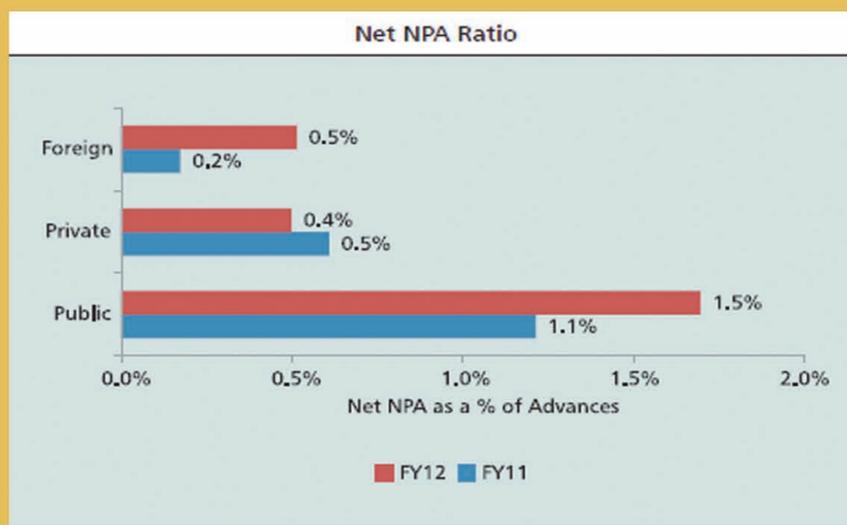
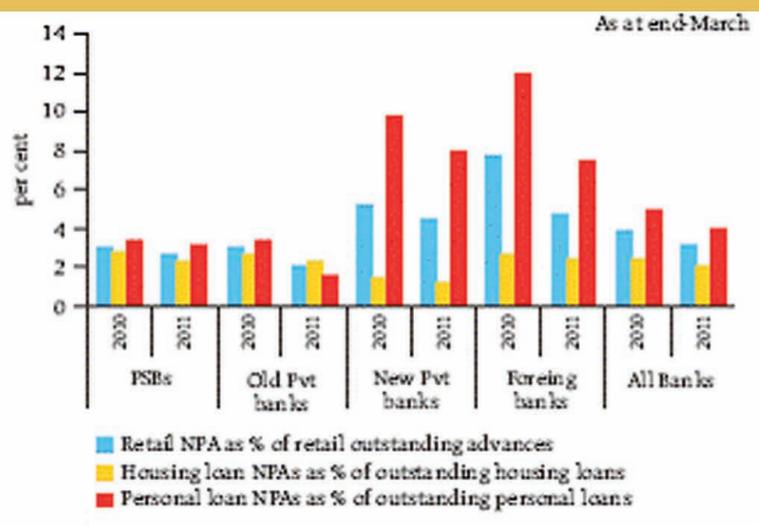
So far, there have been two broad phases in the amalgamation of Regional Rural Banks (RRBs). In the first phase (September 2005-March 2010), RRBs of the same sponsor banks within a State were amalgamated bringing down their number to 82 from 196. In the second and ongoing phase, starting from October 2012, geographically contiguous RRBs within a State under different sponsor banks would be amalgamated to have just one RRB in medium-sized States and two/three RRBs in large States. In the current phase, 31 RRBs have been amalgamated into 13 new RRBs within 9 States to bring down their effective number to 64. These States include Uttar Pradesh, Madhya Pradesh, Uttarakhand, Odisha, Bihar, Karnataka, Rajasthan, Hi-

machal Pradesh and Maharashtra. With the completion of three years of financial inclusion plans, there were signs of considerable progress in terms of expanding the outreach of banking through both branch and non-branch means. There was a steady rise in the number of newly opened branches in Tier 5/6 centers with a population of less than 10,000 during 2010-13. While banking outlets were provided in almost all identified unbanked villages with a population of more than 2,000, the process of bringing in unbanked villages with a population of less than 2,000 was in progress during the year.

The share of ATMs in rural and semi-urban centers was on a rise, and as the process of setting up of White Label ATMs gains momentum, the penetration of off-site ATMs in these centers may get a further boost. However, the default among public and private sector banks in meeting priority sector lending targets remained a matter of continued concern having implications for financial inclusion. Looking ahead over the short-term horizon, the Indian banking sector needs to lend support to the productive sectors to boost economic recovery, but remain vigilant about asset quality. Over the medium to long-term, the sector needs to demonstrate sustained improvements in efficiency and inclusiveness.

It may not be far off, when we have 'Door to Door Banking' as simple as the home delivery of a Pizza. ♦

mail@deccanpost.net



MERRYFAIR.

Your back demands support

ESIE

Give it the best!



Long hours at work, stress, wear out! Do these words sound familiar? They would if you're heading HR or facilities management, or for that matter working hard to find your way up the corporate ladder.

It's time you listened to your spine! It's time for ergonomics. It's time for ESIE. The last word in lumbar support.

MONARCH
ERGONOMICS
www.monarchergo.com

Monarch Ergonomics India Pvt. Ltd.,
304 | Bhuvana Towers | S D Road | Secunderabad 500 003 | Andhra Pradesh | India
Girija Kotha 91 9701116999 | Board Line 91 40 66311443 | Fax 91 40 27812334 - Email contact@monarchergo.com

DISTRIBUTOR ENQUIRES SOLICITED FOR NON-REPRESENTED AREAS

Ahmedabad • Bengaluru • Chandigarh • Chennai • Kochi • Delhi • Guwahati • Hyderabad • Kolkatta • Mumbai • Pune • Surat • Thiruvananthapuram

Laugh out loud

Husband: Kal mere khawab main ek ladki aye thi.

Wah! Kia Ladki thee!

Wife: Akeli ayee hogi?

Husband: Tum ko kese pata?

Wife: Uska Husband mere khawab main aya tha!

Rajnikanth creates new email id:

gmail@rajnikanth.com

Google shocks...Computer blocks...

Hacker dies...Virus cries... **Rajnikanth** rocks...

Once **Rajnikanth** went to McDonalds, He Ordered A Dosa, but Mr. McDonalds refused...

Since Dat day,

Mr. McDonald sits outside his own restaurant!!

Santa: I havnt slept all nite in the train.

Friend: Y?

Santa: Got upper berth.

Friend: Y didnt u exchanged?

Santa: oye, there was nobody

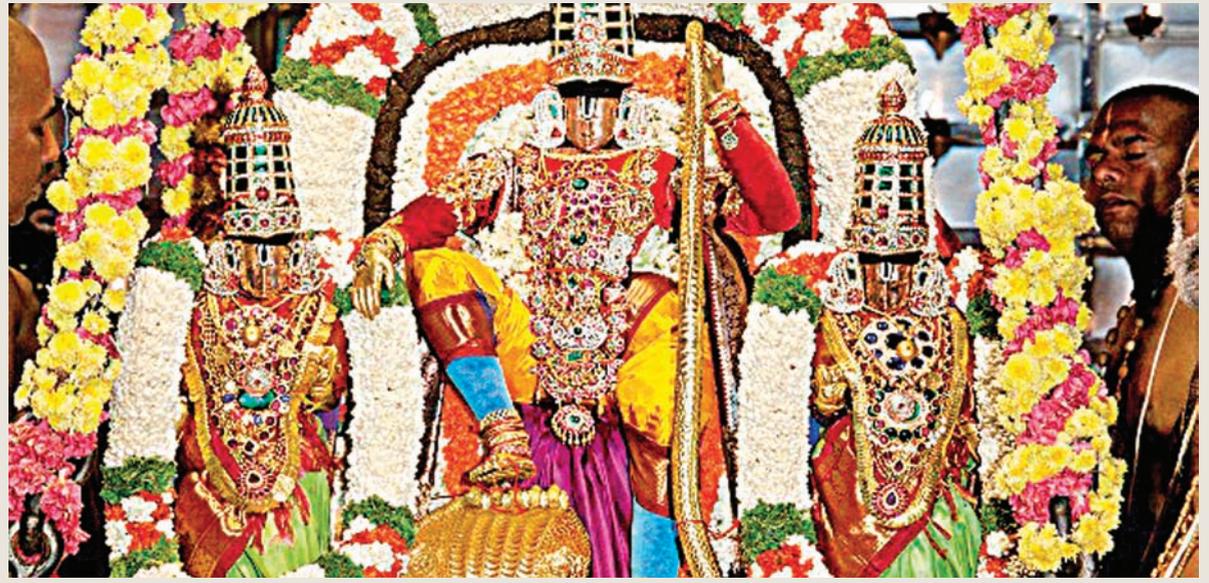
2 exchange in the lower birth..

Laksha Bilwarchana seva performed in Kapilatheertham

Temple Priest performed LAKSHA BILWARCHANA SEVA to the Utsavarlu in TTDs Sri Kapileswara Swamy Temple in Tirupati on Thursday. This seva will be performed on Arudra Nakshatram of Kartheega month every year from 6.00am to 1.00pm at Rs. 100/- per head. One Lakh Bilwa patrams, 100kgs of flowers were used during this seva.



Local Temples DyE.O Sri Chandrasekhar Pillai and large number of devotees took part.



HEALTH TIPS

Simple ways to balance Kapha

- As Ayurveda works on the principle that like increases like, avoid cold, oily and heavy foods and activities. This is because Kapha itself is heavy, oily, cold, slow, static, stable and soft.
- Eat heating, spicy, light foods, mainly vegetables, beans and wholegrains.
- Have spices with every meal.
- Don not eat dairy, nuts or sugar (especially while you have symptoms).
- Kapha people need activity and stimulation, otherwise they tend to get congestion, lethargy, complacency or dullness in their mind and body. Lead an active lifestyle. Pursue activities that challenge the mind.
- Do some stimulating exercise every day that makes you sweat, like brisk walks, cycling, swimming, dynamic yoga or running. Walk at least part of the way to work. (Consult your GP first if you are new to exercise or considerably overweight.)
- Don't be a couch potato!

SUDOKU 297

7	5			3	6		8	9
4		6	1	5			2	7
2		3	4	7	8	1	6	5
	2	4			1	5	9	6
5	1	7	9	6	4		3	2
8	6		3	2	5	7		4
1	7	2	5	9	3		4	8
6	3		8		2	9	7	
9	4			1	7		5	3

How to play : Fill in the grid so that every horizontal row, every vertical column and every 3x3 box contains the digits 1 to 9, without repeating the numbers in the same row, column or box. You cant change the digits already given in the grid. Every puzzle has one solution.

A N S W E R S Sudoku-296

7	5	4	1	2	3	6	9	8
3	8	1	4	9	6	2	7	5
2	9	6	7	5	8	3	4	1
4	3	5	2	6	1	9	8	7
6	7	8	5	3	9	1	2	4
9	1	2	8	4	7	5	6	3
1	4	3	9	8	2	7	5	6
8	2	7	6	1	5	4	3	9
5	6	9	3	7	4	8	1	2

Answer 296: Akhil, Mail

ASTRO FOCUS

Nov 24 - 30, 2013

Aries: Some challenging project will see you express your skills in a very different way. New approach will give you new confidence on which you will build future hopes and dreams. Businessmen and investors will see past investments reaping profits. Your energy will be high and competitive games will attract you. Good week to call important people over to your place.

Taurus: Your positive outlook would impress those around you. Money wise you will do very well this week, business will grow at fast pace and you may be offered a partnership in recently started venture. Friends may do you a huge favor this week in providing career insider connections or romantic support. Those suffering from some ailment or the other can hope for a swift recovery this week.

Gemini: Self-confidence would immensely help in achieving good results at professional front. It is the

best time for you to plan something special for your progeny. Finances get a boost especially later in the day. You will be in complete control of things around you. You will improve your position with your clients, but work pressure will increase as schedule becomes demanding. Spouse and children will be a source of immense happiness.

Cancer: You need to sincerely undertake the responsibilities to bring job satisfaction. This is a period to invest with extreme precaution and care. Past investments need another reexamination. A timely solution will bring happiness at home. It may chance to meet someone new or bring new life to a current relationship.

Leo: Lucky openings this week for contacts abroad and opportunities for increased earnings are possible. Good financial progress due to gains from rent & other fixed sources of income is indicated.

Some pending jobs will be accomplished. Intense loving from your spouse or beloved keeps you in an excellent mood. Avoid overeating and undertake regular exercise and yoga.

Virgo: Make sure your efforts are supplemented by positive thinking at workplace. Residential moves and renovation during this period will prove auspicious. You might fail to find time to take initiatives in developing lasting romantic relations. Outdoor sports events and entertainment program will help you keep relaxed.

Libra: In business you feel the real impact cutthroat competition. New financial schemes will lure to invest money. Keep your focus clear on your goals to reap professional benefits. The days ahead seem to be demanding and you need to keep to your commitments to reap benefits. Money position will improve but expenses will also rise. Change in work environment for some. Partner's failure to respect your emotions is likely to create rifts in love.

Little time for meditation and yoga will be important for mental as well as physical health.

Scorpio: You have a good opportunity to involve yourself in some interesting conversation today. Sincere efforts on your part would considerably improve financial health. Happy news from a friend or a close relative will boost your spirits and bring cheerful moments. Your ability to stand out in the crowd will bring you popularity and recognition. Your creative ability will surface, bringing you good ideas to make extra money.

Sagittarius: Leadership qualities and ability to understand people would benefit at work. Efforts at family front would enable to bring greater spontaneity and freedom in interaction with others. The day promises to bring prosperity and financial security. You will have to put-to-use your latent talent to fight against adverse conditions with courage & conviction. Money making efforts will be profitable provided you work on new ideas and

plans. Your love life will flourish, with your beloved going out of the way to keep you happy.

Capricorn: This is an excellent time for professional advancements, promotions and recognition. At work you will be in the good books of your seniors and you will also benefit monetarily. Do not forget to reassess your strengths and future plans. Romance is in the air, so make the best of it and avoids any arguments with your lover.

Aquarius: You will be in a commanding position as your confidence and enthusiasm will be high. Important messages should be attended to immediately. You will make financial gains if you get involved in speculation. Do not forget to consult a financial expert before investing money. A spiritual person's blessings give comfort and relief. New relations and attachments will develop as a result of vacation and other recreational activities. Your relationship might be distracted with your partner so devote your sometime.

Renewable Energy will rule the world

Sulajja Firodia Motwani, Vice-Chairperson of Kinetic Engineering Ltd was in Hyderabad for the Mega Trends Road Show organized by the Federation of Indian Chambers of Commerce and Industry (FICCI). She spoke to Deccan Post.

Which industry are you keen to start a new business?

Renewable energy based transport vehicles could have a bright future in this country with abundance solar energy. More than Rs.20,000 crore would be spent on the National Electric Mobility Mission Plan 2020. Vehicles run on renewable energy would have a big demand in the next ten years.

Is it really important to focus on Research and Development?

Research work on the development of the hybrid electric auto engine in collaboration with the Council of Scientific and Industrial Research (CSIR) helps us to bring in hybrid electric three wheelers.

Which is the new emerging sector for the Indian Economy?

Undoubtedly, it's the renewable energy sector. After the first and second industrial revolution, the third industrial revolution can be brought in by Renewable energy. Poverty, hunger and unemployment would become a thing of the past. Many micro power plants, hydrogen and other storage facilities would come along with an emphasis on solar energy. The Government of India is expected to spend about Rs.20,000 crore on the National Electric Mobility Mission Plan 2020. There is also resurgence in the 'Internet' arena.

Can you tell us about the battery operated vehicles launched by Kinetic Engineering Ltd?

These battery operated vehicles work more in the eco-tourism, leisure/sports, corporate, pharmaceutical, hotel sectors including airports and railway stations. There is competition, but we are making a steady progress.

Is there anything particular about the design of your company's two wheelers?

Scooters are designed more often, to appeal to men more than women. The designs showcase a spectrum from classic to futuristic, vintage retro to absolutely radical and sporty, feminine to aggressive macho designs. Each vehicle has a distinct personality and will appeal to a distinct segment. There is a common level of comfort, convenience and glamour, but beyond that each has a distinctive USP.

Apart from Business, what are your other interests?

Fitness is a very important part of my life. I have been a badminton player at the National level. Adventure sports like skiing and scuba diving also interest me.

How has it been so far for a 'Woman in Business'?

I am sure that women are more persuasive than men. They are better at problem solving and decision making. Women are good team workers and are willing to take risks. Their strong interpersonal skills, flexibility and empathy help them in leadership roles. ♦

- JAYWANT NAIDU
mail@deccanpost.net



climb safely, smartly ...



www.sagarasia.com



Sagarasia Limited : 201&203, 2nd Floor, Myfair complex, S.P. Road, Secunderabad- 500 003, India T +91 40 27728500 F +91 40 27728529

Plant: 11/P & 12/P, Survey No. 855, Medchal, RR Dist, AP, India T +91 8418 225720 / 21 / 22 F +91 8418 225719



Avail
all products at
ONE STOP
in Abids

Hair Care
Lip Care

Eye Care
Face Wash



UNIVERSAL COSMETICS

Dealers in National & International Beauty Parlour Accessories

Ground Floor, Padma Tower, Abids, J.N. Road, Hyderabad -500 01
Customer Care No : 9246376615 Email: enugula_rajender@yahoo.co.in

Tanisha and Armaan caught nude?

Yes peep, you read that right. Tanisha & Armaan have done the unimaginable. The duo were caught on cameras in an embarrassing situation in the Bigg Boss house, a place where nothing can be hidden, be it love, hate or even getting intimate.

News is that the alleged lovebirds Tanisha & Armaan were found naked, getting intimate, despite knowing and not caring about the fact that cameras are fitted in every hook and corner of the house. Luckily for the couple, this intimate act will not be

**hot &
SPICE**



shown on television, as Bigg Boss is featured at prime time and is viewed by family audiences, besides others. Tanisha & Armaan's this act has also apparently caused a delay in the entry of Kushal Tandon, as the makers are first trying to get this embarrassing situation under control. It is also heard that Tanisha's family is shocked by this behavior and are trying to get her evicted from the show.

Meanwhile, sister Kajol and mommy Tanuja are extremely upset with Tanisha and bro-in-law Ajay is trying his best to get hold of the footage of those intimate moments. Also, buzz is that Salman Khan, being a dear friend to the entire family has promised to handle this situation carefully.

Tanisha's family is refusing to speak to the media as well.

Has Anushka made a huge sacrifice?

Among the talented beautiful ladies we have, Mangalore siren Anushka Shetty always takes the top place. In the recent days she is getting praised for her acts that benefit producers a lot. But after watching her other day release, we have to say that in another way.

During the audio release function of 'Varna', many biggies have praised Anushka for her dedication and producer-friendly moves. People like Bandla Ganesh said she is darling of producers as she is more committed to her work and enables producers to mint money with her mere screen presence. But in reality, Anushka has made a huge sacrifice by accepting a project like 'Varna'. No doubt, the cliched storyline and atrocious screenplay of this flick will not make any heroine take up the challenge.

Risking her career daringly, Anushka sacrificed her glorious in-form career for a sick flick that will spoil her popularity for sure. Already there are comments about her silly fights and aunty looks, and this will increase with the film struggling at theatres for few more days. What a sacrifice Sweetie!

-DP Desk



www.deccantv.com

Coming Soon

Voice Of Telangana

deccan tv

Hyderabad Broadcasting Company Ltd.

H.No.6-3-248, Flat No.103 & 203, 'A' Block, Maheshwari Towers,
Road No.1, Banjarahills, Hyderabad - 500034.

Market remains cautious

By V Sundar Raja

The Indian stock market is witnessing a weak trend at the historic high levels of 21,000 levels, in the last few weeks. Broad-based selling pressure is seen in the equities, in the last few days, and the overall sentiment has again turned cautious at the historic high levels. Market is subject to strong knee-jerk reactions at peak levels, and Sensex is struggling at the higher barrier levels.

The strong hands, i.e. the Foreign Institutional Investors (FIIs) continue to be net buyers, but have reported to have slowed down their buying support at higher levels, in the last few days, whereas the domestic investors are seen offloading the stocks, resulting in the decline of the equities.

The American stock market after a strong continuous bullish trend, in the last months to the all-time peak levels of 16,000, it is also seen in an overbought position, and is seen tired, and is now posed for a cool-off. The American market has also turned cautious as there are reports that the American Federal Reserve may reduce its financial stimulus in the coming months.

Meanwhile, the Rupee after a steady and stabilizing trend in the last few weeks at 61 levels, it is now again showing signs of weakness, resulting in fresh concerns in the stock market. It is seen testing at the 64 mark, and in-case of any withdrawal of dollars, then it can lead to a further depreciation of the Rupee against the



American Dollar.

Banking stocks are seen leading the market weakness, as there are reports that the NPA's (Non performing assets) are high,

which is expected to have a negative impact on their profitability.

The frontline software stocks which have been leading the market's rally, are also now

seen in a reactionary trend, and could witness further correction due to its overbought position. The conservative and the growth oriented sectors like the Pharma and the FMCG (Fast Moving Consumer Goods) stocks too, are seen in a declining trend, due to profit booking.

In the international market, the precious commodity Gold is seen in a declining trend from 1,400 to 1,250 Dollars, but is seen stable and strong in the Indian MCX market at the current levels of 30,000. But another metal Silver is seen extending its weakness and has declined from 50,000 to current 45,000 levels, in the last few days.

In the commodities market, the leading base metals like the Copper, Aluminum, Zinc, Lead, and Nickel are all seen subdued, and it needs a consolidation now to get into an up-trend. Sensex is likely to witness a further cautious trend in the short-term and it is now coming closer to the major medium-term support levels of 20,000. It has to recover strongly from this level, for safety. But in-case of any further failure and If closes below this key psychological support, then it could get into a further short-term and even medium-term weakness for the Investors to be cautious.

mail@deccanpost.net

Note - Investors should be aware of risks in the stock market.

DECCAN POST

Dear readers
catch us for more
news and views
on our new website



E-paper available
on ipads & mobiles

log on to : www.deccanpost.net



Addicted to Alcohol or Drugs?

Test for self-assessment of Substance Use Disorder

- Do you ever feel bad or guilty about your drug/Alcohol use?
- Do you need to use drugs/Alcohol to relax or feel better?
- Do your friends or family members complain or worry about your drug/Alcohol use?
- Do you hide or lie about your drug/Alcohol use?
- Have you ever done anything illegal in order to obtain drugs/Alcohol?
- Do you spend money on drugs/Alcohol that you really can't afford?
- Do you ever use more than one recreational drug/Alcohol at a time?

If your answer is "yes" to one or more of the questions, you may have a drug problem

Treatment

Medical Diagnosis and Detoxification,
Psychiatrist & Psychological Assessments,
AA / NA 12 Step Programme,
Management of Emotions and Feelings,
Individual, Group, Grief Counselling

Behaviour Therapy,
Relapse Prevention Program,
Adult Substance Education Program,
Family Counselling,
Skill Enhancement



Facilities Available :

- 24hrs Medical Nursing Care
- In-house Counsellors
- Hygienic Food
- Yoga, Home Gym and Indoor Games
- Stress Relieving Massage
- Steam and Sauna
- Landscape Garden
- Spacious well furnished AC Rooms



A New Beginning

PHOENIX FOUNDATION

Rehabilitation Centre for Substance Abuse and Behavioural Addiction

38, Anupuram Kapra, A.S. Rao Nagar, Secunderabad - 500062. A.P. India

Contact : +91 888 696 55 66, 88863 33112, 96185 12120 +91 40 27169999, 65865558

Email : info@phoenixrehab.co.in

www.phoenixrehab.co.in