

Vol: 22 | No. 5 | May 2014 | ₹20

OPINION

EXPRESS

www.opinionexpress.in

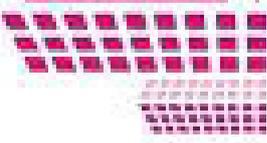
A MONTHLY NEWS MAGAZINE



COVER STORY

THE NEW EMPIRE?

Russia formally annexes Crimea after President Vladimir Putin signed a bill finalizing the annexation process

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The magazine is published and printed by Rajiv Agnihotri for Opinion Express Communications & Entertainments Pvt Ltd, from 2 Ashok Nagar, Lucknow And printed at Kumpu Graphic Press

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‘King Putin’ annexes Crimea, expands empire

Russian President Vladimir Putin signed a bill that completes Russia’s annexation of Crimea. Earlier, he said Russia would not further retaliate against expanded U.S. sanctions, as Russia’s upper house of parliament endorsed the annexation. The upper house of Parliament voted unanimously on Friday to incorporate Crimea, after a hastily called referendum, in which residents of the Black Sea peninsula overwhelmingly backed breaking off from Ukraine and joining Russia. Ukraine and the West have rejected the vote, held two weeks after Russian troops took over Crimea. The move was earlier approved by the lower house.



Meanwhile in Brussels, Ukrainian Prime Minister Arseniy Yatsenyuk and EU leaders signed an association agreement that was part of the pact that former President Viktor Yanukovich rejected in November in favor of a \$15 billion bailout from Russia. The deal commits Ukraine and the EU to closer political and economic cooperation, although more substantial parts of the agreement concerning free trade will only be signed after Ukraine has held new presidential elections in May. Van Rompuy, the European Council president, said the agreement would bring Ukraine and its 46 million people closer to the heart of Europe and a “European way of life.”

The multinational search effort for the aircraft is the largest and most expensive in aviation history. The search began in the Gulf of Thailand and the South China Sea, where the aircraft’s signal was last detected on secondary surveillance radar, and was soon extended to the Strait of Malacca and Andaman Sea. Analysis of satellite communications between the aircraft and Inmarsat’s satellite communications network concluded that the flight continued until at least 08:19 and flew south into the southern Indian Ocean, although the precise location cannot be determined. Australia took charge of the search on 17 March when the search moved to the southern Indian Ocean. On 24 March, the Malaysian government noted that the final location determined by the satellite communication is far from any possible landing sites, and concluded that “Flight MH370 ended in the southern Indian Ocean.”

The law allows doctors to kill a child if they and their parents consent, and there is thought to be no treatment for their intense suffering. They must also be assessed by a psychologist and be “capable of discernment.” One man in the public gallery shouted “murderers” in French when the vote was passed after what had been a heated debate between lawmakers the previous day, according to Reuters.

To become entrenched in law, the bill needs to be signed by the country’s monarch, King Philippe, but this is seen as a formality. Euthanasia, the act of a doctor directly killing a patient, has seen a rapid rise in popularity for adults in Belgium, where it was legalized in 2002. The Netherlands and Luxembourg are the only countries where the practice is legal.

However the elections in five states have proved that BJP is not unbeatable. Wherever the opposition has a slightly good leadership to answer back BJP with the capacity to consolidate anti BJP vote, BJP can be defeated. Though various states have formidable regional leaders, the nation has absolutely none. As long as Rahul Gandhi is the perceived choice for PM against Modi, irrespective of how much he has improved, he comes absolutely nowhere near Modi. Sonia is getting old and keeping a bit unwell to really run around amassing support.

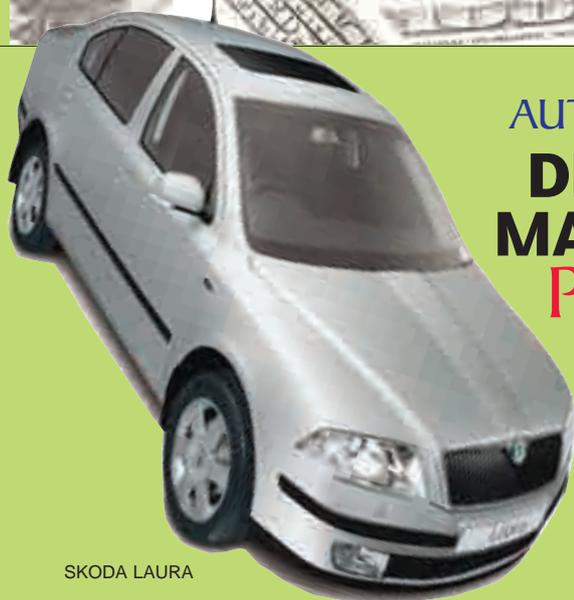
—Prashant Tewari, Editor-in-Chief



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India's spy satellite launched to track our borders 24x7

India's all-weather defence surveillance satellite, radar imaging satellite (RISAT-2), and the micro education satellite Anusat were successfully placed into orbit by an Indian rocket that flew from the spaceport here early Monday morning.

The Indian Space Research Organisation's (ISRO) workhorse Polar Satellite Launch Vehicle (PSLV) soared up in the sky, defying gravity with a deep throated growl, with 340 kg of luggage - 300-kg RISAT and 40-kg Anusat.

After 17 minutes into the flight guided by ISRO developed navigation systems, the 229-tonne rocket slung RISAT at 540-km above the earth and Anusat 10-km further into its intended circular orbit two minutes later.

Immediately after their ejections, the Spacecraft Control Centre at Bangalore with the help of ISTRAC network of stations at Bangalore, Lucknow, Mauritius and in other places monitored the satellite's health.

ISRO chairman G. Madhavan Nair said: 'This is a fantastic New Year gift for the country. We are happy. Performance of the vehicle is precise. There is no deviation to the planned flight path. Both the spacecraft being delivered into the orbit.' He also said that 2009 is going to be the year of fireworks for ISRO. 'We'll be launching resourcesat, oceansat and others. Indigenously developed cryogenic engine will be inducted this year.'



Exxon pips Wal-Mart to top Fortune 500 list

Energy giant Exxon Mobil Corp beat discount retailer Wal-Mart Stores Inc to regain the top of Fortune magazine's list of the 500 biggest publicly traded companies, based on revenue.

The widely watched Fortune 500 list, showed that the world's largest listed oil company regained the top spot, raking in \$442.9 billion of revenue in 2008, despite the decline of energy prices late last year.

Exxon also was the most profitable, earning \$45.2 billion last year.

That performance displaced Bentonville, Arkansas-based Wal-Mart, which fell to runner-up after topping the list six of the past seven years. The retailer's revenue climbed 7 percent to \$405.6 billion as recession-weary consumers tried to stretch their dollar.

In what was one of the worst years ever for stock markets, most companies saw revenue and earnings tumble. Overall, earnings of the Fortune 500 fell 85 percent to \$99 billion last year. That, the magazine said, was the biggest one-year drop since it began compiling its list 55 years ago.

Energy companies, buoyed by soaring prices earlier in 2008, dominated the top ranks. Chevron Corp again came in third at \$263.2 billion in revenue, up 25 percent, while ConocoPhillips climbed one notch to fourth with \$230.8 billion of revenue.

Recession blues for credit cards

The negative impact of the economic slowdown is clearly showing on the credit cards segment. The number of outstanding credit cards declined drastically by 28 lakh in the first 11 months of FY 2009. This is according to the Reserve Bank of India's latest data. Due to increased delinquencies and high interest rate on outstanding balances, the number of outstanding credit cards as of February-end 2009 stood at 2.55 crore as against 2.83 crore as of April-end 2008.

In sync with the decline in the number of credit cards under circulation, payments made by using credit cards also came down. Total payments via credit cards came down to Rs 4,659 crore in the month of February 2009 as against Rs 5,611 crore in April 2008.

According to a senior official with a leading credit card issuer, the industry-wide delinquency level now averages around 15 per cent of card issuer's portfolio. This has forced issuers to hike interest rates on outstanding balances to 3.5-4.0 per cent per month.

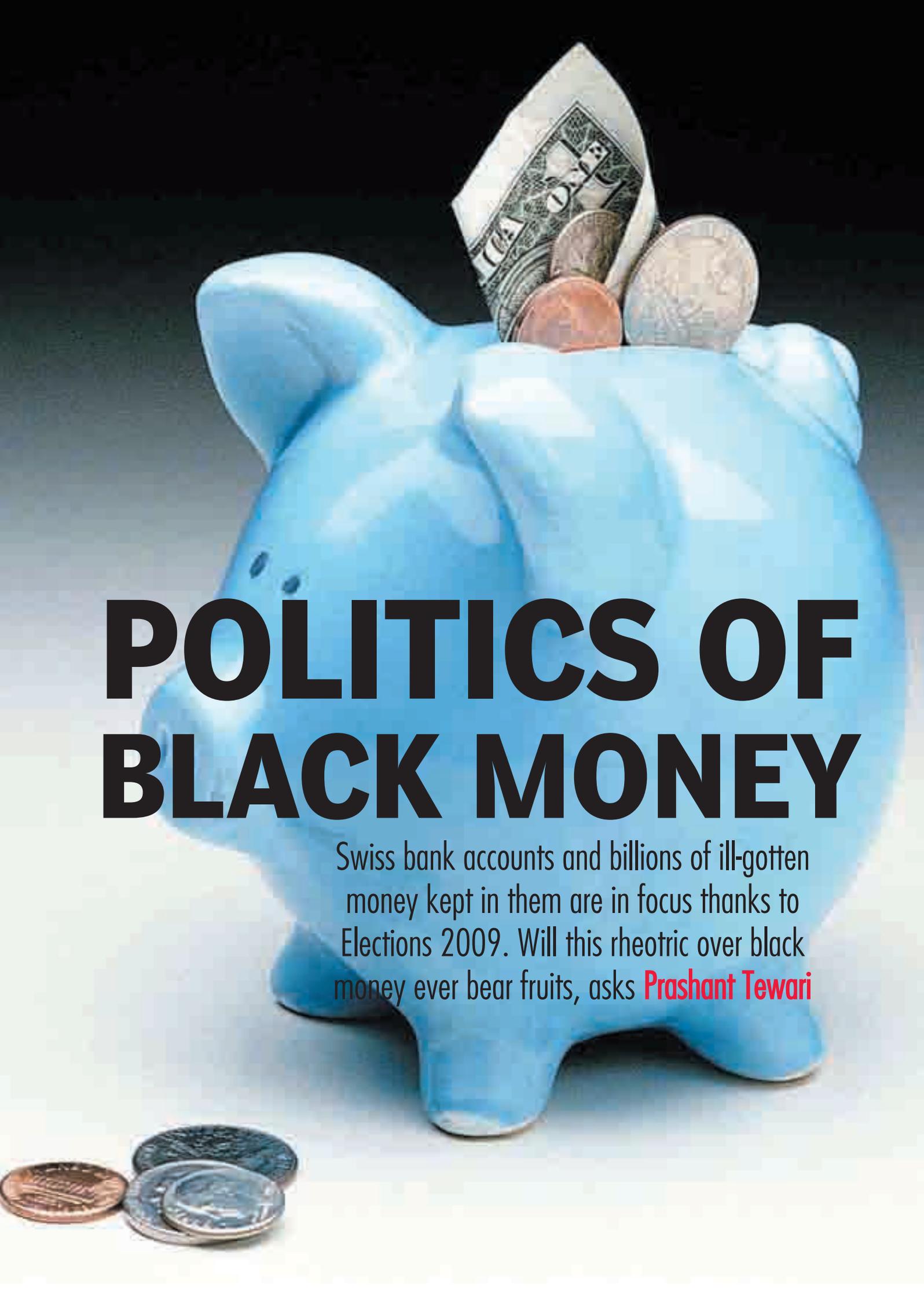
In sharp contrast, the number of outstanding credit cards jumped by 33.72 lakh in the first 11 months of FY 2008, to stand at 2.68 crore as of February-end 2008 as against 2.35 crore as of April-end 2007. Total payments through credit cards increased to Rs 5,183 crore in the month of February 2008 as against Rs 4,258 crore in April 2007.

...but debit cards do well

The number of outstanding debit cards has sputred by 2.92 crore in the first 11 months of FY2009, according the RBI data. The number of outstanding debit cards as of February-end 2009 stood at 13.42 crore as against 10.49 crore as of April-end 2008.

Total payments via debit cards also increased to Rs 1,535 crore in the month of February 2009 as against Rs 1,225 crore in April 2008. In the first 11 months of FY2008, banks had added 2.37 crore debit cards. The number of outstanding debit cards as of February-end 2008 stood at 9.96 crore as against 7.58 crore as of April-end 2007. Total payments via debit cards also increased to Rs 1,132 crore in the month of February 2008 as against Rs 861 crore in April 2007. "With every new account, banks are now issuing debit cards to all customers. Unlike a credit card, debit cards don't carry much risk as a customer pays from his/ her own account. Hence, the debit cards base is increasing," said Sushil Muhnot, Executive Director, IDBI Bank. An official with a private sector bank pointed out that issuers have become cautious about customer acquisitions following delinquencies and credit card spends too have come down.





POLITICS OF BLACK MONEY

Swiss bank accounts and billions of ill-gotten money kept in them are in focus thanks to Elections 2009. Will this rhetoric over black money ever bear fruits, asks **Prashant Tewari**

Indian money stashed in the Swiss Bank has become a focal point of debate, especially after the Leader of Opposition and the Bharatiya Janata Party's prime ministerial candidate L K Advani raised the issue recently. If elected, the BJP has vowed to bring the black money back home. Though the Congress dismissed the idea, the Swiss bank issue is slowly becoming a hot election issue. In fact the BJP carried out a mock election across the country on April 6 where people cast their vote indicating whether Indian money in Swiss banks should be brought back to India or not.

During his address, Advani said the BJP will form a task force comprising experts to prepare a strategic document for India to recommend ways to get back the national wealth stashed away illegally by corrupt politicians, businessmen and criminal overlords. Advani says that it is important to bring this money back. How can the government go about it and what are the various ways in which India can get its money back? Put it on the Global Agenda. Put it in G-20. Put it in the International Monetary Fund.

Determined to prove that the Congress has a clean image, party General Secretary Rahul Gandhi has promised to set up an inquiry into the BJP allegations that the party had salted away lakhs and crores of rupees into Swiss banks.

"You elect us. We will order an inquiry," Rahul Gandhi said at an election rally in Qutbullahpur, Andhra Pradesh.

Gandhi claimed that the BJP would forget their promises of unlocking the money from Swiss bank accounts because they know there was no such money anywhere.

"They are raking up the issue only to derive political benefit," Gandhi said

Is India a poor Country- Revelation on Swiss bank accounts?

This is so shocking.....wish black money deposits was an Olympics event....India would have won a gold medal hands down. The second best Russia has 4 times lesser deposit. US is not even there in the



counting in top five !! India has more money in swiss banks than all the other countries combined Recently, due to international pressure, Swiss govt. agreed to disclose the names of the account holders only if the respective govts formally asked for it. Indian govt. is not asking for the details.....no marks for guessing why ???? Is India poor, who says? Ask Swiss banks With personal account deposit bank of \$1500 billion in foreign reserve which have been misappropriated, an amount 13 times larger than the country's foreign debt, one needs to rethink if India is a poor country?.

Dishonest industrialists, scandalous politicians and corrupt IAS, IRS, IPS officers have deposited in foreign banks in their illegal personal accounts a sum of about \$ 1500 billion, which have been misappropriated by them. This amount is about 13 times larger than the country's foreign debt. With this amount 45 crore poor people can get Rs 1,00,000 each. This huge amount has been appropriated from the people of India by exploiting and betraying them. Once this huge amount of black money and property comes back to India, the entire foreign debt can be repaid in 24 hours. After paying the entire foreign debt, we will have surplus amount, almost 12 times larger than the foreign debt. If this surplus amount is invested in earning interest, the amount of interest will be more than the annual budget of the Central government. So even if all the taxes are abolished, then also the Central government will be able to maintain the country very comfortably.

Some 80,000 people travel to Switzerland every year, of whom 25,000 travel very frequently.

"Obviously, these people won't be tourists. They must be travelling there for some other reason," believes an official involved in tracking illegal money. And, clearly, he isn't referring to the commerce ministry bureaucrats who've been flitting in and out of Geneva ever since the World Trade Organisation (WTO) negotiations went into a tailspin!

Take note how these dishonest industrialists, scandalous politicians, corrupt officers, cricketers, film actors, illegal sex trade and protected wildlife operators, to name just a few, sucked this country's wealth and prosperity. This may be the picture of deposits in Swiss banks only. What about other international banks?

Black money in Swiss banks:

Swiss Banking Association report, 2006 details bank deposits in the territory of Switzerland by nationals of following countries: Top five: India - \$1,456 billion, Russia - \$ 470 billion, UK - \$390 billion, Ukraine - \$100 billion, China - \$ 96 billion. Now do the maths - India with \$1456 billion or \$1.4 trillion has more money in Swiss banks than rest of the world combined.

Public loot since 1947

Can we bring back our money? It is one of the biggest loots witnessed by mankind - the loot of the Aam Aadmi (common man) since 1947, by his brethren occupying public office. It has been orchestrated by politicians, bureaucrats and some businessmen. The list is almost all-encompassing. No wonder, everyone in India loots with impunity and without any fear.

What is even more depressing is that this ill-gotten wealth of ours has been stashed away abroad into secret bank accounts located in some of the world's best known tax havens. And to that extent the Indian economy has been stripped of its wealth. Ordinary Indians may not be exactly aware of how such secret accounts operate and what are the rules and regulations that go on to govern such tax havens. However, one may well be aware of 'Swiss bank accounts,' the shorthand for murky dealings, secrecy and of course pilferage from developing countries into rich developed ones.

In fact, some finance experts and economists believe tax havens to be a conspiracy of the western world against the poor countries. By allowing the proliferation of tax havens in the twentieth century, the western world explicitly encourages the movement of scarce capital from the developing countries to the rich. In March 2005, the Tax Justice Network (TJN) published a research finding demonstrating that \$11.5 trillion of personal wealth was held offshore by rich individuals across the globe. Further, augmenting these studies of TJN, Raymond Baker - in his widely celebrated book titled 'Capitalism's Achilles Heel: Dirty Money and How to Renew the Free Market System' - estimates that at least \$5 trillion have been shifted out of poorer countries to the West since the mid-1970.

It is further estimated by experts that one per cent of the world's population holds more than 57 per cent of total global wealth, routing it invariably through these tax havens. How much of this is from India is anybody's guess. What is to be noted here is that most of the wealth of Indians parked in these tax havens is illegitimate money acquired through corrupt means. Naturally, the secrecy associated with the bank accounts in such places is central to the issue, not their low tax rates as the term 'tax havens' suggests. Remember Bofors and how India could not trace the ultimate beneficiary of those transactions because of the secrecy associated with these bank accounts?

The havens of ill-gotten wealth can be opened up, given strong government will. Under pressure from federal authorities,

**MONEY TRAIL: ARE INDIAN POLITICIANS SERIOUS?**

Swiss bank UBS is closing the hidden offshore accounts of its well-heeled American clients, potentially allowing their secrets to spill into the open.

In a step that would have once been unthinkable in the rarefied world of Swiss banking, UBS will shut about 19,000 accounts that prosecutors suspect have gone undeclared to the Internal Revenue Service. UBS will transfer the assets to other banks or other divisions within UBS, or will mail checks directly to the account holders, creating paper trails for federal prosecutors who are examining whether UBS clients used such accounts to evade taxes.

The clients now face stark choices:

They can cash their checks, and thereby alert the authorities to any potential wrongdoing, or not cash them, effectively losing their money. Or they can transfer the money to new banks, a procedure which, in the case of foreign banks, requires depositors of more than \$10,000 to report the new account to the Treasury Department.

UBS, the largest banking institution from Switzerland, has also committed to provide names of the top 250 persons who have kept money in offshore accounts, out of 19,000, to US authorities. UBS has also committed to pay a fine of \$780 million to settle claims that it has defrauded US Internal Revenue Service.

The original charges are that the UBS offshore accounts have helped Americans hide \$18 billion in 19,000 accounts. But now, the US state department is compelling it to disclose about 52,000 American accounts kept with UBS. Swiss authorities used to argue that if there is no criminality under Swiss laws (which do not recognise currency violations and tax evasion as offences) the information on offshore accounts could not be divulged.

The same position was taken in Bofors case also. Now that wall has been breached by this US agreement with Swiss authorities. UBS, the world's largest private bank, also said that it would stop offering to American clients offshore private banking services that are not declared to the IRS.

In all these discussions, one critical aspect is not to be missed - the wealth hoarded by Indian leaders in commerce/ politics/ military/ arts, etc in the foreign banks for the last five to six decades. A recent development makes us alert to our own wealth stored abroad.

Liechtenstein is a country as well as a convenient "letter box" for moneyed people all over the world to hide their ill gotten wealth. Its crown prince, Alois von und Zu Liechtenstein, is angry with Germany for launching a massive tax-evasion investigation involving funds hidden away in his countries vaults. Germany's intelligence agency seems to have paid an unnamed informer more than USD 6 million for confidential and secret data about clients of LTG group a bank owned by the Prince's family. The revelations have already led to the resignation of the head of Deutsche Post - the former German mail service - the world's largest logistics company in the world. The German foreign intelligence agency BND seem to have got more than 700 clients of the LTG bank and the German prosecutors are using this information to target hundreds of suspected tax evaders in the last few days. In the meantime LTG claims that the "stolen data" contain information about 1400 clients and only 600 of them are Germans. The German government has announced that it would share information on accounts held in the tax haven with any government that wants it, for free.

Intriguingly, Indian government was silent on this issue and did not approach the German government for a long time for a look into that data. Later, it wrote a cursory letter under pressure from Opposition but has not disclosed the response of the German government.

It is common knowledge that trillions of dollars of Indian money is in various tax

heavens like Antigua, Switzerland, Bahamas, Liechtenstein, Isle of Man, and St Kitts, etc.

Throughout the Nehruvian socialistic period, under-invoicing of exports and overinvoicing of imports was very common. Along with that, substantial portion of external earnings were siphoned off to these tax heavens. In a socialistic way, all leaders, be they from business, politics, film, sports or bureaucracy, participated in creating what we may call secular wealth cutting across caste and creed. Also, good portion of the defence commissions were settled abroad. Plus some of our bureaucrats and entertainers and artists have also accumulated wealth abroad. This lobby is well-entrenched and one of the main losers in the appreciation

Throughout the Nehruvian socialistic period, under-invoicing of exports and overinvoicing of imports was very common. Along with that, substantial portion of external earnings were siphoned off to these tax heavens. In a socialistic way, all leaders, be they from business, politics, film, sports or bureaucracy, participated in creating what we may call secular wealth cutting across caste and creed. Also, good portion of the defence commissions were settled abroad. Plus some of our bureaucrats and entertainers and artists have also accumulated wealth abroad.

of the rupee.

Worst part of the story is the loss of these deposits to Swiss banks themselves up on the death of some of these depositors who have not passed on the relevant account information to their progeny. The Swiss banks appropriate such sums after some years (seven to ten) after the death of the beneficiary if there are no claimants. These are operated using codes but most of them require passport and its number as a proof. That is the reason one finds some persons travelling to Switzerland with all expired passports. Zurich is the only European town which has Hindi slogans written on the side of its trams. Of course it is supposedly linked to Bollywood, but the India traffic to Zurich has to be seen to be believed.

It is estimated that between \$500 billion and \$1,400 billion is hoarded in Swiss banks and add with that the money stashed in territories like Virgin islands and Bahamas and other assorted tax havens. We need to take steps to bring it back to India. The mechanics can be worked out in terms of amnesty and

Swiss bonds issued against these dollars. It can tremendously boost our foreign exchange reserves and facilitate infrastructure investment.

To start with, we can add one column in our election affidavits regarding wealth accumulated abroad. Of course, the politicians are not going to declare the ill-gotten wealth. But, it may be useful for future regarding provision of false affidavits. The entire tax efforts of countries like India are subverted by these deposits.

The second and most important issue pertains to financing of terrorism. These secretive and non-transparent tax heavens can be a serious threat to India since the sources and uses of funds are not clear. The lesser the transparency, the greater the threat for civil societies. From

that point also, it is imperative for us to get these vaults open.

The third point is that this should become a major issue in World trade and financial negotiations since what belongs to us cannot be denied to us for long. The entire issue of global financial flows and cross-country free flows become meaningless due to the presence of these tax heavens. Indian lead will shake the world and help large number of African and Latino countries.

It is one of the biggest loots witnessed by mankind - the loot of the aam aadmi (common man) since 1947 by his brethren occupying public office. It has been orchestrated by politicians, bureaucrats and some businessmen. The list is almost all-encompassing. No wonder, everyone in India loots with impunity and without any fear. What is even more depressing in that this ill-gotten wealth of ours has been stashed away abroad into secret bank accounts located in some of the world's best known tax havens. And to that extent the Indian economy has been striped of its wealth.

Ordinary Indians may not be exactly aware of how such secret accounts operate and what are the rules and regulations that go on to govern such tax havens. However, one may well be aware of 'Swiss bank accounts,' the shorthand for murky dealings, secrecy and of course pilferage from developing countries into rich developed ones. In fact, some finance experts and economists believe tax havens to be a conspiracy of the western world against the poor countries. By allowing the proliferation of tax havens in the twentieth century, the western world explicitly encourages the movement of scarce capital from the developing countries to the rich.

In March 2005, the Tax Justice Network (TJN) published a research finding demonstrating that \$11.5 trillion of personal wealth was held offshore by rich individu-

als across the globe. The findings estimated that a large proportion of this wealth was managed from some 70 tax havens.

Further, augmenting these studies of TJN, Raymond Baker - in his widely celebrated book titled *Capitalism's Achilles Heel: Dirty Money and How to Renew the Free Market System* - estimates that at least \$5 trillion have been shifted out of poorer countries to the West since the mid-1970s. It is further estimated by experts that one per cent of the world's population holds more than 57 per cent of total global wealth, routing it invariably through these tax havens. How much of this is from India is anybody's guess.

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crecy associated with the bank accounts in such places is central to the issue, not their low tax rates as the term 'tax havens' suggests. Remember Bofors and how India could not trace the ultimate beneficiary of those transactions because of the secrecy associated with these bank accounts?

But this piece is not about Western conspiracy. Rather it is all about recovering our own wealth from these countries. And in this initiative, for obvious reasons, one can expect absolute stonewalling by our own government as well as foreign ones.

Naturally this has to be a public initiative - an initiative by you and me, jointly ensuring that our government acts decisively. And in this process there can be no place for any debate - either you are with this initiative or against it.



Real support for terrorism comes from black money

Indians hold \$1.4 trillion black money out of the \$ 2.15 trillion deposited in the Swiss bank. Terrorism gets a great deal of support from such money, but the government is not making enough efforts to check this...

THE RECENT bomb blasts in Delhi and earlier bomb blasts in Ahmedabad and Mumbai are some of the latest examples of terrorists' attacks. The list is endless. The central and state, governments seem to have failed in preventing these blasts. In other words, all kinds of security measures have failed.

Interestingly, the government does not seem to be paying attention towards the real cause of terrorism. In fact, real cause of terrorism lies in black money. As we know, for any kind of terrorist activities; money is needed and in India, black money is easily available to terrorists. So, I think, the government should think on this aspect too, so that such activities could be minimized.

Recently, the Swiss banking association made a big revelation by saying that Indians hold 1.4 trillion US dollars in black money out of their 2.15 trillion dollars deposit. In spite of that, Indian authorities are not worried about this. Even they are not willing to take action against the culprits.

For example, SIMI and Indian Mujahideen are getting funds from Pakistan through the way of Nepal & Bangladesh. Thus, their members are opening accounts in rural and urban areas in India without any problem. Our intelligence and other agencies are not fully equipped to trace out their identifications.

Indian bankers are aware of this vicious circle. In fact, they at all times, stay behind under the pressure of annual budget allotted to branch managers from the management. For achieving the annual deposit target, they are opening the accounts of members of SIMI & Indian Mujahideen without asking any question to them. Even they remain silent while bulk deposit is being deposited by terrorists, whereas Reserve Bank of India's guidelines are explicit in this regard.

Even RBI has issued circulars to all nationalised and private banks wherein details of all active terrorist organisations have been given. Thus, this is in reality awfully pathetic stipulation because by the help of bankers terrorists are legalizing the black money.

Experts are intensely concerned regarding the escalating manipulation and unfavorable bang of black currency on the financial system. If we don't curb expansion of black money in India, we will not be able to minimize terrorism.

"No criminals" in politics is a good campaign. But can we have leaders with funds stashed abroad? The black money abroad is the Gangotri of all crimes. It shows our distrust about our mother land and contempt for Dharma. Let us deal with that first.

'Rs 71 lakh cr Indian money stashed in foreign banks'

Asian countries account for 50% of overall illicit financial flow, says Prof R Vaidyanathan, professor of finance and control, IIM, Bangalore, in an interview



Q: Firstly how much Indian money do you think is stashed away in the Swiss Banks?

In 2006, the most recent Global Financial Integrity study, developing countries lost an estimated \$858.6 billion (about Rs 43 lakh crore) to \$1.06 trillion (about Rs 51 lakh crore) in illicit financial outflows. Even at the lower end of the range of estimates, the volume of illicit financial flows coming out of developing countries increased at a compound rate of 18.2 percent over the five-year period analysed for the study. On average, for the five-year period of this study, Asia accounts for approximately 50 percent of overall illicit financial flows from all developing countries.

This report shows that the average amount stashed away from India annually during 2002-06 is \$27.3 billion (about 136,466 crore). It means that during the five-year period the amount stashed away is $27.3 \times 5 = 136.5$ billion (about 692,328 crore). It is not that all these amounts went to Swiss banks. It has gone to different tax and secret shelters. The share of Swiss banks in dirty money being a third of the global aggregate, some \$45 billion out of the 136.5 billion stashed away from India would have been hoarded in these years in Swiss banks.

The important point is that this is only for five years. More amounts were stashed away during the Nehruvian regime. So the loot for 55 years will be several times higher. In fact, in those days the rupee commanded a better value per dollar. So fewer rupee could get more dollars. So the estimation that the Indian money stashed away may be of the order of \$1.4 trillion (about Rs 71 lakh crore).

Q: On what basis have you come to this conclusion?

There is a lot of literature available as to how to estimate the illicit financial flow from developing countries. We find out what the nature of the flow is. I have also relied upon the study Illicit Financial Flows from Developing Countries: 2002-2006 Global Financial Integrity authored by Dev Kar and Devon-Cartwright

Smith, a project of the Ford Foundation. Financial flows in the context of this report includes the proceeds from both illicit activities such as corruption (bribery and embezzlement of national wealth), criminal activity, and the proceeds of illicit business that become illicit when transported across borders in contravention of applicable laws and regulatory frameworks (most commonly in order to evade taxes).

Q: Which are the various tax havens, where the ill-gotten wealth of Indian businessmen and politicians are stashed?

There are presumably more than 70 tax havens in the world. Indian wealth could be more in Switzerland and various British/US islands. At least 40 countries market themselves aggressively as tax havens [Source: Internal Revenue Service USA on Abusive Off-shore Tax Avoidance schemes ?Talking Points Jan 2008]. The well-known tax havens are Switzerland/Liechtenstein/Luxemburg/Channel Islands etc.

Q: Could you elaborate and tell us how the money got there in the first place?

There are several methods/reasons. Under invoicing/over invoicing of exports and imports and getting the balance stored abroad. Kickbacks from major defense/civilian contracts. Not bringing the earnings abroad. In the old days smuggling of gold and illegal money. Transactions done abroad and not reported here. Hawala funds. Funds earned by artists/entertainment industry/sports people and stashed abroad. When you want to indulge in adharma, hundreds of ways are open! We would like to know the terror connection. Do you think even terrorists are stashing away cash and using the tax haven route to send across money all over the world, to finance their activities?

Q: Politicians sure must be having a lot of money in Swiss Banks. Do you think this factor will deter the government from acting?

Public pressure will make them do it. Plus, the evolving global situation against tax havens. The money belongs to the poor farmers and unorganised workers of India. Also, Indian businessmen have a lot

of their ill-gotten gains in these banks. The world situation is such that Indian businessman will want to bring it back now given the attractive returns in India.

Q: Do you think that the Indian government should demand all the Indian black money in Swiss banks?

Of course. India should and must act. We are not a banana republic.

You wrote in your column that the German foreign intelligence agency BND got names of 1,400 clients of the Liechtenstein-based LTG bank who were supposed to be suspected tax evaders. Of the 1,400, 600 were supposed to be Germans. Do you think of the remaining there will be Indians as well? Has the Indian government approached the German government for the list?

Indian names will be there. Our tax evaders and crooks are like the omnipresent Maha Vishnu – present in all continents and all tax havens. But our government has been lukewarm in this issue. It should have despatched immediately senior officials to get the names.

Q: Isn't it important to tackle the issue of domestic black money?

It is definitely important. At least the domestic black money is used in our economy and to that extent it is productive. But the money kept in Swiss banks is neither useful to India nor does it benefit Indians.

Q: What role should the media play?

The media has a very important role to play. At the moment it seems like most part of the media is more interested in the diet of an actress. Pressure by the media needs to be built up on this issue and remember that a lot of Indians don't just go to Switzerland to ski.

Q: What about the names of these persons?

India must try and get the names. But

more importantly should get the money back. It should be top on the agenda and India ought to take a moral lead in this issue.

Q: Will the Indian economy improve if the money is brought back?

It will do phenomenally. India will be in the top five league if all the ill-gotten money is brought back. It will change the Indian scenario and I have been saying this since 1993.

Q: Do you think that these people will now try and pull out the money since this issue has become a hot topic?

I don't think so. If they do then India should create an instrument and regulate frameworks to bring the money back.

Q: What kind of punishment do you suggest for these persons?

Punishment is not the issue now. There is a need to create fear in them and follow what the international community does on this issue.

Q: Lastly do you think this is becoming just another election issue?

The US and Germany took the lead and there is no election there. We should not treat this as an election issue. We have to take up this matter and if we don't then we will become a laughing stock of the entire world.



A common Indian writes...

Dear Advani ji and fellow Indians,

As per the recent reports, Swiss Banking Association report, 2006 details bank deposits in the territory of Switzerland by nationals of following countries (Top five): India: \$1456 billion, Russia: \$ 470 billion, UK: \$390 billion; Ukraine: \$100 billion, China: \$ 96 billion

Rounding off India's wealth to near \$1.46 trillion, Indian's have more money in swiss banks than rest of the world combined. This money is India's common man's money and total together is 13 times more than our national debt. One must be aware that this is India's money which is sitting in swiss banks and they are lending it to western nations and their citizens live a luxurious life using this money. It may well be noted that credit culture in west is nothing but taking credit and spending it on their daily luxuries of life. That's why countries like USA are in enormous debt. But please note at the end of the day it is we people who are losing our money. But the impression in the world is we are beggars or seekers of money and they are rich nations. Even though imperialist rules have formally ended but their ways to rip us off our resources and wealth have not. Again this time the people facilitating this are traitors in guise of corrupt politicians, bureaucrats, industrialists, etc etc. Also, please note that swiss banks are just one of the tax heavens world wide. I am not sure how much money we have in other tax heavens. All Indians know about it but they are helpless as our system (politicians and bureaucrats) is not willing to get this money back.

Former joint director of CBI B.R. Lall who investigated the Jain hawala case and authored the controversial book Who owns CBI? The Naked Truth, said, "I had attempted to investigate and analyse the Swiss banking chain alone and had assessed Indian wealth in that single country at \$5 trillion. There are some other well known 'slush parks' like St Kitts, Antigua, Bahamas, Isle of Man and Liechtenstein that multiply such holdings manifold."

Details of illegal accounts in Liechtenstein's LGT Bank can be made available to the authorities here, as the German authorities have the list of account holders and are willing to disclose the names. Delhi has not asked for the names. It prefers silence. The Swiss Banking Association's startling disclosure that Indians hold \$1.4 trillion of their \$2.15 trillion black money deposits has also not elicited a response from either Prime Minister Manmohan Singh or his Finance Minister P. Chidambaram.

The UPA Government, despite possessing specific information, has chosen to ignore black money holdings of the rich and powerful Indians in banks abroad. All it has to do is ask for details from the bank, but refuses to do so.

More intriguing part for me no voices raised so far even by opposition. Do they simply have a huge personal interest in suppressing this issue, after all, they have also ruled India for few years? Are you listening Mr. Advani ji?

Now my question to our PM in waiting whom I respect a lot as a nationalist ideologue, is what is the official standing of your party on this issue. I am sure this issue will make a lot of people in your party uncomfortable and it may include many top most leaders (please do not take it personally) but that unfortunately is Indian politics as a Indian I am not sure who is corrupt and who is not. Would you make it part of BJP and NDA's election manifesto and take a pledge to deliver on this front? Unless some party or leader officially clear their stand on the issue and deliver on this front, I cannot trust their anti-corruption credentials and rhetorics

A common Indian

The Bahamas



The Bahamas

A chain of islands in the North Atlantic Ocean, the Bahamas is located to the southeast of Florida and northeast of Cuba.

The Bahamas is one of the wealthiest Caribbean countries with an economy heavily dependent on tourism and offshore banking.

The Bahamas levies neither personal income nor capital gains tax, nor are there inheritance taxes.

Since December 2000, when the government started reforming the financial sector, many international businesses left the island.

Cayman Islands

The Cayman Islands (Grand Cayman, Cayman Brac, Little Cayman) in the Caribbean Sea, 240 km south of Cuba and 268 km northwest of Jamaica.

With no direct taxation, the islands are a thriving offshore financial centre.

More than 68,000 companies were registered in the Cayman Islands as of 2003, including almost 500 banks, 800 insurers, and 5,000 mutual funds.

Caymanians enjoy one of the highest standards of living in the world.

Anguilla

Caribbean, islands between the Caribbean Sea and North Atlantic Ocean, Anguilla is situated to the east of Puerto Rico.

Anguilla has few natural resources, and the economy depends heavily on luxury tourism, offshore banking, lobster fish-

ing, and remittances from emigrants.

Gibraltar

Located in Southwestern Europe, it borders the Strait of Gibraltar, which links the Mediterranean Sea and the North Atlantic Ocean, on the southern coast of Spain.

Gibraltar benefits from an extensive shipping trade and offshore banking. It is no longer considered a non-cooperative tax haven since 30 June 2006.

Grenada

It is a Caribbean island situated between the Caribbean Sea and Atlantic Ocean to the north of Trinidad and Tobago.

Tourism is its main source of foreign exchange.

Isle of Man

It is an island in the Irish Sea, between Great Britain and Ireland. The Isle of Man does not charge corporation tax, capital gains tax, inheritance tax or wealth tax.

Personal income tax is levied at 10?18 per cent on the worldwide income of Isle of Man residents, up to a maximum tax liability of pound 100,000

Antigua and Barbuda

It is an island nation located on the eastern boundary of the Caribbean Sea with the Atlantic Ocean. Investment banking and financial services comprise an important part of the economy. Banking majors like Bank of America, Barclays, Royal Bank of Canada, and Scotia Bank have subsidiaries in Antigua.

Recently Antigua based Stanford International Bank owned by Texas billionaire Allen Stanford was found guilty of orchestrating a huge fraud that may have cheated investors of some \$8 billion.

Belize

A Central American nation, Belize borders the Caribbean Sea, between Guatemala and Mexico. Essentially a private-enterprise economy, tourism is the number one foreign exchange earner for Belize, followed by exports of marine products, citrus, cane sugar, bananas, and garments.

It has no capital gains tax.

Turks and Caicos Islands

The two island groups in the North Atlantic Ocean is situated to the southeast of The Bahamas and north of Haiti.

Its attraction lies in a combination of its tax exempt status and minimal disclosure and administrative requirements.

There are more than 15,000 international companies regis-

TAX HAVENS!

The world is witnessing a severe recession, jobs are vanishing with unemployment rates rising sky-high, major businesses are going under – financially, none of us has experienced such hard times ever. And now visualise the other side of the coin – trillions of dollars stashed away safely in a tax haven, wealthy tax evaders saving billions and getting richer. . . How much 'dirty' money is there? Well, there is no exact figure, but the Organisation for Economic Cooperation and Development estimates that at least \$11 trillion have been stashed away globally. That is roughly about Rs 5,55,50,000 crore!

However, with the financial tsunami inundating the world, more and more countries are beginning to clamour for better tax conformity and transparency. Along with the United States and Japan, Germany and France too believe the offshore system not only deprives them of taxes, but also aggravates the financial crisis further.

The issue was dramatised by the case of UBS, the Swiss banking major, who in order to settle the charge that it promoted tax fraud, agreed to divulge the names of some 300 clients to the US. But US says it is yet to receive the names of another 47,000 (American) account holders suspected of tax evasion.

So check out the favourite nations where billions of dollars have been stashed away by the high and mighty. . .

switzerland

Switzerland, known for cheese, chocolate, ski resorts, watches, and its banking system, has for long been one of the best tax havens in the world.

In the three-tier list compiled by OECD, Switzerland was placed in the middle tier of countries, which have adopted the norms on exchanging tax information but not yet 'substantially' implemented them.

The Swiss government under tremendous pressure from the US, and few European nations decided on March 13 to ease the country's banking secrecy and fully adopt OECD tax standards.

Despite its complex federalistic political structure, Switzerland's tax structure is extremely simple. Retired foreigners who become residents of Switzerland can choose to pay a lump sum annual tax, which is calculated based on their rental payments (or the rental value of their house or apart-

ment) with no relation to their real income or wealth.

Income tax

Taxes depend on where you live, as the rate varies from canton to canton.

Wealth tax

Swiss cantons levy a small wealth tax of maximum 1% of your net assets.

Capital gains tax

Switzerland does not apply capital gains taxes, except for professional equity and real estate traders.

The world's rich hide at least \$1.89 trn of the estimated \$7 trn of private wealth according to the Swiss Bankers Association, though others put the figure much higher.

Switzerland passed its banking secrecy laws in 1934 during a worldwide depression and under the threat of espionage by France and Nazi Germany.

And after the 2001 terrorist attacks on the United States, Switzerland started taking a proactive role in investigating suspected financiers of global terrorism.



way between Hawaii and Australia. US government assistance is the mainstay of this tiny island economy.

Montserrat

A Caribbean island, Montserrat is located in the Caribbean Sea, southeast of Puerto Rico. Severe volcanic activities have hurt its economy. The UK has launched a three-year \$122.8 million aid program to help reconstruct the economy.

Niue

This island in the South Pacific Ocean is situated to the east of Tonga. Industry consists primarily of small factories to process passion fruit, lime oil, honey, and coconut cream. Sale of postage stamps to foreign collectors is an important source of revenue.

The International Banking Repeal Act of 2002 terminated all its offshore banking licenses. Economic aid from New

Liberia

A West Africa nation it borders the North Atlantic Ocean, between Cote d'Ivoire and Sierra Leone. Civil war and government mismanagement destroyed much of Liberia's economy.

Richly endowed with water, mineral resources, forests, and a climate favorable to agriculture, Liberia had been a producer and exporter of basic products - primarily raw timber and rubber. Local manufacturing, mainly foreign owned, had been small in scope.

Panama

This Central American nation borders both the Caribbean Sea and the North Pacific Ocean, between Colombia and Costa Rica. Panama's economy rests primarily on a well-developed services sector. Services include operating the Panama Canal, banking, the Colon Free Zone, insurance, container ports, flag-ship registry, and tourism. Panama has the second most unequal income distribution in Latin America. The government has recently implemented both tax and social security reforms.

San Marino

San Marino is an enclave in central Italy. Although it is not a European Union member, San Marino is allowed to use the euro as its currency. Tourism contributes over 50 per cent of San Marino's GDP. Other key industries are banking, electronics, and ceramics. San Marino's postage stamps, which are only valid for mail within the country, are mostly sold to philatelists and are a source of income.



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Cyprus

This island - the third largest - in the Mediterranean Sea is located to the south of Turkey in West Asia. Tourism, financial services, and real estate are the most important sectors.

According to the latest estimates of the International Monetary Fund, its per capita GDP (adjusted for purchasing power) is, at \$28,381, just above the average of the European Union.

Nauru

This island in the South Pacific Ocean lies to the south of the Marshall Islands. Revenues of this tiny island have traditionally come from exports of phosphates. Only tax in country is an airport departure tax.

Guernsey

Thought to be a UK tax haven as of March 2009, these islands in the English Channel are to the northwest of France.

Financial services - banking, fund management, insurance - account for about 23 per cent of employment and about 55 per cent of total income. Light tax and death duties make Guernsey a popular tax haven.

Jersey

This Channel island is in the northwest of France. Jersey's economy is based on international financial services, agricul-

ture, and tourism. Light taxes and death duties make the island a popular tax haven. Living standards come close to those of the UK.

British Virgin Islands

These islands are situated between the Caribbean Sea and the North Atlantic Ocean to the east of Puerto Rico. Adoption of a comprehensive insurance law in late 1994, which provides a blanket of confidentiality with regulated statutory gateways for investigation of criminal offenses, made the British Virgin Islands attractive to international business. A KPMG report in 2000 indicated that the British Virgin Islands was home to approximately 41 per cent of the world's offshore companies

Aruba

It is a 33-kilometre-long island of the Lesser Antilles in the southern Caribbean Sea. Tourism is the mainstay of the small, open Aruban economy, along with offshore banking and oil re-

way between Hawaii and Australia. US government assistance is the mainstay of this tiny island economy.

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Netherlands Antilles

Previously known as the Netherlands West Indies it is part of the Lesser Antilles and consists of two groups of islands in the Caribbean Sea: Curaçao and Bonaire, just off the Venezuelan coast, and Sint Eustatius, Saba and Sint Maarten, located southeast of the Virgin Islands. The islands' economy depends mostly upon tourism, international financial services, international commerce and shipping and petroleum.

The islands form an autonomous part of the Kingdom of the Netherlands.

US Virgin Islands

These Caribbean islands lie between the Caribbean Sea and the North Atlantic Ocean to the east of Puerto Rico.

Tourism is the primary economic activity. It offers a 90 per cent exemption from US income taxes and 100 per cent exemption from all other taxes and customs duties to certain qualified taxpayers.

Malta

These islands in the Mediterranean Sea are situated to the south of Sicily (Italy). Shareholders of certain companies pay less than 5 per cent tax and dividend income where the company holds less than one per cent of equity is usually not taxed.

Malta's economy is dependent on foreign trade, manufacturing - especially electronics and pharmaceuticals - and tourism.

Saint Lucia

This island between the Caribbean Sea and North Atlantic Ocean lies to the north of Trinidad and Tobago. The island nation has been able to attract foreign business and investment, especially in its offshore banking and tourism industries.

Vanuatu

This Oceania group of islands in the South Pacific Ocean lies about three-quarters of the way from Hawaii to Australia. Its financial services commissioner announced in May 2008 that his country would reform its laws so as to cease being a tax haven. Fishing, offshore financial services, and tourism are other mainstays of the economy.

Seychelles

It is an archipelago in the Indian Ocean situated to the northeast of Madagascar. Seychelles'

growth has been led by its tourist sector and tuna fishing. In recent years, the government has encouraged foreign investment to upgrade hotels and other services.

It is, per capita, the most highly indebted country in the world according to the World Bank, with total public debt around 122.8 per cent of GDP.

St. Kitts & Nevis

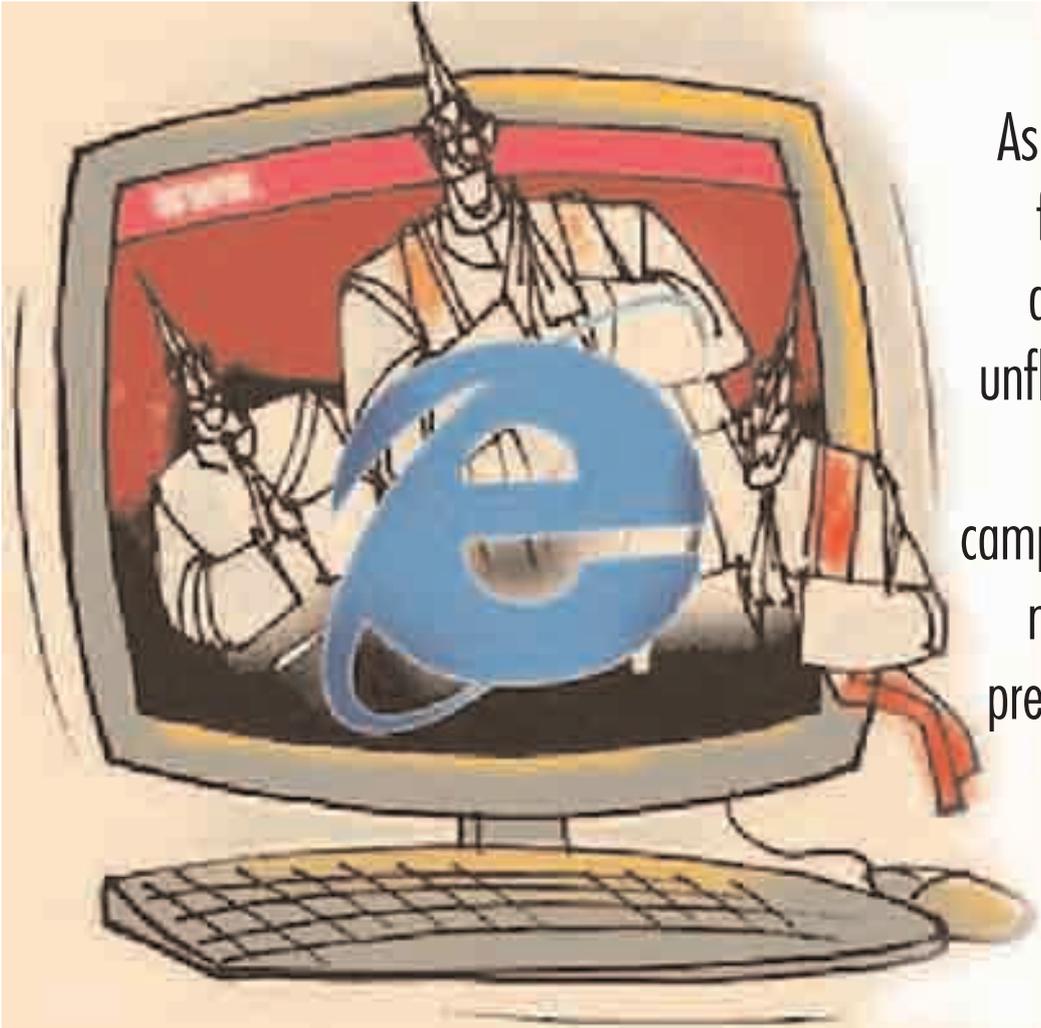
These islands in the Caribbean Sea are about one-third of the way from Puerto Rico to Trinidad and Tobago.

St. Kitts and Nevis is heavily dependent upon tourism revenues, which has replaced sugar, the traditional mainstay of the economy

— Prashant Tewari

(Views expressed in quote's are personal, The above details are taken from leading news papers, magazines and web sites. Our aim is not to harm anybody but just create awareness among the Indians)





As the biggest festival of democracy unfolds in India, new age campaigning tools make their presence felt in big way

Battle of Cyberia

The use of internet for campaigning, being tested in India in the ongoing general elections, will emerge as a powerful medium when the world's largest democracy is ready for the next polls, concludes a leading tech publication.

'Cyber campaigning may come of age in 2009 elections if politicians see marginal gains by using Internet and mobile technologies,' says Ibrahim Ahmad, group editor of Dataquest, which has done a report in its e-governance magazine. 'Their faith in e-governance could go up significantly.'

The magazine says parties are now moving to the next stage - from static websites to interactive net strategies by building online communities and social networking sites to actively use technology to reach out to the electorate.

In a way, all major political parties are trying to reach out to mass and class and the use of the online medium has become an inseparable part of election campaign this year. The biggest motivator is the cost factor, the magazine says.

'A spend of Rs.300,000-400,000 can get you around four million impressions - far cheaper compared to other media,' says Mrutunjoy Mishra, co-founder of Internet research firm, Juxtconsult.com. 'So, it makes good sense as well.'

Dataquest says parties can draw other advantages by using

the Internet, such as reaching out to voters even when balloting in on. The reason: the election code is unclear on how to stop promotions on the net 24 hours before polling.

The magazine says both the Congress and the Bharatiya Jajata Party (BJP) had online presence for a long time. While Jagdish Tytler of Congress had launched an online forum years ago, it was tech savvy leader, the late Pramod Mahajan, who was among the first to do so for the BJP.

This time, however, BJP has taken a lead over its competitors by revamping its site bjp.org and launching a blog for the party's prime ministerial candidate L.K. Advani - blogs.lkadvani.in.

And going by the figures, Advani would be the most tech-active leader in India right now, posting blogs, chatting online, uploading videos and images. Party supporters also chip-in with updates on different websites like You Tube and Orkut.

The cyber brain for BJP, Prodyut Bora, also has a robust game plan, finding that nearly 60 percent of the 40-50 million Internet users live in top eight cities and could impact some 50 Lok Sabha seats. This makes the medium worth a try for the principal opposition and the Congress does not want to lag behind either.

'We are in the process of giving a cleaner, leaner look to our

leader, the late Pramod Mahajan, who was among the first to do so for the BJP.

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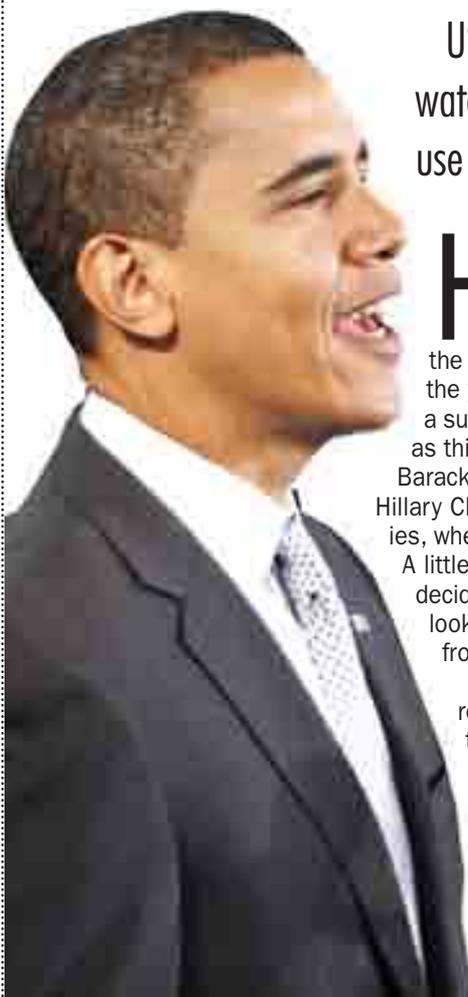
'We are in the process of giving a cleaner, leaner look to our five-year-old website. There is a team that is updating content frequently,' says Biswajeet Prithvi Singh, chairman of Congress party's computer unit.

As for regional parties, the internet bug is yet to catch on. Prime ministerial wannabe Mayawati is expected to launch her own blog and her Bahujan Samaj Party's site has not been updated for long.

Samajwadi Party, whose chief Mulayam Singh Yadav has come out strongly against the use of computers, appears oblivious to the power of the net, so it seems is the case with other regional parties, save exceptions like Telugu Desam Party (TDP).

If 2009 general elections was the 'beta launch' for parties using the Internet to reach out to the electorate, the next round is expected to see this medium 'go live' to emerge as an effective tool for campaigning - as Barack Obama experienced during the 2008 US presidential election.

US Prez poll is their template



US presidential election was a watershed event when it comes to use of new age campaigning tools

History was created when Barack Obama won the race to the White House. Youth vote had a major role to play in the landslide victory, and the role that the internet - the living space of the youth - had to play in his success will be a subject for an endless stream articles such as this!

Barack Obama had a formidable opponent in Hillary Clinton, and during the democratic primaries, where the Obama campaign beat her hollow. A little into the campaign, social media quickly decided to support Obama, and there was no looking back for him. Hillary conceded, and from there it was on to the bigger battle.

Obama has been successful in realizing, releasing and capitalizing the true potential of the Internet. If there is any lesson for Democrats and Republicans after Obama's huge success in mobilizing first-time voters and campaign funds, it is that no future campaign will be able to slack off on a top-class internet marketing strategy.

Obama - or his campaign strategists - realized the fact that besides the public appearances, rallies and stump

speeches that were necessary, there was another effective medium for connecting with the people of the USA and that was the Internet. No other presidential candidate has been able to realize this potential of the internet.

Website

The official website, BarackObama.com is not just designed well, navigating within the site was a pleasure and information was easily accessible.

The presentation has been excellent; updates were continuous through the website. Updates on the website included links to videos, articles and appearances of Barack Obama. The website did not remain just a brochure website; it transformed into a platform from where anyone can make calls in support of Obama, volunteer, make contributions and even register the vote.

The my.barackobama.com section promoted the group of Obama only. One has got the freedom to set up one's own blog or group within this website. The Flickr & Videos has been integrated into this website. This has facilitated Obama's team to take advantage of the audience that is already on the social sites.

If there is any lesson after Obama's huge success in mobilizing first-time voters and campaign funds, it is that no future campaign will be able to slack off on a top-class internet marketing strategy...

“Were it not for the Internet, Barack Obama would not be president. Were it not for the Internet, Barack Obama would not have been the nominee,”.

Social Media

Social news and social media are essential tools, and living environment, of the youth. And where the youth are, that's where marketing dollars should go. And in this case, campaign dollars went there too.

The social media network developed by the Barack Obama campaign created more than 3,500,000 friends for Barack Obama. YouTube, the largest online video streaming site,

filled in. The contents of the website surface after one has filled the data. The data is used to send emails about Obama's campaign. For each page there is a different title tag. There are descriptive Alt tag descriptions with most of the images. The header tags have also been used effectively. Thus the SEO tactics have paid good returns.

Pay Per Click

Republican Fred Thompson has been the only other candidate to have used the strategy of sponsored listings or PPC. If you want to achieve your objective one has to make the optimum use of the resources that are available. In this case,



SEARCH ENGINE OPTIMIZATION

shows more than 134,000 subscriptions, and FaceBook shows more than 3,000,000 supporters.

The Barack Obama campaign presented a tech-savvy, intelligent face to their candidate – and the young audience loved it. Obama volunteers formed Facebook groups, there was the famous ‘Donate your status to Obama’ campaign in Facebook and Obama speeches went viral with the active participation of the geek-crowd.

Social news sites such as Digg and Reddit loved Barack Obama. Supporters tirelessly submitted positive news about Obama, dissed news about John McCain and Sarah Palin, and worked hard to promote positive Obama news on the home-pages of Digg and Reddit. Volunteers and activists started ‘get out the vote’ campaigns, offered advice – and it became a wave that carried a lot of the fence-sitters into the Obama camp.

Search Engine Optimization

When you search for words “Barack” and “Obama” in any of the four search engines you will be stunned to have the presidential campaign website of Barack Obama to be the first in the list. This has been made possible by the team of Barack Obama which has carried out the Search Engine Optimization activities as effectively and efficiently as possible. The Splash page that greets the visitor to the website has details to be

Barack Obama has been able to use the maximum potential of his presidential campaign website. Obama and his team make the best use of the sponsored listings that are available to them. This availability could be through any source, be either bought or donated. Most keywords related to the presidential election campaign were captured by the Obama campaign. The only way any person could be ignorant of Obama is if he is staying on a remote island without any communication with anyone else.

Blogging

Blogging is yet another tool of internet marketing strategy that has not been given as much attention as is required. Not so in the case of Obama's election campaign, though.

The official blog is very well integrated with the website. Obama's team constitutes of active bloggers who continuously post relevant and latest articles every day. Sometimes posts received more than 325 comments within an hour of posting. This reveals to what extent the blog is active and whether the people are watching and reading it or not.

It can be aptly said that Obama turned out to be the choice of America; but we can also say that this choice has been marketed effectively and efficiently through the internet. This presidential election campaign is sure to change the utility of the internet in the future not only to market the products and service but also running the election campaigns successfully.

A logo that sold hope to Americans

Divyansh Bajpai

Obama's campaign has been notable for extensive use of a logo consisting of a circle, with the center suggesting a sun rising over fields in the colors of the American flag. It was designed by a team at Chicago design firm Sender LLC. "We were looking at the 'o' of his name and had the idea of a rising sun and a new day," according to Sol Sender. "The sun rising over the horizon evoked a new sense of hope."

BARACK OBAMA "HOPE" POSTER

The Barack Obama "hope" poster is an iconic image of Barack Obama designed by artist Shepard Fairey. It consists of a stylized stencil portrait of Obama in solid red, white (actually beige) and (pastel and dark) blue, with the word "progress", "hope", or "change" below (and other things in some versions). It was created and distributed widely—both as a digital image and on posters and other paraphernalia—during the 2008 election season, initially independently but with the approval of the official Obama campaign. The image became one of the most widely recognized symbols of Obama's campaign message, spawning many variations and imitations, including some commissioned by the Obama campaign. In January 2009, after Obama had won the election, Fairey's mixed-media stenciled portrait version of the image was acquired by the Smithsonian Institution for its National Portrait Gallery.

TYPEFACES

The signature campaign typeface is Gotham, typically using capital letters with occasional use of the script Snell Roundhand. Gotham was designed in 2000 by Jonathan Hoefler and Tobias Frere-Jones, originally for GQ magazine. Prior to Gotham, the campaign had used the typeface Gill Sans in upper case and lower case.

TELEVISION ADVERTISEMENTS

Soon after becoming the presumptive nominee, Obama began a biographical commercial campaign emphasizing his patriotism.^[58] The advertisements ran in 18 states, including traditionally Republican Alaska and North Carolina. Between June 6 and July 26, Obama's campaign spent \$27 million on advertisements, against a combined McCain and Republican National Committee total of \$24.6 million.

In a September 15, 2008 interview with Good Morning America, Obama stated, "If we're going to ask questions about, you know, who has been promulgating negative ads that are completely unrelated to the issues at hand, I think I win that contest pretty handily." What he apparently meant was that McCain had put out more negative ads.

On October 29 at 8:00 PM EST, the Obama campaign's 30-minute infomercial "American Stories, American Solutions" was simulcast on NBC, CBS, Fox, Univision, MSNBC, BET and TV One, focusing on a wide range of issues including health care and taxation. The infomercial then showed an Obama speech live from Florida. Fox asked for the second part of Game Five of the 2008 World Series to be delayed by 15 minutes in order to show the commercial, and that request was granted. ABC was the only major US network not to show the ad after being indecisive during the initial approach and the Obama campaign later declined the offer. The Obama ad got 30.1m viewers across networks compared to ABC's Pushing Daisies which garnered 6.3 million viewers. Prior to this, the last presidential candidate to purchase a half-hour ad was H. Ross Perot, who ran as an independent candidate in 1992. The Obama campaign also bought a channel on Dish Network to screen Obama ads 24/7. Wyatt Andrews reported on a "Reality Check" on the CBS Evening News the next day with doubts over the factual accuracy of some of the promises Obama made in the advertisement, given the government's enormous financial deficit.

CAMPAIGN SONGS

Barack Obama personally asked Joss Stone in August to write and record his presidential campaign song, reportedly due to the fact that she appeals across racial boundaries. Furthermore Obama's candidacy has inspired artists to create more unsolicited music and music videos than any other candidate in American political history. Examples include "Yes We Can" by will.i.am, of the band Black-Eyed Peas, Make it to the Sun by Ruwanga Samath and Maxwell D,

"Barack Obama" by JFC, and "Unite the Nation" by the Greek-American hip hop group Misa/Misa.

"FIGHT THE SMEARS" WEBSITE

Obama's certification of live birth On June 12, 2008, the Obama campaign launched a website to counter what it described as smears by his opponents. The site provided responses to issues brought up about the candidate, such as: Claims that he is not a natural-born citizen of the United States, Portrayals of his relationship with Bill Ayers, Claims that he is a Muslim and not a Christian.

E-MAIL CAMPAIGN

The National Shooting Sports Foundation alleged that Barack Obama's presidential campaign unlawfully obtained a copy of the NSSF's proprietary SHOT Show media e-mail contact list, which Obama used to send out a press release concerning "National Hunting and Fishing Day."

(US Bureau)



KNOCKING AT DOORS? OSAMA BIN LADEN AND AL-ZAWAHIRI

Living with enemies

As al Qaeda and Taliban come too close for comfort India braces for a formidable challenge in near future, says **Harsh Pant**

Pakistan, a nuclear armed state of 170 million people, is facing a virtual meltdown and its political leadership seems utterly incapable of steering the country through the present mess. The international community has few levers left that might have any significant impact on the course of events. And so everyone is just waiting with bated breath for events to unfold in what is probably the worst crisis in Pakistan's troubled history.

Battle-lines have been drawn between the Pakistan People's Party and the Pakistan Muslim League-Nawaz who had just months back decided to come together to oust Pervez Musharraf. Their hatred for Musharraf was perhaps the only glue that kept the coalition partners together. Now Nawaz Sharif is finding out the Asif Ali Zardari has turned into another Musharraf. The PPP was waiting to get to Sharif and wrest political control of Punjab province, the prize catch of Pakistani politics. It used the Supreme Court to dislodge the PML-N government headed by Nawaz Sharif's brother.

Even at a time when extremism, terrorism and economic crisis have brought Pakistan close to being a failed state, political expediency remains high on the agenda of the nation's

politicians. The army might be tempted to reclaim its pivotal position in Pakistani polity once again as the competition between the PML-N and the PPP begins. The civilian government of Zardari is neither willing nor able to tackle the problems facing the nation head-on.

The Taliban is making inroads into the very heart of the country and the government is making deals with the extremists in the hope of staving off the inevitable. Yet, as the brazen attack on Sri Lankan cricketers demonstrates, the Islamists are getting emboldened with every failure of the government to have its writ run in the country.

But the real trouble is emanating from Pakistan's tribal areas where the insurgents have found a safe haven. From their sanctuaries in the Federally Administered Tribal Area and Baluchistan, they are wreaking havoc on the western forces fighting in Afghanistan.

As a consequence, no improvement in the security of Afghanistan is possible without progress in the control of the Pakistani border areas. The Pakistani government, meanwhile, has acquiesced in to the demands of the radical Islamists and imposed Islamic law, Sharia, in its Swat valley region which was

once a popular tourist destination. It is a dangerous concession to the Islamist extremists and would embolden them even further to demand imposition of Islamic law in other areas too even as it provides them with a safe haven to launch attacks on western forces.

It is a highly dangerous situation for global security as the Taliban rapidly makes inroads into the world's second-largest Islamic state and one with nuclear weapons.

aid from the US, ostensibly for counter-terrorism operations, but has failed to build up its institutional capabilities as it ended up diverting a huge proportion of that aid to acquire military hardware suited for conventional warfare vis-a-vis India. Despite accusing Pakistan of using the massive American aid to fight the war on terror for "preparing for a war against India", US President Barack Obama has tripled non-military assistance to an annual \$1.5 billion while

continuing with the exorbitant military aid of his predecessor.

The underlying fragility of the state's basic institutions will continue to haunt Pakistan and with it the entire region as well as the West's war on Islamist extremism. Pakistan's return to democracy remains tenuous and the authority of the government is weakening by the day.

The state institutions – the civilian government as well as the military – seem unwilling to acknowledge the obvi-



IN SHADOW OF GUNS: SOMEHWERE IN WESTERN PAKISTAN

The Obama administration remains unconvinced of Pakistan's commitment to fighting the Taliban, Al Qaeda and other extremist groups. In the last few weeks, US-led forces in Afghanistan have frequently struck targets in the Pakistan-Afghanistan border region with missiles and even used Special Operations Forces to stem cross-border attacks on coalition forces in Afghanistan. Pakistan also has in recent months allowed US military trainers to provide counter-insurgency instruction to Pakistani soldiers. But in the absence of ameliorative political and economic measures, a purely military approach will not be enough to stem the growth of extremism in the tribal areas.

Over the past eight years, Pakistan has received more than \$10 billion in

In the last few weeks, US-led forces in Afghanistan have frequently struck targets in the Pakistan-Afghanistan border region with missiles and even used Special Operations Forces to stem cross-border attacks on coalition forces in Afghanistan. Pakistan also has in recent months allowed US military trainers to provide counter-insurgency instruction to Pakistani soldiers.

ous – that the threat of extremism that is haunting the very survival of Pakistan today is the outcome of the country's long-running use of jihadist terror as an instrument of foreign policy. Use of Islamist extremist mobilisation and terrorism for domestic political purposes as well as for projecting Pakistan's ambitions in its neighborhood has ended up costing the nation dearly.

Today as Pakistan continues its steady slide towards the abyss, the international community perhaps has one last chance. What the country needs is a thorough investment in building its socio-political institutions from bottom-up. Without such a restructuring of the Pakistani state, the inherent instability of the state will continue to haunt the world.



ON THE RAZOR'S EDGE? A TALIBAN MEMBER SHOWS HIS SKILL

Pakistan is no longer failing, it is already a failed state. The sooner this is recognised, the better, for it will enable the international community to recalibrate its existing approach toward a nation that is, once again, 'standing in the middle of the road between survival and disintegration'. Global security in more ways than one is linked to security and stability in Pakistan and it is therefore imperative for major powers to intervene and save the world's nightmare.

Meanwhile, it goes without saying that the challenges emanating from Pakistan will have far-reaching consequences for India. It's the biggest strategic failure of Indian diplomacy that even after 60 years, India has not found a way to neutralise the malevolence of a neighbour one-eighth its size. Business as usual has never been an option for India and yet our Pakistan policy could never move beyond cultural exchanges and cross-border trade. Pakistan has continued to train its guns at India and drain India's diplomatic capital and military strength and India has continued to debate whether Pakistani musicians should be allowed to enter India.

This disconnect between Pakistan's clear strategic priority and India's magnificently short-sighted approach will continue to exact its toll on India unless India makes it a priority to think outside the box on Pakistan. Today, India finds itself desperately seeking international attention for its troubles vis-a-vis Pakistan as well as Pakistan's own problems and when it doesn't get that attention or is rebuffed the government behaves like a spoiled child, throwing a tantrum and going on the defensive.

The end game that the West is seeking in Pakistan and the region is different from the one that India seeks, despite certain congruence in their objectives. India will have to think more clearly about its strategic objectives vis-a-vis Pakistan and how

best to achieve them. The barbarians are at India's gates, there is no time to lose.

Ahmed Rashid, one of the world's foremost experts on the Taliban has predicted that with the resurgent Taliban in Afghanistan and Pakistan, there could very well be an Indian Taliban in the near future.

Rashid exhorted India and Pakistan to resurrect their dialogue and cooperate in fighting terrorism and extremism together because if Pakistan fails to counter the sustained onslaught of the Taliban, New Delhi could be faced with a Taliban government as its neighbour.

"If you think infiltration into Kashmir is bad now, wait until the Taliban become your neighbour. Then you will see real infiltration not only into Kashmir, but into India proper."

Rashid, who was speaking at the Woman's National Democratic Club in Washington, DC, in a discussion and book-signing of his most recent book *Descent into Chaos: US Policy and the Failure of National Building in Pakistan, Afghanistan and Central Asia*, under the aegis of the Asia Society, said, "In 2001, we expected after the US attack (in the aftermath of 9/11) that the Taliban, Al Qaeda, would be on the ropes, if not wiped out."

"Today, we have the Taliban as a role model for an entire region. We have not only the Afghan Taliban, today, we have the Pakistani Taliban, Central Asian, and very soon you may have the Indian Taliban. You may have the Taliban stretching into the Caucasus and even into the Middle East," he told the gathering.

Rashid, who first wrote the seminal book on the Taliban, reiterated that "it's become a role model for extremism, it is backed financially by Al Qaeda, and it's extremely dangerous. It is now controlling something like a quarter of Afghanistan

and large tracts of northern Pakistan and they are coming now down into Punjab and Pakistan is faced with a very, very serious threat."

The Pakistani military, he added, "unfortunately, even today, remains in a state of denial about the threat that it faces in the country. It remains in a state of denial over the Taliban who are encroaching in Pakistan with even more power and tactics. It remains in denial about the other extremist groups who've been active in other parts of Pakistan – in the south and the center of the country. It also remains in denial of the desperate means that the military needs to be re-aligning itself on a much more modern counter-insurgency strategy that it has so far applied in its action with the Taliban."

Rashid said the situation in Pakistan "is very dire," and that currently "there is a fragmentation in the leadership. There is no demonstrated leadership, either being shown by the politicians or being shown by the army right now."

With regard to the Obama administration's new strategy for Afghanistan and Pakistan, particularly its regional approach, the Pakistani author and journalist argued, "The problem is all of the six neighbours have bilateral problems with each other and you cannot get them to agree on stabilising Afghanistan, unless you initiate a diplomatic process to get them to talk to each other about their bilateral issues."

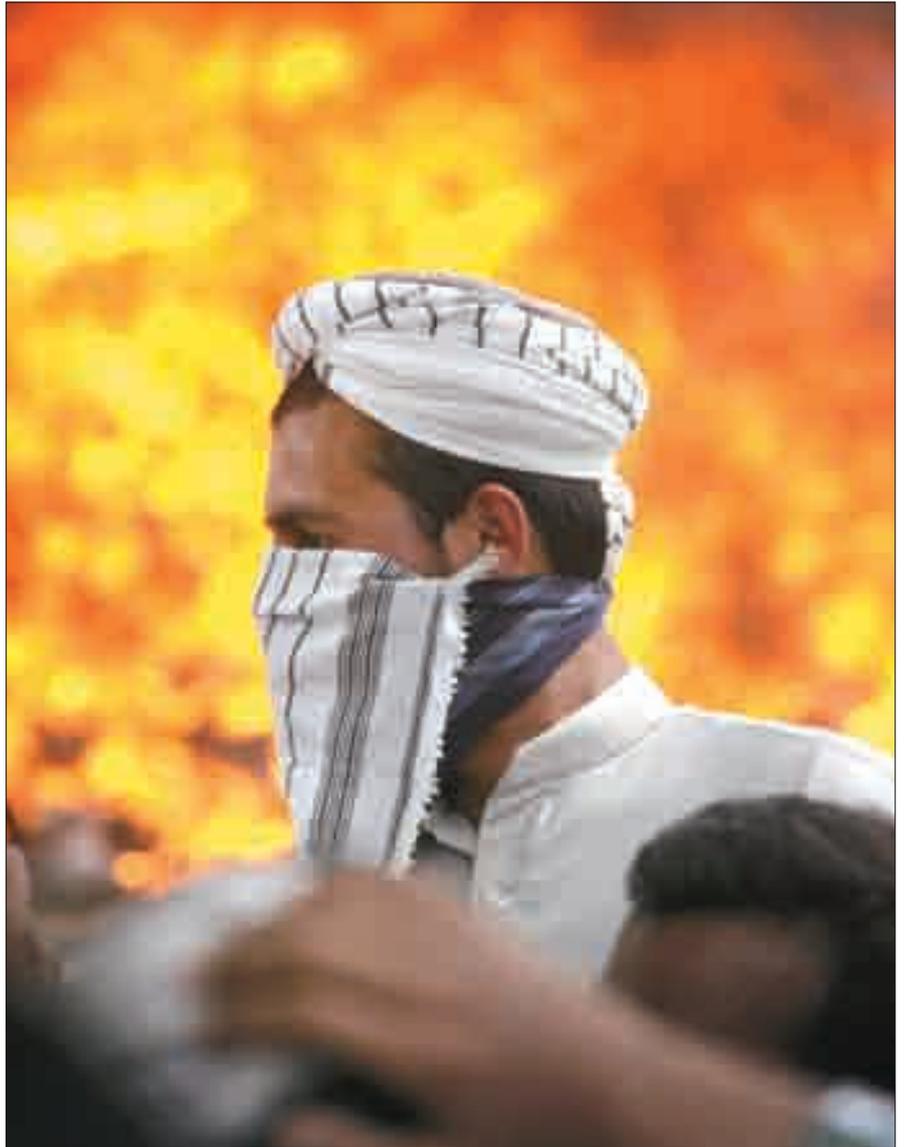
Rashid said it was a no-brainer that "the biggest problem here is India and Pakistan," both of whom "are unfortunately now involved in a deep rivalry in Afghanistan."

"I call Kabul the new Kashmir in a way," he said, and noted that "Pakistan believes that the Indian presence in Afghanistan is undermining the western border of Pakistan and that the Afghan government is too close to India. There is a litany of complaints here. And, this is all being affected by the Americans, by the US military and the Indian-Afghan alliance is part of a US plan to help destabilise Pakistan."

Rashid said, "This is the kind of conspiracy theory which is very prevalent in the military, the bureaucracy, in government circles, within the elite in Pakistan."

"I certainly don't agree with that and Afghanistan is today a sovereign State and it has a right to have relations with every country in the world and no other country can dictate that you can't have relations with so and so and so and so."

But, Rashid asserted, that "at the



same time, the Indians need to be much more flexible than they have been."

He acknowledged that Prime Minister Manmohan Singh "has been very patient so far with the kind of strings of bomb blasts that had happened in India even before Mumbai. Mumbai was perhaps the icing on the cake and perhaps with elections looming, the Congress government couldn't really take it anymore."

"Anyway, the net result has been a total breakdown in relations, but I really think, a start should be made in trying to get India and Pakistan to discuss Afghanistan and to put an end to this covert war that both sides are mounting from Afghanistan or in Afghanistan, and the bad blood that exists between both countries and are threatened by the Taliban."

Rashid warned that if India doesn't let Pakistan "off the hook here," and doesn't help Pakistan out in this regard, India would be faced with two threats in

the near future. India would be "faced with an Indian Taliban. We already have Indian Islamic extremist groups working in India, and secondly, if Pakistan slides even further, India will be sharing a border with the Taliban. You will not be sharing a border with the Pakistan state. You will be sharing a border with a Pakistan northwest frontier province that has fallen to the Taliban and even parts of Punjab fallen to the Taliban and then what are you going to do?"

"There is a real need for India to assess its national security needs and to understand that it is threatened by this," Rashid said. "It may be, for someone living in Kolkata or someone living in Madras, it may be an existential threat. But, it is very real and the kind of mayhem that was wracked in Mumbai recently is an example of what some of these groups are capable of doing."

(The author is with King's College, London & Aziz Haniffa in Washington, DC)

Bhai from Mumbai

Gangsters and underworld are not some thing alien to financial hubs world over. But seldom does such deadly gangs get chance turn themselves into 'companies' and set up franchises. But all these seemingly improbable developments were proven real in Mumbai, at the will of a police constable's son.

Yes, we are talking about the infamous 'D' Company set up by Dawood Ibrahim. If umpteen numbers of day light robberies and cold blooded murders earned Dawood the name of a don in 80's, his close connections with Islamic terrorist organizations and his involvement in the 1993 Mumbai blasts made him an international terrorist wanted by Interpol.

The activities of the 'D' company in India, especially in Mumbai, suffered a beating ever since Dawood who is believed to have funded the Islamic terrorist organization Lashkar-e-Toiba in its early stages had to flee from Mumbai. However, 'D' company surface in regular intervals, mostly for showering threats in Bollywood. Though not often, politicians also figure in the hit list of the 'D' company. The latest among the list, as per the reports, is none other than the BJP's poster boy-Varun Gandhi.

CEO profile

Dawood Ibrahim (Also known in eleven other names as he holds 11 passports) Indian authorities say Dawood Ibrahim, is now based in Pakistan and that he has developed links to both al-Qaeda and the banned militant group, Lashkar-e-Toiba. Delhi has repeatedly asked Islamabad to hand him over. However, Pakistan has always denied that Ibrahim is in the country. Infact, the Interpol, in its look out notice describes Dawood Ibrahim as a resident at White House, Near Saudi Mosque, Clifton at Karachi in Pakistan. The D-company Empire was assessed worth Rs 5,000-crore.

Born as the son of a police constable, the early days of his life is little known to the investigating agencies. The school-drop out carried out killings for the late Mumbai underworld don Karim Lala in his early years. The US, which placed Ibrahim on its list of global terrorists in 2003, describes him as a "son of a police constable who has reigned as one of the pre-eminent criminals in the Indian underworld for most of the past two decades". It says that Ibrahim's "syndicate is involved in large-scale shipment of narcotics in the UK and western Europe". The US also links Ibrahim's crime syndicate to al-Qaeda chief Osama bin Laden and says the gangster visited Afghanistan in the late 1990s.

Dawood, who is in his late 50's is 5.4 ft tall and is known for his lust for women. His association with the Bollywood is also well known. In his hay days, he used to bully the Bollywood and was considered as the chief producers many a Bollywood films.

Interpol-United Nations Security Council Special Notice fea-

tures Dawood Ibrahim among the 12 most wanted terrorists alongside Osama Bin Laden and his deputy Al Zawahiri. According to the organization, Dawood Ibrahim has 26 aliases and 11 passports issued in his name.

The last passport G866537 procured by Ibrahim on August 12, 1991 is from Pakistan and Interpol reports that the passport has been misused. Dawood Ibrahim fled the country to Dubai in 1984 and later moved to Pakistan. His links to Pakistan was revealed while interrogating those arrested for the 1993 Mumbai blasts.

On October 16, 2003, the UN Security Council designated him as a global terrorist under a special sanction that sought his assets to be frozen, imposed a travel ban and an arms embargo. Since then, he is also wanted by the United States of America for his alleged support to the Al-Qaeda and Taliban. However, Pakistan is yet to officially acknowledge the presence of Dawood in its soil.

So far, Interpol has issued against Dawood, the first a red corner notice issued after the 1993 Mumbai serial blasts. With even with the global intelligence agency looking helpless against the likes of Dawood, it will be a long wait to see the home-grown Don return home. "Successful routes established over recent years by Ibrahim's syndicate have been subsequently utilised by bin Laden... In the late 1990s, Ibrahim travelled in Afghanistan under the protection of the Taleban," the US Treasury list says.

The most popular account about the life of the gang lord in Paksiatan is an article by a Pakistani journalist Ghulam Hasnain. Published in 2001, the article often reminds the reader about The Godfather, Mario Puzo's gangland classic.

"Ibrahim lives like a king. Home is a palatial house spread over 6,000 square yds, boasting a pool, tennis courts, snooker room and a private, hi-tech gym. He wears designer clothes, drives top of the line Mercedes' and luxurious four-wheel drives, sports a half-a-million rupee Patek Phillipe wristwatch, and showers money on starlets and prostitutes. He bought Lahore model, Saba, with whom he reportedly had a passionate involvement, a house and a car", says the article

"His daily regimen is also rather kingly. He wakes in the afternoon. After a swim and shower, he has breakfast. In the late afternoon, he gives his employees an audience where he briefs them on their assignments and they give him daily reports of his myriad businesses. If in the mood, he engages in a game of cricket or snooker with friends. And as the sun sets, Dawood and his party set off for any one of his 'safe houses' in Karachi for an evening of revelry - usually comprising drinks (Black Label is his preference), mujras and gambling". It is said that piece caused Hasnain's four-day abduction, after which he returned "a broken man" and recanted the article.



...He wears designer clothes, drives top of the line Mercedes' and luxurious four-wheel drives, sports a half-a-million rupee Patek Phillipe wristwatch, and showers money on starlets and prostitutes. He bought Lahore model, Saba, with whom he reportedly had a passionate involvement, a house and a car...



DREAM MACHINE

Skoda Laura has everything to drive your passion

Choosing the right car for yourself that combines beauty with power and economy can take a very long time. Skoda Laura, acknowledged across continents for its stunning looks and advanced technology, has been created with just these needs in mind. The Laura has the looks and power to make you swoon. What's clinching is that it is also an ideal family car.

It is available in an array of magical colours we have conjured using eco-friendly paints. The sleek exterior of the car is matched by its plush interiors. Laura's beauty is backed up by smart engineering that makes it at once powerful and safe. You can experience the pleasure of driving around in it with your family safe inside

Exteriors

The carefully crafted exteriors give Laura its sculpted contours which evoke feelings of desire as well as envy. A striking chrome grille front with vertical fins, convey an impression of power and solidity. The bumper, integrated with the fog lights, have been shaped and positioned to give the car its stunning face. The B pillar tapers at the top and the window corners are rounded. These features

give the car an integrated monolithic look.

The 16 inch wide alloy wheels grip the road well and ensure perfect road handling while adding to the car's aesthetics.

Interiors

Equal attention has been paid to detailing the car's interiors. The plush upholstery inside the car is warm and inviting. We have lavished attention on the smallest details to make the Skoda Laura, your comfort zone.

The seats are covered with rich leather upholstery. The leather interiors are available in two, rich eye-catching shades-onyx and ivory-to match with Laura's exterior hues. The chrome detailing on the interiors underlines the rich leather upholstery. The only thing we dared to decide for you

One of the basic requirements for a car is "everything for safety". Feeling safe means being surrounded not only by people, but also by things that we can have confidence in and that can be relied upon. This includes cars.

The Laura is therefore equipped with many modern active and passive safety elements. The Laura is fitted as standard with airbags for the driver and front pas-

senger. The sides of the front seats also contain airbags and, if you want to maximise your feeling of safety, we also provide head airbags, which cover the side windows from the front to the rear column and protect passengers in the front and back.

What does ESP, ABS, etc. mean? Primarily they give you certainty and controllability of the car when driving on a slippery surface and in critical situations. The electronic systems ABS, MBA braking assistant, EBV and ASR anti-slip are standard, but the ESP stabilisation system is the king.

The ISOFIX system enables child seats to be fixed directly to the body and represents the highest degree of safety currently available. It is supplied as standard in the Laura for child safety on the back seats. The front passenger seat can also be fitted with it if you wish.

Pumpe Duse

Pumpe Duse or 'Pump injector' overcomes the problem of pressure lost through fuel pipes. The injector and pump are integrated into a single unit. Each cylinder has its own Pumpe Duse unit mounted in the cylinder head and operated by the camshaft, injecting fuel directly into the combustion chamber at

pressures up to 30,000 psi. These produce an efficient blending of the fuel & air mix, precise control of fuel quantities and injection timings. The path breaking patented 1.9 Pumpe Duse diesel technology engine with its direct injection system burns the fuel cleaner and more efficiently producing the maximum power and taking fuel efficiency to a new high and emissions to a new low.

Direct Shift Gearbox

Thanks to its unique design, the DSG gearbox provides you with easy gear changes without any loss of performance, ex-

cellent acceleration and favourable consumption. It can run in fully automatic and manual regimes. Be it fast and precise gear shifting of an automatic or higher fuel efficiency of the manual. This one has perfected the art of best of both the worlds.

ESP (Electronic Stability Program) with ABS plus ASR (Traction control system)

The redeveloped chassis along with the new axles and the new electro mechanical multi function steering achieves high degree of comfort and excellent handling characteristics. In the new avatar, the rear axle results in excellent directional stability of the vehicle, irrespective of the load and road conditions.

LAURA FAQ

SkodaFabia Ambiente 1.4 TDI PD & 1.2 HTP, SkodaFabia Classic 1.4 TDI PD & 1.2 HTP, SkodaFabia Active 1.4 TDI PD & 1.2 HTP.

1. When did SkodaAuto start operations in India?

Ans. Skoda entered the Indian premium car market in 2001 and setup a plant at Shendra, on the outskirts of Aurangabad, making it the company's only manufacturing facility outside Europe. This plant is spread across 300,000 square meters. This facility is also regarded as one of the best engine assembly plants in Asia. Looking at the growing demand for its products SkodaIndia also doubled its production capacity to 40,000 units per year. Further, the VW group plant at Chakan was inaugurated on 31st March '09. Full fledged production at the plant would start in May and the first rollout of the plant would be the Superhatch, Skoda Fabia. This will be followed by VW Polo and its variants.

2. What are the achievements of SkodaAuto in India?

Ans. The beginning of SkodaAuto India in 2009 has been very successful with the launch of the all new SkodaSuperb in New Delhi. Further, the Superhatch Fabia received a spate of awards which has been remarkable in terms of achievements like CNBC-TV 18 Overdrive 2009 "Car of the Year" & "Compact car of the year" and NDTV Profit Car and Bike Awards "Active Small car of the year". Skoda India's other achievement's included 'TNS Voice of the Customer Awards for SkodaOctavia (Petrol) in Premium Mid Size car segment. Previously Skoda India was awarded the J D POWER ASIA PACIFIC AWARDS FOR 2008 and 2007 for being ranked 1st in both years in the Sales Satisfaction Study. SkodaIndia also achieved the 'TCS award' in mid size premium segment against Honda Civic in 2006 along with 'Most Technologically Advanced Car' for SkodaLaura; 'Best Variant' for SkodaSuperb Turbo Diesel from CNBC-TV18 AUTOCAR AUTO AWARDS 2006; 'Executive Car of the Year' from NDTV PROFIT CAR INDIA AWARDS 2006, and 'Auto tech of the Year' from OVERDRIVE 2006, both awards for SkodaLaura. The other awards received in the past include 'NFO Voice of customer' award in 2003 and the BBC Wheels award in 2002 for the 'Best entry luxury car'.



3. What are the models offered by SkodaAuto India?

Ans. SkodaIndia, until now has introduced four product lines including the flagship SkodaSuperb, SkodaLaura, SkodaOctavia and the Superhatch SkodaFabia. These products have the following variants in the country: SkodaSuperb Elegance 1.8 TSI, SkodaSuperb Elegance 2.0 TDI PD, SkodaSuperb Elegance 3.6 V6 FSI 4X4, SkodaLaura L&K 1.9 TDI PD Manual & Automatic, SkodaLaura Elegance 1.9 TDI PD, SkodaLaura Ambiente 1.9 TDI PD, SkodaOctavia L&K 1.9 TDI, SkodaOctavia Elegance 1.9 TDI, SkodaOctavia Ambiente 1.9 TDI & 1.8 MPI Turbo, SkodaFabia Elegance 1.4 TDI & 1.2 HTP,

4. How is the dealer network spread in India? What is the future growth on this platform?

Ans. SkodaAuto India today has one of the largest authorized dealer networks spread across 61 dealerships. We have established a good presence in India and are looking to extend our reach through dealer partners who share our vision of quality and value. We plan to have 65 dealerships in India by year end.

5. What are SkodaIndia's future plans?

Ans. We plan to bring as many products as possible from the portfolio worldwide. We would be launching the new Laura in May 09. Considering the success of the Fabia, we will also launch multiple variants of the car to leverage its popularity. We'll introduce Fabia Combi (estate version) and the tall boy Roomster models to consolidate the brand in Indian market. In short, Skoda will always excite the Indian customer with its offerings.

6. At Lakme Fashion Week, last season Skoda associated its Fabia and this season it was the Superb. What is the underlining factor in this association?

Ans. We have always believed in being a path breaker in introducing new technologies and products and a trend setter in the automotive industry just like fashion. Our association with the Lakme Fashion Week is due to the fact that it appropriates our social currency and stature along with reinforcing our position in the lifestyle segment.

7. How is the Fabia faring in its hatchback segment?

Ans. Fabia has been a great success. The introduction of the Fabia has created the Superhatch segment also known as the premium hatchback segment in India. The Fabia customer gets the features and attributes of a sedan in a compact hatchback and hence it has been gaining huge popularity as a second car for families and with the young professionals in metros and smaller cities.

8. What is the positioning of the new Superb?

Ans. With Skoda Superb we intend to give our customers a 7 star experience on wheels in terms of design, safety, security, comfort, convenience, engine and transmission. It is positioned as a benchmark in the premium segment. The car comes with the latest technology and sophistication which is an invariable competency of Skoda worldwide. Moreover, the aggressive pricing gives us an added edge in being a luxury limousine worth the customer's cheque. The all new Superb with its best in class fuel efficiency is equipped with the state of the art features, creating many firsts in its category/ a new statement in its category. Features like twin door technology, seven speed DSG Tiptronic, TSI, TDI PD, V6 FSI 4x4 etc are some of the new additions to the Superb. In short, the Superb Drive experience is our USP.

'Nano unlikely to impact premium car segment'

Thomas Kuehl, Skoda Motors, in brief chat with Dr **Rahul Misra** explains strength of Skoda Auto and future road map in India...

Q Congrats to Skoda for getting LAURA selected as "Car of the Year 2009", but looking at the price tag of over 15 Lakhs INR, how do you explain it offers value for money spend?

Ans- The price for Skoda Laura ranges from Rs. 13 to Rs 17 lakh. In fact the Laura Ambiente is positioned at price point of Rs. 13 lakh. We are able to cater to a wider customer base by offering the Laura in 4 different variants.

The Skoda Laura is acknowledged across continents for its stunning looks and advanced technology and has been created with just these needs in mind. Laura's beauty is backed up by smart engineering that makes it at once powerful and safe, which further augments the driving experience. The 1.9 Pump Duse diesel technology engine with its direct injection system burns the fuel cleaner and more efficiently producing the maximum power. Once you drive the car, it makes you feel safe, which is an important aspect we keep in mind for all our cars. The Laura is packed with numerous technology, safety, convenience and design features which means that you get a lot more for the price that you pay.



NEW OFFER THOMAS KUEHL AT THE LAUNCH OF SUPERB

Q Global Auto industry is in extreme dire shape, major US car manufacturers are collapsing fast but your parent company Volkswagens have shown tremendous sustaining power in the recent down trend, how do you explain the recent time?

Ans- As a global organization, we are keenly adaptive to the changing environment. We continue to ensure that our products reflect the new customer mindset with added emphasis on quality and value. Apposite investment in technology and innovation further synergizes with our objectives for the brand. Moreover, we believe in offering the right products at the right prices to our customers globally. This business perspective has always helped us to sustain in this dynamic sector.

Q World is shifting to small and energy efficient cars, Skoda India is having strategy to swim with the tide?

Ans- We have the 'Greenline' range

"The Skoda Laura is acknowledged across continents for its stunning looks and advanced technology and has been created with just these needs in mind. Laura's beauty is backed up by smart engineering that makes it at once powerful and safe, which further augments the driving experience."

of environment friendly cars which is currently being sold in major European markets. It is a part of our strategy to introduce the Greenline range in India with the Superb, Laura & the Fabia.

The 'Greenline' range features aerodynamic enhancements for better air flow around the car, which reduce drag and hence fuel consumption. This range of environment friendly cars are not only lower carbon emissions but also more fuel efficient.

Q Nano offering is 1 lakh per car, Skoda India is worried that this amazing price quote might effect premium car segment too?

Ans- Nano is an invention for the automobile industry. It sets the benchmark for other manufacturers in the category of budget low cost vehicles for mass mobility. The effect is unlikely to spread in the premium car segment.

Vibrant
Rural India
outshines
Urban India
in recession

VIBRANT BHARAT



Recession times have thrown up vast new market for companies battered by the recent onslaught of global meltdown. No company can afford to ignore two third of the consumer population pie. However inaccessible they may be and whatever changes may be required in the company's strategy to attract them. No wonder, the growing power of the rural consumer (accounting for 64 per cent of country's total consumer base) is forcing Indian blue chips and MNCs to flock to rural markets. Not only FMCG companies but even banks, auto, telecom and retail companies are finding it difficult to keep themselves away from the lure.

Seventy per cent of India's and 12 per cent of global population lives in rural India and contributes 50 per cent of the country's GDP. Their population of 75 crore (750 million) is more than that of US, UK, France, Japan, Italy and Germany put together. In fact, as per McKinsey, despite rising urbanisation, 63 per cent of India's population will continue to live in the rural areas even in 2025.

Surging ahead in terms of growth

As per National Council of Applied Economic Research, rural market accounts for 55 per cent of LIC policies, 70 per cent of toilet soap consumption, and 50 per cent of TV, fans, bicycles, tea and wrist watch consumption. So as a target market, it is attractive not only because of the size, but also because of impressive growth potential.

Rural GDP has been witnessing strong growth in the last four years (avg of 4 per cent) not only on the back of increase in minimum support prices for the agri-products but also due to availability of alternative employment opportunities.

In 2008, the rural areas grew at a robust rate of 25 per cent as compared to 10 per cent growth in urban retail market. According to a McKinsey, rural India, would become bigger than the total consumer market in countries such as South Korea or Canada in another twenty years. It would grow almost four times from estimated size of \$577 bn in 2007. While the per capita income is lower than urban areas, the customer base is thrice that of urban areas.

Resilient to slowdown

On account of negligible tax liability and little or no burden of loan repayments, the Indian rural population has a higher propensity to save. The rural areas account for 33 per cent India's total savings. Being more conservative than their

urban counterparts, the rural populace has not burnt their fingers in the real estate or stock market bust. Further, the rural income distribution pattern is also changing and the bottom is getting narrower.

While 18 per cent of rural India has earnings in the range Rs 45,000 to Rs 215,000 per annum, 58 per cent of urban population earns in this range. However, 27 m individuals form a part of this income bracket in rural areas while in urban areas it is about 29 m; of which large base is already tapped.

As per the Associated Chambers of Commerce and Industry of India, the rural market is becoming increasingly attractive for FMCG, automobiles and organised retail businesses. Rural India accounts for

more than 40 per cent consumption in major FMCG categories such as personal care, fabric care, and hot beverages.

FMCG sector in rural areas is expected to grow by 40 per cent as against 25 per cent in urban areas in the coming quarters. The size of retail market in India is estimated at US\$ 280 bn of which the rural retail market works out to be \$112 bn. This is expected to double in next 4 to 5 years because of the huge potential. Even auto companies in recent times are witnessing shift in trend as they are gearing to explore the huge market potential lying in the rural areas.

As rural India becomes more lucrative and the government becomes more committed to its development, schemes like the rural employment guarantee, Bharat



BRISK BUSINESS: A VILLAGE MARKET

In 2008, the rural areas grew at a robust rate of 25 per cent as compared to 10 per cent growth in urban retail market. According to a McKinsey, rural India, would become bigger than the total consumer market in countries such as South Korea or Canada in another twenty years...

Nirman, focus on rural education, debt waiver plan and higher support prices will aid the rural demand. Although the penetration levels are still very low, the scope is huge. And India Inc. is not letting go of this opportunity.

The Indian growth story is now spreading itself to India's hinterlands. Rural India, home to about two-thirds of the country's 1,145 million population, is not just witnessing an increase in its income but also in consumption and production.

The recent interim Budget's focus on extending the National Rural Employment Guarantee Act (NREGA) to all states with a US\$ 5.83 billion outlay for 2009-10 would benefit the rural economy as industry and services tend to have a better employment multiplier compared to the agriculture sector. According to a National

Council of Applied Economic Research (NCAER) analysis, the combined share of industry and services in rural GDP has risen to 58.4 per cent in the current fiscal from 48.6 per cent in 1999-2000 on the back of strong growth in these sectors in the past five years.

The rural economy got a further boost with the farmer loan waiver of US\$ 13.86 billion and the ambitious Bharat Nirman Programme with an outlay of US\$ 34.84 billion for improving rural infrastructure, road connectivity and digital access to villages for marketers.

Additionally, the rural economy has not been impacted by the global economic slowdown, according to a recent study by the Rural Marketing Association of India (RMAI). Significantly, the rural markets are also offering great opportunities to marketers who are trying to find a way out of the current economic crisis.

The study found that the rural and small town economy which accounts for 60 per cent of India's income has remained insulated from the economic slowdown as employment opportunity and income streams are intact and growing steadily with consistent demand for goods and services.

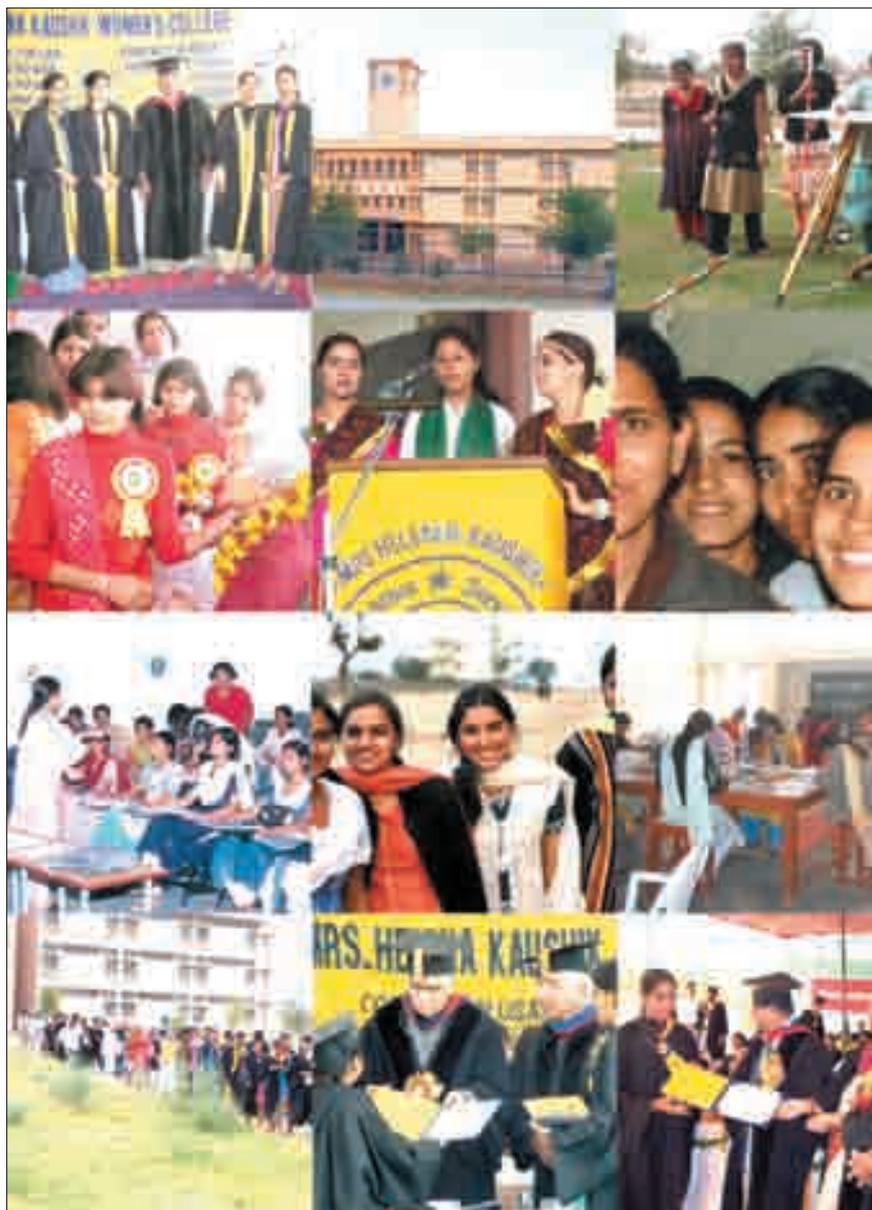
The study further reveals that rural incomes are on the rise driven largely due to continuous growth in agriculture for four consecutive years. A record harvest of 230 million tonne food grains last year coupled with a sharp increase of 40 per cent in minimum support price of wheat and paddy over a two-year period has resulted in farmer incomes rising sharply.

According to a McKinsey survey conducted in 2007, rural India would become bigger than the total consumer market in countries such as South Korea or Canada in another twenty years. And it would grow almost four times from its existing size in 2007, which was estimated at US\$ 577 billion. As per the cellphone-user statistics provided by the Cellular Operators Association of India (COAI), the B and C circles in India are outrunning major cities in terms of subscriber additions.

Therefore, after several global corporations like Microsoft, Intel and Shell, many other major multinational companies (MNCs) and domestic players are keen to foray into the rural Indian market to capitalise on its growing opportunities.

Rural consumers

According to recent studies conducted by the NCAER, rural India, home to 720



MANY FACES: VILLAGE SURGE

million consumers across 627,000 villages, offers a huge consumer base for the companies to capture.

Significantly, the RMAI in its study has also revealed that there has been no impact of the economic slowdown on the rural economy.

Higher disposable surplus among consumers in these markets is leading to smart buying, especially in categories including house construction materials, apparels and durables. Most companies are looking at the huge potential offered by the rural markets and shifting their focus from the already saturated urban markets. In fact, an AC Nielsen study for the April-September 2008 period reveals that in sectors, including skin creams and lotions, hair oils, toothpaste and candies, volume and value growth in rural markets have been significantly higher than urban markets.

The rural India success story is being replicated across a range of sectors in the rural markets.

FMCG

The rural consumers spend around 13 per cent of their income, the second highest after food (35 per cent), on fast moving consumer goods (FMCG), as per a RMAI study.

Significantly, sector analysts predict that a combination of higher advertising spends, more product launches and increased level of localised promotions and growth in rural markets, is expected to lead consumer products companies to a steady 15-18 per cent topline growth during October-December 2008.

The FMCG industry in India was worth around US\$ 16.03 billion in August

2008, and the rural market accounted for a robust 57 per cent share of the total FMCG market in India, overtaking the urban market (43 per cent).

According to a study by AC Nielsen, for the April-September 2008 period, the FMCG market especially in the skin creams and lotions, hair oils, toothpaste and candies categories witnessed a significantly higher volume and value growth than urban markets. Most FMCG companies are now working on increasing their distribution in smaller towns and focussing on marketing and operations programme for semi-urban and rural markets.

Industry analysts state that the increased consumption is also the result of a growing middle class base in these markets. The total number of rural household is expected to rise to 153 million in 2009-10 from 135 million in 2001-02, suggesting a huge market.

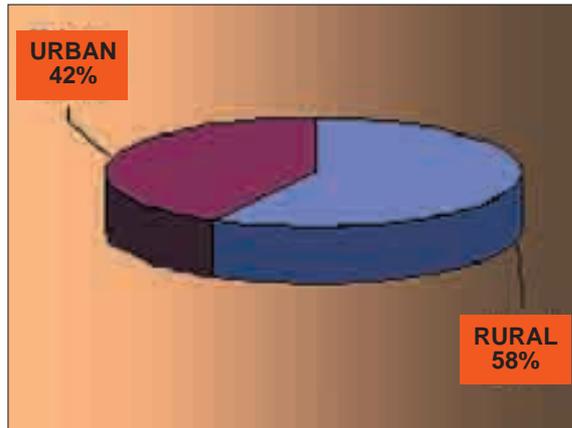
Retail

According to a report-India Retail Report 2009-by Images FR Research, "India's rural markets offer a sea of opportunity for the retail sector. The urban-retail split in consumer spending stands at 9:11, with rural India accounting for 55 per cent of private retail consumption." Rural India accounted for almost half of the Indian retail market, which was worth about US\$ 266.05 billion in September 2008. With most of the retail markets getting saturated in tier-I and tier-II cities, the next phase of growth is likely to be seen in the rural markets.

Major domestic retailers like AV Birla, ITC, Godrej, Reliance, and many others have already set up farm linkages. Hariyali Kisan Bazaars (DCM) and Aadhars (Pantaloons-Godrej JV), Choupal Sagars (ITC), Kisan Sansars (Tata), Reliance Fresh, Project Shakti (Hindustan Unilever) and Naya Yug Bazaar are established rural retail hubs.

Also, buoyed by the success of Hindustan Unilever's innovative rural distribution model (Project Shakti) led by women's self-help groups, the Anglo-Dutch consumer goods major, Unilever is exporting the project to several developing world markets.

In order to capture the growing rural consumers, Goldplus from Tata, a jewellery retail venture of Titan Industries, adopted an innovative marketing strategy by driving small town consumers all the way from towns and villages to the chain's district outlet to showcase them



MARKET SHARE: RURAL UPPERHAND



RURAL RETAIL: BOOM TIME

the store and its product offerings.

Pharmaceuticals

The Indian pharmaceuticals market is regarded as one of the fastest growing in the world. According to a report by Mckinsey-Indian Pharma 2015-the rural and tier-2 pharma market will account for almost half of the growth till 2015. Almost 45 per cent of the growth will take place in tier-2 markets. The tier-2 market will grow to 44 per cent by 2015, amounting to US\$ 8.8 billion.

This growth can be further augmented with the government allocating US\$ 2.35 billion for the National Rural Health Mission (NRHM) in the interim budget 2009. This will translate into improving rural health infrastructure on the ground and increased supply of medicines to the health centres in the rural areas. Several drug companies such as Cipla, Lupin, Ipca, Hetero and Emcure that supply into the Centre's health programmes are ex-

pected to reap benefits from this government announcement.

Telecommunication

A Gartner forecast revealed that Indian cellular services revenue will grow at a compound annual growth rate (CAGR) of 18.4 per cent to touch US\$ 25.6 billion by 2011, with most of the growth coming from rural markets. Also, a joint Confederation of Indian Industries (CII) and Ernst & Young report reveals that of the next 250 million Indian wireless users, approximately 100 million (40 per cent) are likely to be from rural areas, and by 2012, rural users will account for over 60 per cent of the total telecom subscriber base in India. Mobile phones in rural India also grew by close to 13.72 per cent to reach 70.83 million in April-June 2008. CII also estimates the number of subscriber addition in rural areas to exceed the additions in metros by 2012 as about 120 million new users are expected to adopt wireless telephony in rural areas as compared to about 62 million in the metros.

According to the Indian Communications and IT Minister, Mr A Raja, India will have 200 million rural telecom connections by 2012.

The Telecom Regulatory Authority of India (TRAI) has recently released draft recommendations on rural telephony for overcoming various constraints coming in the way of increasing telecom penetration in rural India. As on December 2008, the rural teledensity was 12.62 per hundred of population.

Telecom service provider Tata Teleservices Limited, which expects around 60-70 per cent of additions in subscriber base to come from rural areas, has announced that the company will be investing additional US\$ 6.77 million in Gujarat to set up 100 cell sites by August 2009.

Vihaan Network Ltd, a group company of Shyam Group, has launched the world's first zero opex GSM systems powered by solar energy rather than conventional sources, which would reduce the cost of setting up telecom infrastructure by as much as 50 per cent. Experts believe this reduction will become increasingly vital as rural telephony increases.

Bharat Sanchar Nigam Limited (BSNL) is likely to connect 148,000 villages with high-speed internet connectivity by March 2009. BSNL also plans a US\$ 125.38 million spend on its rural telecom infrastructure in West Bengal, over the next one year.

Airtel has tied up with IFFCO to reach farmers directly. Farmers will receive free voice messages on farming techniques, weather forecasts, dairy farming, rural health initiatives, etc. Airtel's new initiative will offer mobile handsets bundled with Airtel mobile connection ranging from US\$ 30.71 to US\$ 36.84.

Reliance Communication has also targeted the rural segment in a big way with its low tariff initiative like the Grameen Programme for rural subscribers.

Automobiles

Presently, India is the second largest two-wheeler market in the world, the fourth largest commercial vehicle market, the 11th largest passenger car market in the world, and is expected to be the seventh largest automobile market by 2016. However, the automobile mar-

ket remains untapped in rural India which has a strong purchasing power. Sensing a huge opportunity many automobile companies are trying to woo the rural consumer.

Passenger car and two-wheeler companies are driving on rural roads to push sales. While growth in urban markets has been flat or negative, the rural markets are booming, insulated from economic downturn. Rural markets' share in Maruti's overall sales during April-January 2009 has gone up to 8.5 per cent from 3.5 per cent in the same period last year.

Mahindra & Mahindra is also bullish on the rural and semi-urban markets, with its utility vehicle, Scorpio clocking 60-65 per cent sales from the rural markets as against 20 per cent earlier. TVS Motor also echoed the sentiment, which

registers around 50 per cent of its sales from the rural and semi-urban markets.

The importance of rural India remains the same for Hero Honda, the biggest bike maker. Recognising its potential, the company has set up a dedicated 'rural vertical' under the theme 'Har Gaaon...Har Aangan' to penetrate untapped rural and upcountry markets. Similarly, Hyundai Motors India has introduced a new marketing initiative-'Ghar Ghar Ki Pehchaan'-to tap the India rural car market. Maruti Suzuki has also launched a pan-India campaign-'Mera Sapna Meri Maruti'-to reach out to consumers in rural areas.

Auto companies are also being helped in this rural push by their growing partnerships with public sector banks, all of which enjoy a good presence in the rural belt and have a ready list of potential customers.



VILLAGE FLAVOUR: AD CAMPAIGNS NOW TARGET RURAL AUDIENCE

Consumer durables

The rural market is growing faster than the urban markets, although the penetration level in rural area is much lower. A survey carried out by RMAI has revealed that 59 per cent of durables sales come from rural markets. The study further stated that during April-October 2008, the television segment in the rural and small towns witnessed a growth of 29 per cent, microwave ovens 26 per cent, air conditioners 17 per cent, washing machines 15 per cent and refrigerators 12 per cent. This growth is on the back of entry-level products and largely driven by rural and semi-urban markets.

Besides the strong growth of consumer goods in rural areas, the mobile revolution is also sweeping the hinterland of the country, which is completely changing the way one connects with rural consumers. Mobile connectivity is helping marketers transcend the traditional forms of communication with them.

Further, many leading consumer durable companies are now increasing their presence in rural India. Recently, LG has set up 45 area offices and 59 rural and remote-area offices. Samsung has also rolled out its 'Dream Home' road show which was to visit 48 small towns in 100 days in an effort to increase brand awareness of its products.

Road ahead

The development of rural infrastructure is an important priority for the government and out of the total projected investment of US\$ 283.83 billion to be incurred by the centre and the states in the Eleventh Plan; US\$ 80.82 billion would be spent entirely towards improvement of rural infrastructure.

As per RMAI, the rural per capita consumption of FMCGs would equal to current urban levels by 2017. Industry analysts also expect the FMCG sector in rural areas to grow 40 per cent against 25 per cent in urban. The telecom industry is also expected to grow from 100 million connections to 300 million by 2012. Further, the semi-urban and rural life insurance market is expected to rise from US\$ 5 billion to US\$ 20 billion by 2012.

According to international consultancy firm Celent, rural markets in India will grow to a potential of US\$ 1.9 billion by 2015 from the current US\$ 487 million. Rural markets are growing at double the pace of urban markets and for many product categories, rural markets account for well over 60 per cent of the national demand.

— Anuj Sharma from Mumbai
and Prakhar Misra from Delhi

How to cope with job loss

Job loss is considered an extremely stressful, unfortunate occurrence, especially considering that we Indians are not yet used to the hire-and-fire policy that many multinational companies adopt. With increasing capitalism, job losses are now a reality and their impact goes well beyond shaking a family's financial security. Acknowledging and taking control of the situation is the first step to preserve your financial health while you focus on your future.

A job loss has its impact on the personal, emotional and financial side. We are often in a dilemma whether to keep our families involved; often, individuals try to fight the situation themselves and in the bargain put the family through an ordeal of coping with the anger, frustration and mood swings. It is pertinent to let your parents, spouse and children know about your impending job loss and the impact this will have on the family's finances. Don't let money issues be the cause of disagreements -- involve your spouse and children in financial discussions and encourage everyone to work together.

Evaluate all alternative arrangements

One can evaluate part time options as a stop gap arrangements and even consulting or entrepreneurial options. If possible attend the training and counselling. Try to get the settlement fast as it can provide you the much needed liquidity. Also, request for a letter of recommendation which you can use whilst applying for a new job.

Re-work your household budget and look for avenues where you can cut costs. Draw out your expense pattern for the next six months and adjudge where you will source your cash flow from. Try to use all the payouts from your employer's end slowly, park them in liquid funds instead of keeping them in savings bank accounts -- they are categorically better yielding. Use up your most liquid investments after cleaning out your savings bank balance.

At some point, you may need to evaluate your credit options; furthermore, you will also be required to honour your existing liabilities. Go easy on your credit card usage, don't go overboard on your spending pattern. You may consider consolidating, re-financing your existing liabilities -- professionals can offer you valuable advice regarding a variety of potential solutions such as mortgage refinancing, loan consolidation, negotiating with creditors, credit counselling and consumer proposals. Look for opportunities to transfer loans at a lower interest rate so as to ease the monthly burden.

Be ready for the next time

Changing jobs in this market is not really the easiest thing to do. But if growth and job security are on top of your agenda, lay a ground work for a shift in that area by taking up small courses and doing things that would show your interest in that area. Trust me! It would look really great on your CV. Tip: Health care and professional services like lawyers, CFPs, CAs are going to be the next wave.

An IAS would also be a very good option at this juncture. Your current boss might have to call you 'Sir' if you manage to crack the IAS exam. Already feeling good?

Put major financial decisions on hold

If you were planning to buy a new car, a house or even an expensive gadget, put them on hold. Any lumpsum payout that you may receive should categorically not be used for splurging or paying off your mortgage -- you will have to live off this amount for an indefinite time, until you find another job.

Look for other means of earning money

Flexible options in sectors like education can be considered. One can evaluate guest lectures or even try for small project in the SME (small and medium enterprises) sector. Find part-time jobs to cater to your immediate income requirement. Some of your hobbies could help you earn much-needed money, you can look for ways of marketing them -- organise a garage sale, sell your home-made creations from a stall at your local market, babysit, take tuitions, deliver leaflets etc.

Plan for health hazards

Although this may not be the best time to think of the risks that could befall you, you will definitely not be in a position to bear any heavy medical expenses. If you do not have a health/life insurance policy, it's time you availed of one. Opt for a family floater which will cover the whole family (if your company cover does not support you after the retrenchment). Although this may call for cash outflow towards the premium of medical insurance, you will only thank your stars if a health hazard befalls you. Also, avail a term cover for the maximum number of years and go for the cheapest available premium -- you don't want your family members to fend their daily expenses and liabilities in case of any eventuality.



R u on FB?

Stuff happens on the Internet at a fast and furious pace these days, and sometimes it's hard to keep up. If you haven't yet had a chance to catch up with the Facebook phenomenon, this Facebook primer is for you...

What is Facebook?

Facebook is a popular Web site that for many people today defines online social networking. The lure of Facebook and other social networking sites is that they provide a way for people to easily stay in touch with each other and keep up with changes in their lives.

Facebook reports it currently has more than 175 million active users worldwide. And it's not just for teenagers and young adults - many use Facebook to market their business or organization. The fastest-growing Facebook demographic is now people 30 years and older.

Signing Up

The first time you visit www.facebook.com you are prompted to sign up and create a new account. It's free - no credit card is required. On the sign-up page, you'll also see that Facebook offers a separate option for creating a page for a business, band or celebrity.

After you create an account, you will receive a confirmation e-mail that includes a link to the registration wizard, which guides you through the entire Facebook registration process. During the registration process, Facebook encourages you to join one or more networks to discover more about the people around you. Facebook networks are based on a workplace, region, high school or college.

Connecting With Friends

Creating an account is the first step, but the real fun comes from connecting with other Facebook users you know. Adding other users as Facebook friends allows you to share your lives online. In Facebook, this takes the form of posting messages, personal photos and videos, interesting Web site links and "status updates" - quick blurbs describing what you are currently doing, thinking or feeling. Facebook also lets you send e-mails to friends and engage in real-time chat (instant messaging).

The Facebook Friend Finder offers three ways to find other Facebook users

to establish friendships with:

You can have Facebook search your e-mail contacts. If Facebook can match any of your contact e-mail addresses to existing Facebook users, it sends friendship invitations to those users. This feature works only with widely used e-mail domains, however.

You can enter a name in the search box and have Facebook display all Facebook users with that name. You can filter your search by former high school classmates, former and current college classmates, and former and current co-workers.

You can have Facebook search for other Facebook users from among your instant message contacts by importing your AOL instant messaging (AIM) and Windows Live contacts.

You can also have Facebook help you make new friends by suggesting people who are friends of your current Facebook friends. When you invite people on Facebook to be your friend, they must confirm their willingness to establish the Facebook friendship. After the friendship is established, you can see each other's Profile page.

PEPSI



Your Facebook Pages

Facebook features and options are spread across your Home, Profile, Friends and Inbox pages. Here is a brief description of each.

Home: This page has the latest updates from your friends, including status updates, photos and links that are posted by people in your network. Facebook provides ways to filter the information you see on this page.

Profile: Here you can see and edit your personal information on your Facebook account and view your Wall. The Wall is a public writing space where you and your friends can post messages that anybody visiting your Profile page can see.

Friends: Updates from people in your friend network appear here. Again, you can filter the information that is shown.

Inbox: Your Inbox page is where you receive and send private messages in Facebook.

Adding Photos and Videos

Adding photos and videos to your Facebook account is a great way to add personality to your profile. It also allows you to share your pictures with all of your Facebook friends. Uploading photos and videos is easy. Here are some ways to do it:

From your computer: The bar at the bottom of each Facebook page includes Photos and Video buttons. You can click these to take you to pages where you can upload photos or videos on your computer's hard drive.

Plug-ins: You can upload photos to Facebook using third-party plug-ins downloaded from the Internet. For example, if you use a Macintosh computer with iPhoto installed, you can download the Facebook Exporter for iPhoto to send pictures directly from iPhoto to your Facebook profile. The same type of plug-in is available for Windows Live Photo Gallery.

Photo-sharing sites: If you are accustomed to using photo-sharing services like Flickr and Picasa, you can sometimes link your uploaded photos from these sites to your Facebook profile. All that this requires is that you download the Facebook application associated with your photo-sharing site. This allows Facebook to search and display the images on your Facebook profile.

You should know that a controversy surfaced earlier this year regarding a "terms of use" change that apparently maintained that Facebook owned the rights to any photos, videos or other content you uploaded - even if you deleted your Facebook account. Facebook has since denied that was the intent of the change and says that users' content will not be shared if they leave Facebook.

Facebook encourages developers to build applications that run on the Facebook platform. As a result, there are many Facebook add-ons that allow users to interact with each other

facebook

Email

Password

in fun and interesting ways.

One of the most popular applications is SuperPoke, a spinoff of Facebook's Poke feature. SuperPoke of-

fers a fun way to get a friend's attention by, for example, sending a couple of high-fiving sheep characters their way. When you SuperPoke someone, an icon shows up on your friend's Wall indicating he has been hugged, smiled at or whatever poke you choose.

Other, more practical Facebook applications include:

Causes: This helps you start or join the causes you care about.

We're Related: You can build your family tree by finding relatives on Facebook.

Birthday Calendar: You'll get reminded about birthdays that you may otherwise forget.

To see all the applications available, click the Applications button on the bar at the bottom of a page and then click Find More.

Is Your Information Secure?

Putting so much personal information online evokes privacy concerns. However, you can filter what information is public and what information only friends can see. To do so, you se-

lect the Privacy Settings option from the Settings dropdown menu at the top of each page. From there, you can manage privacy settings that control who can see your profile information, who can search for you, and more.

Facebook on Your Phone

If staying connected to your Facebook friends is important, even when you are away from your computer, consider a smartphone. Most smartphones are equipped to run the Facebook Mobile Application. With Facebook Mobile, you can send messages, upload photos and enjoy the functionality of Facebook while away from your computer.

Facebook Trends

If Facebook users find something interesting, they often share it with their friends. One of the most notable recent trends is the 25 Things About Me craze. It's a Facebook survey distributed virally among more than 5 million Facebook users, offering the opportunity to write 25 random statements about themselves and invite others to do the same. Popular chain letters like 25 Things About Me start in the form of Notes, a Facebook application that allows you to share information with friends through written entries. You can then tag friends whom you want to see the note, encouraging them to comment and create their own note.

So that's Facebook in a nutshell. The best way to get to know the social network, of course, is to set up an account and begin playing with the features. There are literally millions of Facebook users out there waiting to be your friend!

Is Facebook the new Wal-Mart?

MySpace and other social-networking sites, beware: Facebook could squeeze you like Wal-Mart has squeezed mom-and-pop shops across America. Even Internet giants such as Google could lose ground.

Given the way social networking has exploded on the Web, it was inevitable that one player would soon emerge as the Wal-Mart of the space. By many measures, that's now Facebook.

It's a giant, like Wal-Mart Stores (WMT, news, msgs). And as a one-stop shop that lets users easily build networks of friends to share news and photos, join groups and search for school and work buddies, it has the potential to bury MySpace, Classmates.com and other competitors the way Wal-Mart has busted local retailers.

In fact, even giants Google (GOOG, news, msgs), Yahoo (YHOO, news, msgs) and Microsoft's (MSFT, news, msgs) MSN might be getting nervous, because tools such as instant messaging and e-mail are built right in. (Microsoft publishes MSN Money and owns a small piece of Facebook.)

Cool goes mainstream. Yes, I can hear the howls of protest from Facebook's early adopters. How can the once-hip enclave of elite Harvard students now be anything like Wal-Mart?

Well, first of all, being like Wal-Mart isn't necessarily uncool. A lot of shoppers like the discount chain despite its detractors. Plus, money is cool, and being the "big box" of social networking means Facebook is best positioned to profit from the Web's hottest trend.

Facebook and its huge growth: What does it actually mean?

T rue, Wal-Mart has a "Main Street vibe" and Facebook represents "urbanism," in the words of Kevin Driscoll, a Massachusetts Institute of Technology expert in comparative media studies who tracks social-networking sites.

But let's face it: Facebook has sacrificed cool to go decidedly mainstream. Consider:

Its traffic. In December, 108 million people, or 30% of the world's Internet population, visited Facebook, compared with 81 million who visited MySpace, according to Nielsen Media Research.

Its users. Facebook now reports more than 175 million active users, compared with 130 million for MySpace, its closest direct competitor. "Facebook is eating MySpace's lunch," says Bill Douglass, a social-media strategist with Brainerd Communicators.

Its value. Two years ago, based on the sale of 1.6% of its business to Microsoft, Facebook might have been worth \$15 billion. That's up there with household names like Nissan Motor (NSANY, news, msgs), Halliburton (HAL, news, msgs) and Kellogg (K, news, msgs) today.

Facebook's valuation was hotly debated and would likely be lower in today's bear market. But we won't know how much Facebook is worth unless it goes public or is sold to a media giant. Some now predict an initial public offering in 2010, but earlier rumors had predicted an IPO in 2009, 2008 and 2007, so don't hold your breath.

For now, only founder Mark Zuckerberg knows what he plans to do with all of Facebook's power.

Web's hottest trend

The idea of linking people with common interests into online communities is as old as the Internet. But lately, social networking has exploded. Ratings company Nielsen recently reported that time spent on social networks and blogging sites had grown by 63% last December compared with a year before. Three of four adults in the U.S. now participate.

Sites range from small, special-interest sites such as CafeMom to giants like MySpace and Facebook. Facebook began its path to the top when it decided to lift "college only" restrictions in 2006.

The cool fell away as more "old people" showed up, says Andrew Foote of Cohn & Wolfe, a marketing firm. But "Facebook had to lose its exclusivity to become a 'big box retailer.'"

In fact, older people are the ones flocking to Facebook right now. The fastest-growing age group is the over-55 crowd; membership in this group grew 27% during February alone. They now represent 9% of users overall, according to Hitwise, a Web site tracking firm. The next-fastest-growing age group is 45 to 54; its numbers rose 21% in February. The 45-to-54 age group now

totals 17% of all users. (In contrast, the number of younger users is declining.)

"Adults are driven to the site in part to build their 'social capital,'" says Matthew Fraser, a social-networking expert. As they socialize, they're looking to develop ties to influential people and swap useful information, he says. It's just like joining groups in real life, but they can connect with people around the world.

In a sense, Facebook users benefit from the same sort of globalization that lets Wal-Mart shoppers find cheaper goods made overseas.

"You can go beyond normal constraints of time and space and connect with people who are far away," says Fraser, a co-author of the book "Throwing Sheep in the Boardroom: How Online Social Networking Will Transform Your Life, Work and World."

The 1-stop shop, Wal-Mart sells just about everything, from shaving cream to flat-screen TVs. Facebook is doing something similar.

The site offers a range of groups where people can discuss special interests such as sports, pets or cooking. Users can keep up with bands, companies, products and celebrities by becoming their "fans" on Facebook. Barack Obama famously used the site to keep in touch with voters during the presidential campaign.

Facebook steals share from other social-networking sites by mimicking features. One allows you to type in your school name and graduation date and see fellow classmates, a direct challenge to Classmates.com and similar sites. "Facebook is going to kill all the classmate sites in a year or two," predicts David Rogers, the executive director of the Center on Global Brand Leadership at Columbia Business School.

Similarly, why use Evite.com to announce a party when you can contact your friends via Facebook?

Facebook is grabbing Internet share in other ways, too. A lot of people now set it as their Internet home page and use Facebook more than e-mail. Gaetan Giannini, an assistant professor at Cedar Crest College in Allentown, Pa., has spotted this trend. "Today I can't reach students by e-mail because they don't read their e-mail," he says. "But if I contact them on Facebook they respond immediately."

At the extreme, a New Zealand court recently approved the use of Facebook to serve papers in a legal proceeding. Talk about one-stop shopping.

The low-cost provider, Just as Wal-Mart offers low prices, Facebook offers some of the best advertising rates around – as little as nothing.

Facebook's ad rates run at least 20% less than those at comparable sites, says Jared Roy, an online-marketing expert at Risdall Marketing Group in New Brighton, Minn.

"It's phenomenally affordable," agrees Aliza Sherman, the president of Conversify, a Denver marketing firm. Part of the appeal is that Facebook knows so much about its users. Because of detailed user profiles, it's easy to target ads based on ZIP code, interests and age.

Marketers can also "advertise" for

Facebook leverage its Wal-Mart status to make money?

Since the company is private, only insiders really know the bottom line.

Some fans fear it will lose users by barraging them with ads. "I think that's exactly what's going to happen," says Allen Weiss, a marketing professor at the University of Southern California's Marshall School of Business. "Once it gets cluttered with ads, people will look for other places to go."

In the end, however, Facebook knows so much about its users and has gotten so big – so much like Wal-Mart – that it's likely to find some way to make a decent profit. "When you gather a large enough audience, the means will come in terms



OMNIPRESENT: FACEBOOK IS HERE, THERE...

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free by setting up fan pages. Roy set up a page for a gourmet peanut butter called P.B. Loco. Risdall Marketing then reached out to people at Facebook who like peanut butter.

Of course, one reason many users prefer Facebook to competitors may be its minimal level of advertising. So a big question hangs in the air: How well can

of generating significant revenue from that," says Darren Chervitz of the Jacob Internet Fund (JAMFX).

Need the giants worry?

Facebook is growing so fast that it might even be a threat to the Internet giants someday, one analyst says.

By 2012, Facebook could surpass Google for total worldwide unique visitors, predicts RBC Capital Markets analyst Ross Sandler.

One reason is that so many people now use Facebook as their starting point on the Internet – instead of a search engine or a portal. Whether Facebook will actually hurt Google's profit margins, or produce Google-size profits, remains to be seen.

Sandler, for one, isn't declaring victory for Facebook just yet. "The space is still too fragmented, the 'cool kids' are fickle, and (they are) quick to move to the next social net," he wrote in a recent research note.



FINDING PEACE: Art of Living meditation centre

Let's create a better world

The corrupt amass a lot of money, but cannot spend all of it. Then one day they die. Children might inherit the wealth maybe they fight over it. Seeing life in the context of the universe and unfathomable time can broaden your vision, your mind and enrich your heart.

Corruption can be countered by five Cs. The first is a sense of connectedness. Lack of a sense of belonging breeds corruption in society. That is why corruption is lowest at the village level. But in urban areas, it's high because there is little or no sense of community.

The second C is courage. Lack of self-esteem or confidence in one's own ability is one of the causes of corruption. Fear or insecurity makes one corrupt. When you try to find security only through money, it doesn't work. Even after acquiring more money, the insecurity doesn't disappear. In fact, you become more fearful because the money might not have been earned in the right manner. So you need to have courage and confidence in

See life in the context of the huge dimension of time. Billions of years have passed since creation. And everything in this creation is recycled. The air we breathe is old, every cell in our body, every atom is old, the oxygen and hydrogen is old!

your ability and in the laws of nature.

The third C is an understanding of cosmology: looking at one's own life in the context of extended space and time. What is the human lifespan, just 80 or 100 years? See life in the context of the huge dimension of time. Billions of years have passed since creation. And everything in this creation is recycled. The air we breathe is old, every cell in our body, every atom is old, the oxygen and hydrogen is old!

The fourth C is care and compassion, important since they bring dedication. Its lack causes corruption. The Kumbha Mela was attended by 30 million people nearly three million people each day without violent incidents, theft or robbery!

The fifth one is commitment. When a person has a goal, a commitment to a higher cause in life, it brings a shift from taking to giving. If you only think 'What can I gain?' rather than 'What can I contribute?', corruption cannot be rooted out. We need to shift our attitude to commit ourselves to give.

All this is not possible without individual spiritual uplift. A sense of belonging with the whole world. Today, we have globalised everything other than wisdom. And that is one of the causes of terrorism and unrest in the world today. We accept food from every part of the world, we accept music from every part of the world, but when it comes to wisdom, people seem to shy away.

If every child in the world learns a little about all cultures, about each other's values, the whole scenario will be different. Then one will not think, 'Only I will go to heaven. Everyone else will go to hell'. Lack of knowledge of this truth has caused so many problems.

Even if one part of the world remains ignorant of these shared values, the world will not be a safe place. It is not something we can do overnight, but it can be done through education and creating that sense of community, through inspiration and example.

Religion is like the banana skin and spirituality is the banana. Spirituality, the values, are the same in every religion. The differences are superficial. It is good to have differences. Nurture the differences but also enliven spiritual values. Then together we can make the world joyous and safe.

Creating the Climate for Environment Sustainability

As the lurking dangers of global climate change become alarming, the Art of Living has taken up several holistic and multi-pronged initiatives to ensure environment sustainability. The goal of these initiatives is to take actions to protect the environment and encourage practices and lifestyles that nurture it. Combining awareness with effective actions, it has

initiated several mass movements aimed at ensuring environment sustainability, which is one of the UN Millennium Development Goals.

Mass Awareness Drives

Realising that one of the biggest environmental hazard today is the millions of people who live without the knowledge of climate and their surrounding environs, the Art of Living is engaged in educating them about the ecosystem and the way it

young people from 20 US cities planted trees, cleaned up beaches and raised awareness about global environmental issues, along with their counterparts from six countries.

Such mass awareness drives are conducted throughout the world all year around. Many of these drives have culminated in long-term adoption of public places by taking the responsibility of their upkeep. For example, Art of Living volunteers nurture Lake Herdsman Regional



CONNECTING WITH ONESELF: An Art of Living session at the meditation centre

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Park near Perth, Australia by weeding, planting, revegetating and cleaning up the environment. This has significantly helped in maintaining the eco-friendly character of the natural reserve, which is home to many rare species like the Motorbike Frog, Fairy Wren and Supreme birds.

In another innovative initiative, the Art of Living

is changing. There is a strong accent on awakening environment consciousness in all its programmes, especially for the youth and children. It also conducts mass awareness drives and cleanup campaigns in public places such as streets, parks and schools.

In 2008, the Art of Living, in partnership with Youth Serve America and United Nations Millennium Campaign, carried out a global environment project to mark the Global Youth Service Day. Hundreds of

worked with Dubai Municipality to launch 'Green Store Awareness' campaign to cut down plastic bag usage by malls and promote eco-friendly alternatives.

In October 2007, it joined hands with other NGOs such as Trio-Chem for a project to develop Rishikesh in Northern India as a model environment-friendly town, which included cleaning up the Ganges River. The Art of Living is working simultaneously to prevent further pollution of this river and clean up pollutants.

Misson Green Earth

As planting tree is considered one of the most effective ways of checking global warming, the Art of Living has been not only aggressively planting trees, but also encouraging the public to join in. This year, it launched a massive initiative christened 'Mission Green Earth' to encourage people to plant trees. The initiative, taken up in association with the United Nations Millennium Campaign (UNMC) and United Nations Environment Programme (UNEP), envisages plantation of at least 100 million saplings between July 16, 2008 and July 2009 in different parts of the world. Already millions of trees have been planted all over the world with the involvement of everybody from school kids, to visually-impaired students to celebrities, ministers and politicians.

The trees are being planted in villages, wastelands, farms, along the river banks and coastal sides, hills, roadsides, railway track sides, private houses, public places, thermal stations, coal mines, military areas, educational institutions and office premises.

More than the number of trees, it is the number of people who have been encouraged to take action towards environmental sustainability that makes this project one of the biggest exercises against global warming. Between October 17 and October 19, 2008, 100 million people, who would

have already taken the action of planting at least one tree, will stand up and take a public pledge in support of environmental sustainability.

This simple act of planting a tree is going to make a big difference to the global environment. Trees absorb and store the key greenhouse gas emitted by our cars and power plants, carbon dioxide (CO₂), before it has a chance to reach the upper atmosphere where it can help trap heat around the Earth's surface. Hence, it's a sure-fire antidote to global warming. Trees also filter pollution from the air, recycle water and prevent soil loss.

Magic of a Tree

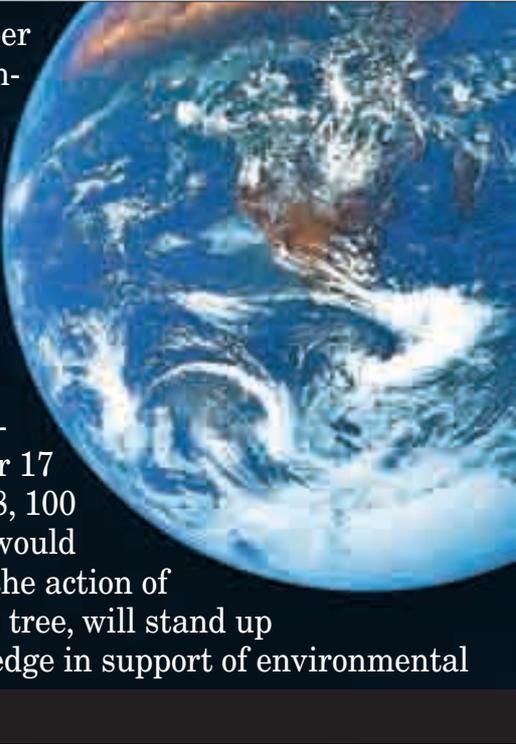
The Art of Living has been promoting tree plantation for the last many years through its vast volunteer network. Tree plantation forms an integral part of its social intervention programme, 5H. Under this programme, millions of trees have been planted in thousands of villages in India. In 2005, the Art of Living distributed 100,000 plants in test tubes in Dubai, Abu Dhabi and Sharjah during the World Environmental Week.

Taking a holistic view, the Art of Living's plantation campaign puts special focus on identifying the right tree for the right location. Accordingly, it has been promoting the Laxmi Taru (simarouba glauca) tree in different parts of the world. This eco-

friendly tree with a well-developed root system and with an ever-green dense canopy efficiently checks soil erosion, supports soil microbial life, and improves groundwater position. It also has the property to check overheating of the soil surface. The Art of Living has popularised this magic tree on a global scale, with plantations in countries such as the UAE, Oman and other West Asian countries. Across India, the tree has been planted in nearly 1,000 hectares of land.

Reforestation in Haiti

The Art of Living is running a reforestation project in Haiti. The project was launched in 2007 to rehabilitate the environmental crisis in the country, where nearly 98 per cent of its forests have been cut down. The goal of this project is to plant and nurture 1.5 million trees.



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Over 30,000 acres of land have been secured for the purpose. This project, being implemented in collaboration with International Association for Human Values and Friends of Petite Anse, has yielded a very significant outcome in making the people of Haiti realise the dangers of economical imbalance they have created. Along with the 98 per cent deforestation, 70 per cent of the land has become uncultivable, making Haiti's environment one of the most devastated in the world.

To ensure a sustainable reforestation

project, the Art of Living is training local youth in leadership skills and making them partners in the project. This has helped in establishing permanent reforestation projects in partnership with local farmers and grassroots organisations.

Chemical-Free Farming

Another initiative of the Art of Living that is making a profound contribution to the cause of environment sustainability is its campaign to promote and popularise chemical-free agriculture. It has launched awareness programmes to encourage people to return to traditional methods of farming and eliminate the use of harmful chemical fertilisers and pesticides.

Chemical-free farming is seen as the only way to check degradation of soil quality. Excessive use of fertilisers have pensioned the soil, not only reducing yield but also making produce grown on them poisonous for human consumption. Also chemical-free farming is complementary to environment sustainability as it reduces the demand on natural resources such as water. Several studies have also shown that natural farming (without fertilisers and pesticides) not only leads to enhanced yield, but also supports healthy lifestyles. To spread this practice, the Art of Living has trained thousands of farmers in India and abroad. It also runs an internship programme at its European centre in Germany to educate youth about natural farming.

Harvesting Water for the Rainy Day

Water shortage is considered the most dangerous outcome of environment degradation. The Art of Living has responded to this crisis by training thousands of villagers and youth to take up water-harvesting projects in their communities. Apart from conserving water for use during the dry period, the initiative also reduces the possibility of flash floods. In the absence of any harvesting mechanism, excess rainwater during monsoon flows away and hence the farmers are forced to turn to groundwater sources for irrigation and other purposes during the dry days. This amplifies the use of groundwater supplies and lowers the water table drastically.

Several villages in India where the Art of Living works have indigenous mechanism for rainwater harvesting, thus creating a grassroots model for environment sustainability. Using this mechanism, the Art of Living turned Kapsi, a drought-prone village in Maharashtra, India, water surplus. Similarly, it is also engaged in restoring indigenous water supply mechanisms in rural India by harnessing village ponds, etc. **Healthy Body, Healthy Environment**

The rural practice of cooking food on wood-fired stoves (chulas) is not only a health hazard, but also a great source of air pollution. To address this, the Art of Living has pioneered the concept of smokeless chulas. It has designed an improved chula and is engaged in training people in villages to

popularise this concept. It not only consumes lesser woods, but can also be fired using other materials such as sawdust. Through the 5H Programme, the Art of Living is also popularising biogas plants (cow dung) as a source of biofuel. Biogas, thus produced, is used as a low-cost fuel for any heating purposes such as cooking.

Several villages in India where the Art of Living works have indigenous mechanism for rainwater harvesting, thus creating a grassroots model for environment sustainability

These simple but grassroots initiatives are also reducing deforestation as wood for cooking is the main reason for deforestation in tribal and rural areas.

Healthy Mind, Healthy Environment

The Art of Living's commitment to environment is so deep that it doesn't stop with the physical environment. Giving the issue of pollution a wider dimension, the Art of Living is addressing emotional pollution through stress. Emotional pollution stimulates negative emotions in the subtle mind and disturbs the har-

monious existence between people and environment. If one person is angry and agitated, the anger and agitation rubs off onto all those who he comes in contact with. Through its various programmes, the Art of Living is working to reduce stress and greed, which is the greatest pollutant. Man's greed to make quick profits, obstructs the preservation of the ecosystem. Emphasising that the purpose of development is to build a healthy and happy society, the Art of Living's initiatives attend to the human psyche which causes pollution, whether physical or emotional.

Deriving Synergy

In addition to taking up direct initiatives to ensure environmental sustainability, the Art of Living is also engaged in building platforms for collective actions. In January 2008, it hosted an action-oriented confluence of over 200 non-profit organisations working in the area of environment sustainability. About 600 delegates from these organisations deliberated on the ways and means of facing the challenges of environmental sustainability together.

Through its multi-faceted initiatives, the Art of Living is showing the world that damage to ecosystem is not an inevitable by-product of technological progress. All its initiatives place protection of ecosystem alongside sustainable development.



HEART BEAT

Dr Vivek Dubey

These days the stress is on exercise and fitness programs and the opening of gyms in every street is a pointer to the fact that people are making exercise a very important part of their daily regimen. However it is time to check out how much we actually know about physical activity with relation to heart disease.

We give here some common beliefs and myths with the right answers – so go ahead and check the extent of your knowledge on this very important health aspect!

If you exercise regularly, you can reduce the chances of your getting a heart attack

● True

Heart disease is more likely to occur if you have an inactive lifestyle. Be aware of the fact that being inactive is as dangerous a risk factor as smoking, being obese or having high cholesterol. Exercise goes a long way in reducing this risk.

Your normal daily routine will take care of your exercise. You don't have to have a separate program to fit in exercise.

● False

Most people are 'busy' but not really physically active. You must make it a point to put in at least 30 minutes of 'moderate' exercise on a daily basis. You can undertake such simple activities like walking, gardening and even climbing up the stairs instead of using the elevator. Only, make it a regular routine and try not to skip it even for a day.

You have to train like a marathon runner if you want to be really fit.

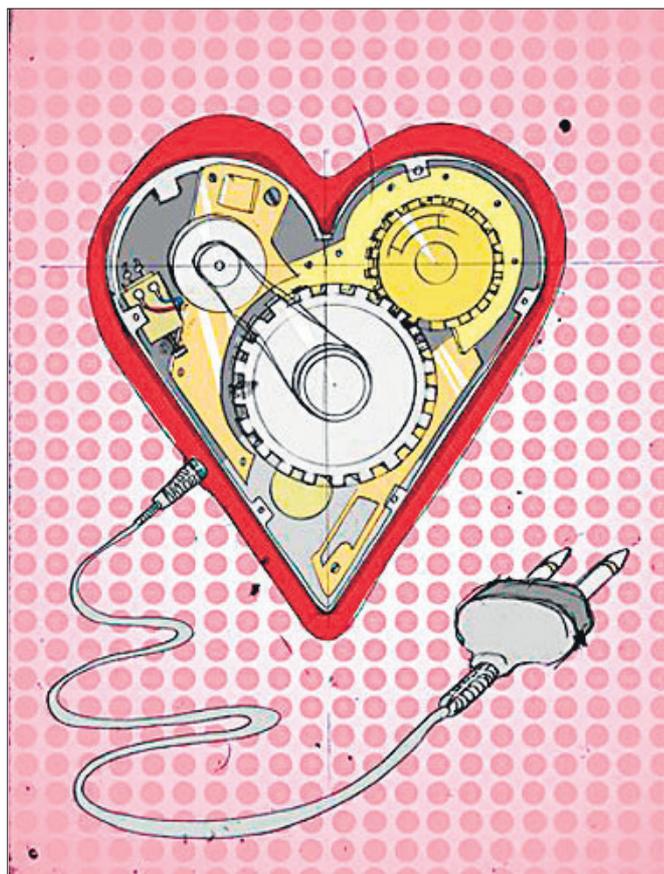
False

Even low or moderate intensity physical activity like dance exercises, walking for pleasure or even home exercises to music can have both short-term and long-term benefits. The key lies in 'getting started', especially if the whole concept of exercising is totally new to you. Why don't you walk every day after your lunch, or even take your dog for a walk? Just remember, it takes just about 30 minutes of your time to fit in a few low to moderate-intensity activities, such as pleasure walking, stair climbing, housework, dancing, and home exercises all of which can have both short and long-term benefits. If you are inactive, the key is to get started today. Even 30 minutes of physical activity every-day can help improve your heart health.

You are required to exercise for a long time every day for good results

● False

It takes only a few minutes a day to become more physically ac-



tive. If you don't have 30 minutes in your schedule for an exercise break, try to find two 15-minute periods or even three 10-minute periods. These exercise breaks will soon become a habit you can't live without.

It doesn't take a lot of money or expensive equipment to become physically fit.

● True

Many activities require little or no equipment. For example, brisk walking only requires a comfortable pair of walking shoes. These days most apartment complexes offer free or inexpensive recreation facilities and physical activity classes. It is become that much easier and less expensive to take the step towards good health!

Only those who are overweight need regular exercise and it is they who will benefit most from it

● False

Generally, anyone who is physically active will find positive benefits from exercise. They will find that they have more energy, their stress levels are much reduced, and they are able to sleep soundly. High blood pressure is controlled and cholesterol levels are improved. If your aim is to lose weight, you will find that exercise tones your muscles and helps to burn all those extra calories. You will also find that you are able to curb your need for extra food. Another benefit is that your heart and lungs function better and you are able to live life to the full.

As you grow older, you can be less active

● False

It is a fact that people tend to become less active with age but please remember that physical activity is still very important. It is this which is going to stand by you as regular exercise will increase your capacity to do your daily activities without any problem. Only remember that you will have to match your activity program with your fitness level and age.

Warning sign

The 'gold standard' of detecting coronary disease is, of course, angiography, where a cardiac catheter is inserted through the patient's groin and subsequently an iodine-based dye is injected into the coronary arteries. This gives a road map of the obstructions. But angiography is an invasive method.

Scientists looking for a reliable and non-invasive diagnostic tool have long been eyeing the machines that are routinely used to detect wounds or warts in static organs, like the Computerised Tomography (CT) Scan and the Magnetic Resonance Imaging (MRI) machine. These MRI machines, however accurate, are nevertheless too slow for the heart, like a pin-hole camera trying to capture a cricket ball in flight.

Now, the scene is totally revolutionised with the advancement of technology. GE Medical System has devised a unique combination of a cardiovascular MRI and a fast CT scan, both geared to take high-speed sectional images of the heart. This combination, worth close to \$3 million (Rs 13.2 crore), is installed in just about a dozen centres in the world, including the National Institute of Heart, Bethesda, US, Stanford University and Keio University in Japan. Escorts Heart, Institute and Research Centre (EHIRC) in Delhi is one of the centres to acquire the machine that may dramatically alter the detection of early symptoms of coronary vascular disorder.

Generally, patients wake up to the problem of clogged coronary vessels only after 70 percent of one of the arteries is choked. By the time the first stab of chest pain is felt, caused by insufficient blood supply to the heart muscle, or ischaemia, one or two coronary vessels may have narrowed by half or more. However, cardiovascular MRI, with the facility to present three-dimensional data, is capable of picking up a 'stenosis', or the narrowing of a vessel, when it has just hit the 10 percent mark.

From the highly magnetised MRI chamber, the action shifts to the fast CT scan tunnel. There, the machine takes fast counts of calcium in and around the heart; more calcium meaning more chance of a plaque buildup. While a normal CT scan takes stationary calcium profiles, the cardiac variety slices up coaxial frames, at the rate of 10 frames in a single cardiac cycle of 0.8 second. The CT scan would show the presence of calcium even at the 20-30 percent stage. The benefit of an early diagnosis of the hardening of a coronary artery is that it can be reversed by making some changes in one's lifestyle. Certainly, changing one's lifestyle is a highly affordable insurance against the cost, anxiety and agony of an open-heart surgery.

Listen to your heart

When it comes to exercise, your pulse rate is the best judge of how much is too much. To calculate your maximum pulse rate simply, subtract your age from 220. So, if you are 70, that would be $220 - 70 = 150$.

Theoretically, no matter how strenuously or how long you exercise, your heart simply cannot beat any faster than 150. If after exercise, you record a pulse of

calibrated so that an alarm sounds as soon as you exceed or fall below your desired pulse rate range.

As you keep at your exercise, you will find that you will be able to judge your pulse rate zone without a calculation. One of the virtues of physical exercise is that it allows you to become acquainted with your inner self in ways a contemplative existence doesn't permit. Having a sense



Reversing heart disease

For those who have been diagnosed as having a heart problem this is one book that you must read. Written by Dr. Dean Ornish, the book is called the 'Program for Reversing Heart Disease'. Based upon conclusions from his own research study—namely that heart disease can often be halted or even reversed simply through appropriate changes in lifestyle—Ornish presents a simple but comprehensive programme involving diet (recipes included), meditation, visualisation, stress management and moderate exercise. Dr. Ornish's programme has yielded amazing results.

110, that makes it about 73 percent of your maximum. Your target pulse rate is generally 65 percent to 75 percent of maximum.

As your physical conditioning improves, you're going to have to push just a bit harder to keep your pulse in the target zone. But, that's virtually the definition of an exercise-training program. Heart-rate monitors can be worn during exercise and can be

of your pulse rate is one of these precious insights. Different medications like beta blockers can effect pulse rate during exercise. Keep talking and breathing as you exercise.

And remember, one of the central bio-markers of the ageing process is the decline in maximum pulse rate. Like other central functions, the pulse falls about one-half percent, per year.

Always consult your doctor before you start any physical activity program.

● True

Always consult your doctor if you are just going to start your activity program especially if you have a medical condition like high blood pressure, pain in the chest and shoulders, if you feel dizzy or faint or even get breathless after a mild exertion. The same rule applies also if you are middle aged or older and if you have not been physically active. You should ask your doctor before you start (or greatly increase) your physical activity if you have a medical condition such as high blood pressure, have pains or pressure in the chest and

shoulder, feel dizzy or faint, get breathless after mild exertion, are middle-aged or older and have not been physically active, or if you are planning a vigorous activity program. If none of these apply, please go slow when you start and increase your activity gradually.

You should not start any physical activity program if you've had a heart attack

● False

In fact, regular physical activity can actually reduce your chances of another heart attack. Your chances of survival are more improved and if after consulting your doctor, you work out a program that suits your

condition you will stand to benefit from the safe and effective exercise program.

Include a number of activities in order to stay physically active.

● True

You can pick out as many activities as you like doing. The more the variety, the better chances of your sticking to the program.

Plan both short term and long term goals. It would help if you can record your activities and the progress you have made in achieving your goals. Get your family and friends to join in. They can help keep you going.

Glowing tributes to Indian heroes in US

The Indian American Community of Southern California, in cooperation with many community organizations will hold celebration of Indian American heritage paying tribute to pioneers, patriots and heroes of independence movement in the USA. The function is slated for Sunday, May 3, 2009 and shall include two seminars and a gala luncheon at the Woodlands Banquet Hall, Artesia.

Indian immigrants started coming to the United States more than a century ago. They faced many difficulties, suffered numerous hardships and encountered rampant discrimination. In the beginning, they could find only menial jobs, but with their hard work and determination many of them became successful farmers with their own land. They had a burning desire to succeed, made many sacrifices and despite their small population, succeeded in gaining rights of U.S. citizenship. They

paved the way for people of Indian origin in the US to enjoy freedom, liberty and equal rights under the U. S. laws. They were our pioneers and we will recognize and celebrate their achievements.

The Indian Immigrants had experienced liberty and freedom in the US and thus were motivated to gain freedom for India from British serfdom. In 1913, they formed Hindustan Association of the Pacific Coast with the hope to liberate India with the force of arms from British colonialism, just as Americans had done more than two hundred years ago. A few thousands went back to India; many were arrested and prosecuted and some were incarcerated for varying terms of imprisonment. Although the movement did not achieve its stated objective but it left a major impact on India's struggle for freedom. The freedom fighters are our heroes and patriots.

'India can leapfrog into next gen tech with new initiatives'

GOPIO hosted a delegation from the Ministry of Overseas Indian Affairs (MOIA) and Overseas Indian Facilitation Center (OIFC) on Monday, March 9th with a luncheon meeting at the Bombay Palace Restaurant in New York city.

The interactive session attended by over 60 community representatives was chaired and moderated by Dr. Thomas Abraham, Chairman of GOPIO. In his welcome remarks, Dr. Abraham said that the overseas Indian community welcomes the new initiative announced by Prime Minister Dr. Manmohan Singh at the last Pravasi Bharatiya Divas and that if implemented India can leapfrog into the next generation technologies as well as help in India's development especially to uplift the lowest strata of the society. He called upon the community to interact with MOIA and OIFC in these two initiatives.

The Indian Consulate was represented by Consul General Prabhu Dayal, Deputy Consul General Dr. Ajay Gondane and Consul for Visa & Passport and Community Affairs Mr. P.S. Sasi Kumar. In his address, Consul General Dayal said that the government of India wants to engage the community and Indian Consulate is reaching out to the community for its participation in the new initiatives.

Secretary Mohandas said that the government of India gives great importance to the views and involvement of overseas Indian community in India's development. The government has accorded several demands of the overseas Indian community including the PIO Card, Overseas Indian Citizenship and recently announced decision to allow overseas Indian professional practitioners to prac-

tice in India.

"Three new initiatives, OIFC, Global-INK and IDF, have been launched to involve overseas Indians to engage the overseas Indian community," said Secretary Das. "We need your participation in successfully implementing these initiatives to benefit our nation," Mohandas added.

Latin American & Caribbean immigrants' legacy continues

GOPIO continues its annual support of New York City Immigrant Heritage Week by initiating and sponsoring a dynamic day-long event on Saturday, April 18, 2009 in Queens, New York. The event theme is: The Continuing Legacy of Latin American & Caribbean Immigrants to New York City. It is being held at the campus of St John's University whose Center for Caribbean & Latin American Studies (CLACS) is a sponsoring partner with GOPIO for this annual event recognizing the importance of the contributions of immigrants to the city's vibrancy and successes.

The event includes symposium, displays, exhibits, art, music, foods and performances to highlight the many contributions of Caribbean and Latin American immigrants to add to the fabric of New York City.

Luncheon reception for MOIA delegation

GOPIO chapter in Northern California, headed by Jeevan Zutshi organized a luncheon reception for the MOIA delegation. GOPIO International President Inder Singh specially went from Southern California to the event which was facilitated by Consul Ashok Sinha of the Indian Consulate in San Francisco.

Indo-US task force advocates strong action against terrorism

An Indian American Task Force comprising nine organizations (NFIA, USINPAC, IAFPE, IAFF, GOPIO, IAF-PAC, USIF, AIA, NCINPAC) descended to Washington DC on January 27, 2009. There were more than 175 people coming from all across the United States converge to the Capital Hill to advocate a strong action on the part of US Congress to help eliminate all terrorist activities in the world. The brutal attack by terrorists in Mumbai on January 26 prompted formation of this Task Force.

GOPIO International organized and hosted a group of New York-based Trinidadians on Sunday, February 28, 2009 at a luncheon for the new Indian High Commissioner to T&T, Ambassador Malay Mishra, in Queens, New York. High Commissioner Mishra stopped in New York en route to Trinidad and Tobago. He is expected to arrive in Port of Spain today to take up official duties tomorrow.

Organized by GOPIO International's Secretary General Ashook Ramsaran, the luncheon was attended by leaders of several organizations in the T&T community in New York, USA "to meet and greet the new High Commissioner and establish a rapport with him as well as to offer their inputs on how to better relations between T&T and India. Deo Gosine, a New York based engineer from Penal, Trinidad, chaired the event and welcomed the Ambassador on behalf of the community.

'Their dedication & passion enriches our lives'

Over the last three years, GOPIO-CT has become an active and dynamic organization hosting interactive sessions with policy makers and academicians, community events, youth mentoring and networking workshops, as well as health awareness workshops.

Sangeeta Ahuja the chapter's president said "We at GOPIO-CT salute the awardees of 2009. They have enriched our lives and the community we live in with their dedication, contributions and the passion for what they do and have accomplished."

Dr. Priyamvada Natarajan - Indian American Achiever Award - Priya Natarajan is an Associate Professor in the Departments of Astronomy and Physics at Yale University. Her recent discovery with a collaborator of the existence of an upper mass limit for black holes in the Universe has opened up new ways to constrain the mass growth history of black holes and has important consequences for galaxy formation. She was awarded the Radcliffe fellowship for 2008-09. Priya completed her undergraduate education at MIT and was also a graduate student there in the Program in Science, Technology and Society. She received her PhD from the University of Cambridge (England) in theoretical astrophysics. She was elected a fellow of the Whitney Humanities Center at Yale in 2006-2007 and was recently admitted as a fellow of the Royal Astronomical Society.

Mayor Dan Malloy - Friend of GOPIO Award - In 2005, Dannel P. Malloy was elected to his fourth term as Mayor of Stamford, Connecticut. Mayor Malloy is the longest serving mayor in the

history of Stamford. Throughout his tenure, he has earned people's respect for his genuine commitment to managing a city government that takes great pride in the citizens it serves and protects. Mayor Dannel has been a great supporter of diversity and has been a friend all ethnic groups in Stamford. Every year, Mayor Malloy raises the Indian flag in front of Mayor's office to celebrate India's Independence Day.

Dr. Ajay Kapur - Young Person of the Year Award - Ajay Kapur is the Director of Music Technology at California Institute of the Arts as well as a Professor of Sonic Arts at the New Zealand School of Music. While juggling two academic positions, he also finds time to lead his Multimedia Consulting Company, KarmetiK, designing custom technology solutions for the entertainment industry. He received an Interdisciplinary Ph.D. in 2007 from University of Victoria combining Computer Science, Electrical Engineering, Mechanical Engineering, Music and Psychology with a focus on Intelligent Music and Media Technology. While growing up in New Canaan, CT, Ajay was always a musician at heart. His work revolves around one question: "How do you make a computer improvise with a human?" Using the rules set forth by Indian classical tradition, Ajay has strived to build new interfaces for musical expression by modifying the tabla, dholak and sitar with added micro chips and sensor systems, while building robotic musical instruments which can be programmed to perform along with the human performer.

This award is sponsored by Mr. Sameer Ahuja - recipient of GOPIO-CT 2008 Young Person of the Year Award.

GOPIO OCEANIA ASSISTS IN FIJI FLOOD RELIEF

GOPIO Oceania headed by Regional Vice President Noel Lal organized a cash drive and distributed funds to the victims of floods that ravaged parts of Fiji in early January, 2009. The relief funds were raised by GOPIO Sydney, individuals and other well wishers in Melbourne, Australia. Organizations from around Australia, New Zealand and Fiji collected clothing, food and school stationery and distributed it to the victims.

Noel Lal said that "those most affected by the floods need cash assistance to purchase things that were not being donated. We delayed the hand outs so as to not clash with other donations being handed out. I could see some of the people had gone through uttermost hard times yet were cheerful and thankful for the support given to them. We are grateful to all those who contributed to this relief effort" The assistance were distributed to Fijians and Indo-Fijians in Lovu Seaside in Lautoka; Talayia, Nasolo and Varoko in Ba.

Dinner night with Indian Women cricket team

GOPIO organized a dinner night to meet the visiting members of the Indian Women Cricket Team at Parramatta. The evening event was attended by several Indian dignitaries including Mr. Gautam Roy Consul, Indian Consulate in Sydney, representatives and presidents of Indian organizations - VHP, BVB, UIA, FAIA and others from the local Indian community, members of the press/media and many GOPIO members and their guests. GOPIO Regional Vice President Mr Noel Lal thanked the team for attending the function.

Indian students encouraged to report harassment

Some time back, there was media report that some Indian students in Invercargill, New Zealand faced racial abuse. GOPIO New Zealand President Harish Bajaj promptly followed up the issue with the Race Relations Commissioner of New Zealand.

In a letter to Harish, the commissioner has informed that harassment of this nature is a criminal offence and an investigation into this incident is the responsibility of the Police. He also informed that after 9/11, Sikh taxi-drivers

Free diabetes check up and services on May 3

GOPIO New Zealand has set to organize its first Diabetes Awareness Project for members of our Indian Community in Greater Auckland area. It will be held on May 3rd, 2009 from 10.30 a.m. to 2.30 p.m. at the MT Roskill Medical & Surgery Centre, 445 Richardson Road, Mt Roskill, Auckland.

and Sikh men wearing turbans were mistaken for Muslims and subjected to harassment. However, police have changed their procedures and also allowed Sikh policemen to wear turbans on duty. Several universities which enroll international students have launched a Safer Students campaign. Students are encouraged to report harassment incidents and choose to have them followed up through the partner organizations. The Race Relations Commissioner has offered to participate in a meeting with the local mayor, university people and head of the Police in Invercargill to address student safety and racial harassment in the same way as he has already been done in other university towns.

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