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# What Drove the Trumpquake



**Experts found it impossible to believe that voters would buy what Trump was selling. Which was exactly the winning sales pitch.**

(Special Report) Donald Trump did all kinds of things that were unthinkable for a serious presidential candidate. But it turned out that the failure of thinking wasn't his. Trump rose to political prominence flogging the false claim that President Obama is not an American. As a candidate, he repeatedly said things that responsible candidates weren't supposed to say—describing Mexicans as rapists, pledging to ban Muslim immigration, mocking a disabled reporter, fat-shaming a Miss Universe, cozying up to Vladimir Putin, trashing women who accused him of groping, calling vaccines harmful, repeatedly sparking outrages that would get overshadowed by the next outrage. He refused to release his tax returns,

which had never been done, and the experts said couldn't be done. The experts, it turned out, had no idea what they were talking about.

And that, it seems, was what last night's Trumpquake was about, a revolt against the experts, against the elites, against the out-of-touch inside-the-Beltway insiders who enforced the longstanding norms that Trump so flagrantly violated. Trump got virtually no newspaper endorsements—one exception was the Ku Klux Klan's newspaper—but those influencers had no influence over the mostly white and Republican voters who carried Trump to victory. Washington was outraged when he wouldn't promise to concede if he lost, but his supporters were outraged by Washington. Hillary

Clinton had governing experience and establishment credentials and deep policy knowledge, but a majority of the public didn't see those as points in her favor. Trump's Twitter rants and name-calling and insinuations about his opponent's health didn't seem presidential, but apparently, they are.

So the polls were wrong, just like Trump predicted. And the pundits who explained why Trump's various provocations—attacking a judge's Mexican heritage, offering to pay the legal fees of supporters who beat up protesters, refusing to disavow the support of David Duke—were disqualifying or unacceptable were wrong, too. None of the things he said or did disqualified him,

(Contd on page 23)

**5 Million Pounds gets UK Residency for Indian Crooks**

Arms dealer Sudhir Choudhrie, defaulter Vijay Mallya and scamster Lalit Modi live honourably in London.



Contd on Page 22



# 'Desi' wave hits US: Record 5 Indian-Americans set to be elected to Congress



American in the current House, leading in his re-election bid.

All five are Democrats, and three of them are from one state, California — Harris, Bera and Khanna, whose constituency, District No 17, is home to Silicon Valley. Krishnamoorthi won in Illinois and Jayapal in Washington. Shekar Narasimhan, a leading Clinton campaign fundraiser and strategist, called these wins “the silver lining in an otherwise rather dark cloud”, referring to Clinton losing to Republican Donald Trump in a stunning upset.

This is the first time Indian-Americans have won more than one seat in Congress, going back to the 1950s, when Dalip Singh Saund, a Democrat, became the first member of the community ever elected to the House. He served three terms.

Bobby Jindal, a Republican who became the second Indian-American to make it, was also the lone member of the chamber from his community. He served two terms before running for governor of Louisiana. He won two terms.

Bera, the third, was the only Indian-American in the last House. And there are now four, going on to five.

The community, which forms 1% of the American population with 3.4 million members, has long been the best educated, something they brought from India, and most prosperous, with a median household income of \$103,000.

Their interest in politics remained confined to signing checks for politicians to buy clout locally, but graduated to running themselves, in growing

numbers in recent years, but most of them didn't make it past the primaries.

Year 2016 marked a watershed with a record number of them clearing the nominating contests: the five above, and Peter Jacob in New Jersey, also a Democrat, who hadn't had much of a chance from the start.

But who would not welcome a score of 5 out of 6, and two of them women? Community leaders believe these results will pave the way for more people to explore a career in politics, starting off at all and any level they can. While grieving the loss of the White House, Narasimhan, wrote in an email that the victory of Indian-Americans was an “opportunity for us to play a leadership role in promoting progressive policies for our community and nation”.

(Agencies) Indian-Americans have bagged four congressional seats so far in the 2016 elections, marking a new high for a minority that has pursued political power commensurate with its clout as the country's richest ethnic group. Among the winners was California's attorney general Kamala Harris, who won her Senate race, also a first for

the community, putting her among the next generation of Democrats that are expected to take over the party from Hillary Clinton.

The other three were Ro Khanna, Raja Krishnamoorthi and Pramila Jaypal, all elected to the House of Representatives, where the tally could still climb with Ami Bera, the sole Indian-

## What can Trump do to your U.S. dreams?

**The H-1B visa cap, currently 65,000 a year, is unlikely to be raised under a Trump administration**



wonderful man,” Mr. Trump said of Mr. Sessions.

H-1B visas are run under a Congressional mandate and the executive cannot arbitrarily make changes in them. But a Trump presidency raises concerns about what the future holds for potential visa seekers and immigrants from India, since he has made immigration and visa regulations a centerpiece of his politics.

Puneet Ahluwalia, a Washington DC-based lobbyist who was a member of Trump campaign's Asia Advisory Committee, says Indian IT companies will have a big role to play in the new President's economic agenda.

“Mr. Trump is a pro-business guy. The U.S. wants to keep its competitive technology edge in the global market and will require talented folks in that sector. H1 B visa is the legal way of importing talent into our nation. It will be important that Indian technology companies look in U.S. rural areas and create opportunities,” he says, adding Indian companies might require to align with the new President's political priorities. “They can assimilate a lot of semi-skilled workers into jobs that can be done from their homes, in the U.S.”

Adds Sampat Shivangi, a

Mississippi-based doctor and a delegate at the Republican National Convention: “Trump has not ever said that he will not allow immigration or people coming in. He has said he will stop illegal immigration. Immigration of skilled workers will not be affected by a Trump presidency or a Republican Congress.” Now, if ‘legal’ and ‘illegal’ are the operative words, there could be some trouble there. Because H1-B regulations are meant to bring in talent that is not already available in the U.S., and that is always a tricky thing to establish. Critics have always accused companies of misusing the programme to ‘illegally’ displace American workers.

But several U.S. courts, including one last month on the Disney case, have ruled that H-1B workers can be hired at lesser salaries than previously existed.

Stephen Bannon, Mr. Trump's campaign chief and potentially an official in the new administration, is a strong opponent of the H-1B programme.

In a 2015 interview with Mr. Bannon, Mr. Trump, who was then one of a dozen Republican presidential aspirants, had said he “felt strongly” that job creators should be allowed to come to

the U.S.

“We have to create job creators. One man went to Harvard, did well, but was not allowed to stay, went back to his home in India, started a company, which is now a very successful company with thousands of employees. We have to be careful about this. We have to keep the talented people in this country,” Mr. Trump said, referring to Snapdeal founder Kunal Bahl, though the details were wrong. Mr. Bahl did not go to Harvard, but to University of Pennsylvania.

All told, the increase in cap of the H-1B — currently 65,000 annually — as many American and Indian companies have been arguing for several years, is unlikely to happen.

It is unlikely that a Trump administration will want such a route, and such a proposal may not get enough support from members of Congress. It is unlikely to be cut either. But the companies will be under pressure to use those visas more creatively to fit into the Trump political agenda.

At the same time, a future immigration policy of the U.S. will encourage more foreign students to pay and study STEM — Science, Technology, Engineering and Management — in the U.S, by promising them an easier route to permanent residency.

(Agencies) “I am totally committed to eliminating rampant, widespread H-1B abuse and ending outrageous practices such as those that occurred at Disney... I will end forever the use of the H-1B as a cheap labour programme,” U.S. President-elect Donald Trump had said in one of his campaign meetings earlier this year, specifically

talking about an incident in which Indian workers replaced American workers at the Disney amusement park in Florida.

Senator Jeff Sessions, a staunch opponent of the H-1B visa programme, was the only Senator who had the chance to appear with the President-elect at his early morning victory speech on Wednesday. “What a

### Obama urges nation to 'forge unity' after bitter election

(Agencies) Arlington (US): Three days after Election Day, President Barack Obama used his last Veterans Day speech to urge Americans to learn from the example of veterans as a divided nation seeks to “forge unity” after the bitter 2016 campaign. Obama, in remarks at Arlington National Cemetery, noted that Veterans Day often comes on the heels of hard-fought campaigns that “lay bare disagreements across our nation.” “But the American instinct has never been to find isolation in opposite corners,” Obama said. “It is to find strength in our common creed, to forge unity from our great diversity, to maintain that strength and unity even when it is hard.”

He added that now that the election is over, “as we search for ways to come together, to reconnect with one another and with the principles that are more enduring than transitory politics, some of our best examples are the men and women we salute on Veterans Day.” Tuesday's election of Republican Donald Trump led to protests across the country.

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# Gala held for Women's Empowerment



(By Staff Reporter) New Jersey – On November 1, 2016, 5678 Media Group in partnership with Royal Albert Palace Group of Companies has hosted “Empowering Women in Southeast Asia & Africa”, a charity gala in support of sustainable education for women in Southeast Asia. Keynote speakers included important figures working towards global

women’s empowerment such as permanent observer of the Africa Union to the United Nations “H.E. Ambassador Antonio Tete”, Honorable Mayor of Edison Township Thomas Lankey, Bollywood actress and activist Celina Jaitley, Community leader and philanthropist Mr. Albert Jasani, Business executive woman Shobhna Patel, Chairman and CEO of TV Asia

H.R. Shah, Ramesh Patel; chairman FIA, former Chairman of JFK Hospital Department of Medicine Dr. Sudhanshu Prasad, and Business executive Mr. Sanjay Grover. “The essence of this gala was “Women Empowerment is making transformational change through positive social impact” says Anjana Kumar Chairman of 5678 Media Group. “In order to give

women the right encouragement and empower them to make their own decisions, we must first provide them with proper education. An educated mind is a powerful mind. On November 1st, we assembled with powerful international leaders and discussed this important issue to bring awareness to our society. I hope this event will have a substantial impact in

the South Asian community and communities across the world.” The funds from the gala will go towards raising awareness about the importance of women’s education around the world. Through this charity dinner, 5678 Media Group hopes to enlist influential individuals in the company’s mission towards women’s empowerment.

# Donald Trump’s Presidency Could Literally Mean the End of Their World



(Agencies) At the precise moment that Donald Trump was giving his acceptance speech, I was in a room packed with a thousand people in Sydney, Australia, listening to Maria Tiimon Chi-Fang, a leading activist from the island state of Kiribati. All day I had been sending e-mails with the subject line “It’s the end of the world.” I suddenly felt embarrassed by the privilege of this hyperbole. If Trump does what he says and rolls back the (insufficient) climate progress won under Obama, inspiring other nations to do the same, Chi-Fang’s nation and culture will almost surely disappear beneath the waves. Literally, the end of their whole world.

Chi-Fang talked about how the Paris climate negotiations was a rare moment of hope. It’s not a perfect text, but island nations waged—and won—a valiant battle to include language reflecting the need to keep warming below 1.5 Celsius. “We didn’t sleep,” she told the crowd.

gives Kiribati and other low-lying islands a fighting chance at survival. But we know that meeting that target, or even the more lenient 2 degree one, means we cannot sink a single piece of new fossil-fuel infrastructure. We have already blown our carbon budget just with the fossil fuels currently in production.

Donald Trump, in his “100-day plan to Make America Great Again,” unveiled at the end of October, made it clear that he intends to grab carbon as aggressively as he brags about grabbing women. Here are a few of his immediate plans: allowing the Keystone XL pipeline to move forward lifting restrictions on fossil-fuel production canceling “billions in payments to U.N. climate change programs” That’s right: warm the planet as quickly as possible, and burn the paltry life jackets currently being thrown to the people who will suffer most. And lest there be any doubt that Trump means it, he just appointed Myron Ebell,

from the climate-denying and scientist-harassing Competitive Enterprise Institute, to transform the Environmental Protection Agency. This is just some of what is at stake if Trump does

what he says he will do. We cannot let him. Outside the United States, we need to start demanding economic sanctions in the face of this treaty-shredding lawlessness. In North

America, where the carbon that Trump wants to unleash is currently buried, we all need to get ready to warrior up—and if you want to know what that looks like, turn your eyes to Standing Rock.

## Trump’s business empire poses unprecedented potential conflicts of interest

(Agencies) New York : Donald Trump campaigned for president as a savvy billionaire who would apply his business acumen to improving the U.S. economy, cutting taxes for Americans and negotiating better trade deals. But his vast, complicated network of businesses under the Trump Organization, including numerous foreign investments and debts, could create unprecedented conflicts of interest when he takes the oath of office as U.S. president in January, government ethics experts said. Federal law does not prohibit the president from being involved in private business while in office, even though members of Congress and lower-ranking executive branch officials are subject to strict conflict-of-interest rules. Lyndon Johnson, for instance, quietly managed his broadcasting businesses despite insisting publicly that he had ceased all involvement, according to his biographer, Robert Caro.

“There are no legal restrictions, no legal requirements,” said Noah Bookbinder, the executive director of the nonpartisan watchdog Citizens for Responsibility and Ethics in Washington. But most presidents in recent decades have voluntarily placed their personal assets, including property and financial holdings, in blind trusts overseen by independent advisers to avoid any appearance of impropriety, experts said. Under a blind trust, the owner has no say or knowledge in how the assets are managed.

President Barack Obama was one exception, but his investments are mostly in broad-based index funds and U.S. Treasury notes with little chance of conflicts. Trump’s businesses include licensing deals, hotels and golf courses around the world. During the campaign, he filed a 104-page financial disclosure statement, as required by law,



that showed he had financial interests in more than 500 entities with names like China Trademark LLC and DT Marks Qatar LLC but had few details. While plenty of wealthy men have been president, no one has ascended to the White House with such a complex array of assets.

Trump’s spokeswoman did not respond to a request for comment on how he planned to manage his businesses while he was in the White House. During the campaign, Trump did say he would likely transfer day-to-day operations to his children. But experts in government ethics said that would do little to insulate Trump.

“That presumably frees some time up for him to be the president, but it doesn’t do anything to clear the conflicts of interest,” said Kenneth Gross, a Washington, D.C.-based lawyer who has counseled high-ranking political appointees on ethics laws. “His family’s interests, his children’s interests, are co-existent with his own.”

(Agencies) President-elect Donald Trump plans to move quickly to fulfill some of his most controversial campaign promises related to what he derided as “job-killing” trade policies, according to an internal transition team document shared with POLITICO.

Within the first 100 days, his administration will drop out of the Trans-Pacific Partnership, and 100 days after that it could withdraw from the North American Free Trade Agreement unless certain demands are met, according to the described policy road map. Other first-day business includes labeling China



## Trump will quit TPP in first days

a currency manipulator — something the Obama administration avoided in its eight years — and teaming up the Office of the U.S. Trade Representative and the Committee on Foreign Investment in the United States to examine all major proposed foreign acquisitions of U.S. companies to ensure equal

opportunities for American investors abroad.

“Every trade deal we have is horrible and we should be ashamed of ... the people that let those deals happen,” Trump said in an October speech that sketched out some details of his trade plans. “They’re defective, and they knew they were defective, and they were done for

a reason. Believe me, they will be unwound so fast.”

The described document was produced by Trump’s D.C.-based transition team, which, apart from New Jersey Gov. Chris Christie, has had little contact with the president-elect so far. In other words, there’s no guarantee that Trump will take up every recommendation once he gets to

the White House.

The detailed 21-page road map features a summary and rationale for the plan and is interspersed with quotes of policy promises Trump made on the campaign trail.

Overall, the plan outlined to POLITICO largely mirrors what Trump said in a speech in Gettysburg, Pennsylvania, on

Oct. 22, which described the actions he would take during his first 100 days in office.

Of all the controversial proposals, renegotiating NAFTA could have the biggest impact on the U.S. economy. On Day One, Trump’s administration will request that Canada and Mexico start to renegotiate the deal, which the New York billionaire has maligned as the “worst trade deal in history.”

Then, depending on how those talks go, Trump would consider withdrawing from the pact by Day 200, according to the description of the document.

So far, Canada isn’t balking at the idea of changing the nearly 23-year-old pact. “If they want to have a discussion about improving NAFTA, then we are ready to come to the table to try to put before the new administration anything that will benefit both Canada and the United States and obviously Mexico also,” Canada’s ambassador to the United States, David MacNaughton, said in a conference call with journalists on Thursday. “So we are prepared to talk.”

## Let’s not kid ourselves, with Trump, what we have seen is what we will get



(Agencies) Like hope, wishful thinking springs eternal. As I write this, in New York on the day after a native son of this city has been elected President of the United States, a parade of pundits has gone through the turnstiles of news TV, many of them suitably shame-faced about predicting the other outcome, all of them offering the parting palliative that President Donald Trump will be a better man than Candidate Donald Trump.

Their assumption is that the onerous responsibility of the highest office will have a maturing, moderating influence on Trump, obliging him to abandon some of his more extremist views and promises — or, failing that, that his radical instincts will be restrained by the complex realities that come with ruling a diverse, deeply divided nation, and leading a messy, mixed-up world. That’s the kind of

positivist delusion that persuaded the teachers of Visakha Valley School in Visakhapatnam that making the Class XI troublemaker the school vice-captain would somehow turn him into a model student. It didn’t work: the power went to my head, and I was an even greater nuisance.

It won’t work with Trump either. For one thing, he wasn’t simply assigned authority, he won a mandate the hard way — in fact, the hardest way. For another, there’s no reason to think that those who gave him that mandate want him to alter his behaviour, or soften his edges, once he’s occupied the White House. The opposite is true: they WANT him to be a troublemaker, because they believe that is what it will take to “Make America Great Again”. Trump has always known this is what the electorate wanted. That is why he

disregarded the advice of the punditocracy and the Republican Party establishment to “pivot to the centre” after winning the primaries. The conventional wisdom in American presidential politics is that smart candidates win primaries by appealing to their party’s extremists, and then adopt more middle-of-the-road positions in the general election. Trump refused to do any such thing: he stayed extreme throughout the campaign, and profited handsomely by his stubborn refusal to play by the political playbook.

If he has no voter-imposed impetus to restrain himself, there’s little hope that the Republican Party will be able to impose moderation on Trump, either. His victory came despite the best efforts of the party grandees, and he is in no way beholden to them, quite the contrary. It is more likely that Republicans in Congress will take their cues from their President and his supporters, and tack toward more extremist positions. Consider the osmosis effect Trump has had on former Republican moderates like New Jersey Governor Chris Christie and former New York Mayor Rudy Giuliani, both of whom slipped farther and farther toward the lunatic fringe after joining his campaign.

Nor is Trump likely to find much motivation for moderation as he looks across the wider world. Instead, he will find that leaders who say and do outrageous things — Trump would likely describe them as “tough” — are not only getting away with it, they’re being rewarded for it, with public approbation. From Russia’s Vladimir Putin and Turkey’s Recep Tayyip Erdogan, to Rodrigo Duterte of the Philippines, leaders who resist compromise are being lauded by their electorate.

Shortly after his swearing-in, Trump could very well be joined in the club of leaders who openly espouse bigotry by the odious Marine Le Pen of France. That would mean four of the five permanent members of the UN Security Council would be ruled by radical or rejectionist right-wingers: the US, Russia, France and the UK. That would leave China’s autocratic Xi Jinping as the representative of liberal progressivism!

Some pundits have suggested economic necessity could force Trump down a conciliatory path. He is a businessman, after all, and who better to recognise the logic of markets and trade? The trouble is, Trump’s track record in business is replete with examples of reckless risk-taking, followed by bankruptcy. You can do that with a real-estate

company and hurt a few thousand people. But managing a country is another matter. Trump’s positions on international trade treaties suggest he is of a mind to play fast and loose with the American economy, and, by extension, the world’s. This doesn’t allow for much confidence.

That only leaves the possibility that Trump might become more moderate because that is just the right thing to do. Go ahead and chortle. It is laughable to expect high-minded altruism from any modern politician, never mind from a racist, misogynist and tax fraud. If Trump has a moral compass, he has kept it well hidden for decades, and were he to produce it now, it might be an even bigger surprise than his election victory.

Earlier this year, I was in London for the Brexit referendum. Then, too, shell-shocked pundits struggled to offer some reason for optimism. But for me, the most memorable comment came from an Afro-Caribbean woman interviewed on BBC radio. She was asked if she thought Boris Johnson, who led a nasty campaign for Britain to leave Europe, might now feel conciliatory in victory. “This is the real world, not DisneyWorld,” she snorted. “The monster doesn’t become a loveable rogue in the end. He stays a monster.”

# India and US, polls apart

**India's election system is marked by its simplicity, and a fully empowered but fiercely independent EC**

India and the US are the two largest democracies in the world but the electoral systems of the two countries are poles apart. While the Indian system is charmingly simple, the US system is extremely complex and confusing.

The basic features of the US system are the following. There is no centralised election management body like the Election Commission in India. All 50 states, and within these, more than 3,000 counties have different management bodies. The date of the election is fixed — the first Tuesday after the first Monday of November — since 1845.

It's not just one election but a bunch of simultaneous elections in the US. In many states, a voter will be choosing not just the US president but 20 different contestants on a single ballot, including the member of the US Senate and the House of Representatives, state senate, governor, state attorney general, supreme court judge, among others. Furthermore, there are as many as 162 ballot initiatives (referenda) in 35 states.

The onus to register as a voter lies on the voter and it is neither compulsory to register nor to vote. The last date for registration varies from one month prior to the poll to the same day (polling day). Online registration is allowed in 31 states plus DC. Any person turning 18 even on polling day is eligible to register. The registration of voters is very low. While in India over 95 per cent of all eligible persons are already registered, in the US it was just above 71 per cent in 2012. The voter identification system varies too — from different photo identity proofs to self-authentication without a photo.

The polling station can be in a variety of buildings including private precincts, shopping malls, churches, community centres, court houses, fire stations besides schools. The polling staff is drawn from a variety of sources — private, elected and others.

The voting systems are diverse — voting at polling stations on poll day, early voting in person, absentee voting by mail. The ballot design varies from state to state. Voting technology varies from direct recording electronic voting machines (like Indian EVMs) to paper ballots (marked by pencil or pen). But scanning is

invariably used to facilitate counting. Some states have the VVPAT — Voter Verifiable Paper Audit Trail.

The turnout in the last presidential election was 61.8 per cent (compared to India's 66.8 per cent). With low registration, this effectively means that less than 45 per cent of eligible Americans voted. Voting demographics show that older people — 65 plus — tend to vote more than 18-24 year-olds by as much as 25 percentage points. People with more education and income vote more than the less endowed. Similarly, women vote in larger numbers. Blacks and Hispanics vote less because of lack of interest. The hours of voting are longer — 13 hours — as compared to minimum eight hours (usually nine) in India.

The US has two federal bodies — the Federal Election Commission (FEC) and the US Election Assistance Commission (EAC) — but both of them together do not add up to anything as powerful or effective as the EC in India. In fact, they have no control over the election administration. The FEC consists of six members, three each appointed by the two political parties. A decision requires four votes to make it non-partisan. Its role is confined to federal campaign finance regulations. The EAC, also a bipartisan organisation, was created only in 2002 to provide funding to states for upgrading their registration and voting systems besides establishing minimum voter identification standards. Its decisions are, however, not binding.

The complexity of the election process and the multiplicity of authorities is a perfect breeding ground for confusion. It's no surprise that a situation like the infamous Florida fiasco of the year 2000 happened when the results were first challenged in the Supreme Court but not pursued to the hilt by the gentlemanly Al Gore who lost to Bush by just a few hundred votes. Many Americans called Bush the "unelected president". Earlier, too, in 1960, Kennedy defeated Nixon by a very narrow margin (49.7 to 49.5 per cent). Many questions were raised about the legality of Kennedy's win but Nixon chose not to contest the results despite many Republicans, including President Eisenhower, urging

him to.

This, however, is perhaps the first time that a candidate — Donald Trump — has cast aspersions on the legitimacy of the election even before the first vote has been cast. Just cancel the election and name me the victor, he suggests. He has also indicated that he may not accept the results if he loses. His supporters have warned of a "revolution" in case Clinton wins.

It's noteworthy that the validity of results declared by the Election Commission of India has never been doubted — even candidates losing by just one vote have never questioned the results, though election petitions have been filed on grounds of corrupt practices of the

## Modi's "Masterstroke" Has Great Timing, But Inherently Flawed

**Kalikesh Narayan Singh Deo**

The decision of the Government of India to demonetise Rs. 1000 and Rs. 500 at midnight on Tuesday caught the country by surprise. It was timed, maybe on purpose, to coincide with the shock of Donald Trump being declared President-Elect of the USA. The social media "bhakt" chatter quickly moved from fearing the worst for the world under a Trump-led USA to hailing the demonetising as a "surgical strike" against black money. The similarities between the two incidents are striking. The US polls didn't quite indicate a Trump victory, it was probably driven by voters who didn't disclose their preference for Trump. Similarly, India Inc, those most likely to be affected by removing Rs. 1000 from legal tender, is most vocal in its appreciation of the "masterstroke."

Now, most politically-correct politicians have supported this move claimed to address the issue of domestic black money, barring a few in the Congress claiming to speak for the harassed aam aadmi and UP regional satraps who suspect the real motive is the upcoming assembly elections. Ironically, there is probably some truth to both these allegations. While it's difficult to argue against the larger objective of a crackdown on black money, especially in these times of ultra-patriotic smog, the



opponent. We have at least three cases of one-vote victory and one even of a tie, decided by the draw of lots. But the legitimacy of the election was never doubted. That's the reason why the transition of power has always been seamless.

What has worked well for India is a fully empowered but fiercely independent and neutral election commission. The biggest reason of the success of Indian system is extreme simplicity. All things considered, Indian elections are regarded as a model for a large part of the world. It is always good to be

reminded of Hillary Clinton describing the Indian election system as the "gold standard".

In the midst of the EVM controversy, we were often asked why we use EVMs when even the US does not. Well, all the learnings do not have to come from the US all the time. While India gave equal voting rights to women on Day One in 1950, the US had taken 144 years. And then, while India elected a woman prime minister within 19 years, the US has not had a woman president in 240 years. Hope they finally catch up with India!

NDA would be smug in the thought that a large portion of political funds for UP elections have overnight been written off.

There is also the small factor of a majority of the middle class suddenly having to scrounge for short change for their daily needs. Not to mention the impact on a largely legitimate rural agricultural cash economy. What happens to 45,000 weddings on the 20 auspicious dates coming up in November? The long queues outside ATMs and jewelry shops evoked scenes of resource-scarce Soviet-era socialism. My technology-adverse mother is stuck in Mumbai without any money, at least money she can legally use. However, most of the youth I spoke to seem to be elated by this move. They genuinely believe that it will help in curbing black money.

Again, Modi seems to have gauged public mood or public anger against the rich and corrupt (yes, they are synonymous in the mind of the Indian public). It laid down a perfect environment for this "surgical strike". The PM seems to have mastered the political packaging and timing too, given the recent years of economic hardship. But in the media-driven euphoria, the finer question on whether this will actually help in curbing black money still remains open.

There's no doubt that the

demonetising of large currency notes ensures a one-time house cleaning. Cash stashed under the mattress ala Bollywood movies of the 70s becomes obsolete with the crooked money-lender or corrupt babu falling victim to the crackdown. The movie would end with his ill-gotten gains burning in a pyre of smoke. However, I fear that this leaves an opening for the sequel to follow very soon. It's just a matter of time before the same villain stashes lean mattresses with newly-minted Rs. 2000 notes. Unfortunately, we can't do an annual house-cleaning exercise without risking the stability of our currency.

As long as the sources of generating cash and its utility still remain open, this is unlikely to lead to any major curb on black money. It's prudent to remember that the similar 1978 experiment by the Morarji Desai government had no visible impact. 40 years down, we probably have much more black money in the system than before. What's changed are the reasons for this cash generation.

There is no longer an abnormally high tax rate of a 100% like in the 70s but we have a well-developed cash economy without which buying real estate becomes impossible. How would political parties fight elections or babus earn post-retirement benefits if bags of cash are not available? (Contd on page 25)

# Shades Of Black

*A parallel, shadow of black economy has had its presence in India from time immemorial*



A parallel, shadow of black economy has had its presence in India from time immemorial. The World Bank in July 2010 estimated the size of the parallel economy for India at 20.7 per cent of the GDP in 1999 and rising to 23.2 per cent in 2007. The high inflation witnessed by Indians in the past decade or so is more to do with the growth of the parallel economy, which eats into the vitals of the country's economy. The high inflation adversely affects the poor and the middle classes more than others. It deprives Government of its legitimate revenues which could have been otherwise used for welfare and development activities. So in that sense the move by the government of India to first open a black money amnesty scheme was a step towards curbing black money circulation by providing people an opportunity to bring it into the system. A very commendable move, which I think should be opened once every decade to bridge the gap. The many unbanked and under-banked segments of the country survive on the cash economy as that is the lifeline for their very survival. Take for instance the maid working in your house; she is more likely to have expenses which require her to deal in cash on an everyday basis. It is the same for the vegetable vendor on the street.

The other shades of black have sources by way of corruption and other means. I am not getting into details, but you look into real estate and small traders who find it easy to focus on the business than comply with various tax departments and you will get an idea. For those with big sums, the outlet by way of money in real estate and gold has existed for long. For those looking for innovative ways there is an app for handling this money. Well, almost, you could check the bitcoin wallet or get into the darknet and explore more.

Bitcoin, the crypto currency created in 2009, enables decentralised transactions without any credit card or central bank intervention. It allows users to transfer currency with the help of the Internet, and blockchain is the underlying technology that helps clearing transactions and supports the process of mining and pricing bitcoins. This avenue has been used by those with a lot of unaccounted money for the convenience this avenue offers.

The bitcoin economy is such that every time a transaction happens, it needs to be verified and validated between the members of a network. The process of verification is carried out by 'miners' who create a 'block' of all the transactions occurring over the bitcoin network in every few minutes. The banks or members of the network only are privy to the transactions performed, under blockchain technology. It is all so secure that it has taken the parallel economy to a high degree of digitisation.

You could look up Zebpay, a mobile Bitcoin company to understand the kind of monies through bitcoins that they handle. There are serious issues that one can expect to explode once the regulators step into regulating bitcoins in India. To treat them as assets or currency will also impact the way they are taxed when brought back into the Indian currency. Like fraudsters are two steps ahead of those fixing a loophole, the government should keep pace with newer ways to manage the way black economies exist now. After all, who would want to stash Rs 5 crore in cash, when you can do so digitally?

# Being American in the Trump Years

The system is rigged, folks, he kept saying. But the rigging seems to have failed on Tuesday, when it made Donald Trump the president-elect, and again on Wednesday, when his rival, Hillary Clinton, and President Obama publicly congratulated him, wished him all success and pledged to get out of his way.

The peaceful transfer of power — the swift counting of votes, acceptance of results, dignity in defeat — that's the system, and these two powerful politicians, Mrs. Clinton and Mr. Obama, defended and strengthened it through their humility.

"We owe him an open mind and the chance to lead," Mrs. Clinton said. Her concession — her valedictory, with its air of the Clintons exiting the stage — was especially moving for its call to young supporters to be resilient despite inevitable failures, and for its restatement of values that were pulped by the Trump campaign: "The American dream is big enough for everyone. For people of all races, and religions, for men and women, for immigrants, for L.G.B.T. people, and people with disabilities. For everyone."

Mr. Obama likened Mr. Trump to a teammate in a relay race, promising a smooth handoff. His words were gracious, but had a tragic dimension. He is, after all, leaving an eight-year legacy of achievements in the hands of a man determined to erase them, the same man who defamed him as an African-born Muslim who had won the presidency through fraud. Mr. Obama, leading as ever through example, reminded Americans that democracy requires the "presumption of good faith in our fellow citizens." What the country needs, he said, is "a sense of unity, a sense of inclusion, a respect for our institutions, our way of life, rule of law, and a respect for each other. I hope that he maintains that spirit throughout this transition."

We Americans can be heartened by Mrs. Clinton's and Mr. Obama's decency. They were right to be gracious. Mr. Trump owes nothing to the traditional powers in his party — not the Koch brothers, not the leadership in Congress — and he may chart an independent course. We can hope against hope that he will shed his campaign persona for one befitting a nation's leader. We do so without illusions — ready to support him, without denying the many disgraceful things he did and said to get elected, the promises he may or may not keep, the falsehoods he peddled that were either delusions or lies.

It's a strange, distressing situation for citizens to be in — to acknowledge the danger of having a reckless, unqualified leader, while maintaining respect for the office he holds. But we cannot give in to fear or despondency. There is too much to be done.

There is a planet to save. The earth is in peril from a changing climate no matter how many deniers say otherwise. There may be millions of immigrants to shield from a Trump homeland-enforcement regime. State and local governments may need to step in if the federal government retreats from protecting consumers or helping educate children. And there may be sick people to care for, should Mr. Trump dismantle the Affordable Care Act.



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# The end begins now

## Trump's presidency is year zero in a new world order where rules may be disappearing

On Wednesday, the world changed. An idea of itself that the West believed in and promoted in the wake of two devastating world wars came to an end. Liberal values always work best when you are in the ascendant, and most Americans no longer feel in the ascendant. This is the start of the next stage of history, a triumph of the outsider. For Americans, the election result represents a victory for white nationalism, and for the idea that the majority can apply the values of identity politics to itself. Donald Trump's attack on elites and institutions was secondary to this fact. His campaign made the majority feel as if they were a put-upon minority, and as in other countries, this won the vote. As a candidate, he was not a thinker but a reflector, a mirror. "I am your voice," he told a delighted crowd when he won the Republican nomination.

Trump was able to articulate the fears of an American white majority that knows it will be a minority by the middle of this century. Barack Obama is the last black president for a long while. As Samuel P. Huntington predicted in 2004, ethnic intolerance was likely to resurface as a political force in America. "Historical and contemporary experience suggests," he wrote, "that this is a highly probable reaction from a once dominant ethnic-racial group that feels threatened by the rise of other groups."

This was a campaign ruled by confirmation bias, with a media that disliked what Trump was offering and so convinced themselves he would lose. His astonishing victory leaves his opponents wondering: Was it about Hillary Clinton's weakness as a candidate, was it about misogyny, was it about the economically left-behind? I am not convinced it was any of these things. Trump won because he was an insurgent candidate, a disruptive antidote to both main parties and to politics-as-usual. Most voters who earn less than \$50,000 a year voted not for Trump but for Clinton; and 52 per cent of white women voted for Trump. You can blame globalisation, neoliberalism, outsourcing, the establishment — but above all, this was a reaction to the way the world has

changed. Certainties about status have evaporated. What do investors do in a crisis? They flee to the safety of gold. What do voters do? They flee to the gold of ethnic solidarity and traditional social ideas, they flee to the cultural solidity of an imagined past. In this respect, the US is far from unique: We saw it in the UK over Brexit, and we see it with alarming force in the rise of Europe's hard-right, nativist political parties, who were the first to congratulate President-elect Trump and climb on his bandwagon.

Trump may not be an isolationist president, but he will surely be an autarchic one. He sees alliances in transactional terms, as a businessman of questionable talent who is always focused on the deal and the short-term advantage. If he is not getting a financial return from the Baltic states, he may decide they are expendable. I'll talk to President Putin. It's gonna be beautiful. NATO, tomato. We'll make a new alliance when we need it. As the US acts unilaterally, so other large powers will do the same. There is every reason for them to act in advance of the fact, and to create their own reality at a time of global insecurity.

If China wants to crack down on Hong Kong or extend its remit over the South China Sea and create a wider, Sino-centric sphere of regional influence, or Russia wants to annex some neighbouring territory, what better moment to do it than around the time of inauguration day? We do not know what President Trump's foreign and security policy will be, because his statements during the campaign were strikingly incoherent. In a presidential campaign, the US media plays a game to see how much an aspiring candidate knows about the rest of the world. Remember how George W. Bush was caught out, unable to name General Pervez Musharraf of Pakistan? The exception was Hillary Clinton, who with her experience as secretary of state could analyse global problems with acuity — and look how far it got her. If you read Trump's answers on, for instance, the problem of Syria, Iraq and IS, all you see is an ignorant, randomly-generated word-soup of

distracted remarks. We cannot go back and parse his speeches, his writings or his track record, because he has no experience in government. Trump is a zero, and his presidency is year zero in a new world order where rules may be disappearing.

He says he intends to challenge NAFTA, the TPP, the WTO and the IMF, introduce protectionist tariffs on goods from China, and unsettle the global security balance centred around NATO that has underpinned post-World War II international security. Allies like South Korea and Japan may be left in the lurch, with US troops withdrawn: Both countries may be tempted to

develop their own nuclear weapons, as Trump has suggested they should. Other countries in Asia, and India in particular, will be obliged to rethink their larger strategic position and how far they can depend on past diplomatic alliances in a new post-American order, where an approximately rules-based system could no longer exist.

Trump is erratic, narcissistic and ignorant of how American institutions work and its laws are passed. He is a man who has said he wants to legalise torture, and who boasts of sexually assaulting women. He wants to make deals with strongmen in West Asia, even while curtailing Muslim immigration to the US and putting American Muslims under threat. Within the constraints of their system of government, there will be many things he is unable to do as president.

When that happens, as it certainly will, his wrecking capacity will be spectacular. An institution is not submitting to the will of the people? Like Mao Zedong, he may call on the people to bombard the headquarters. For the next four years and beyond, we face great uncertainty.

At some level, we still believed in the American dream, that the US could be "a city upon a hill" watched by the world as an example. For sure, we raged against its hypocrisies, foreign wars and domestic and international boorishness. But we never looked to China, to Russia or for that matter to Europe for our vision of the future. We looked to America, and we hoped its people might make a more perfect nation, a greater experiment in human living. Today, that dream is over. We are all riding the Trump train, and it may be taking us to disasters yet unknown.

## The Trump victory: The media has put itself on trial again

In the aftermath of Narendra Modi's victory in the 2012 Gujarat assembly elections, a much-respected writer-activist known for his liberal views had accosted me at a dinner: "I heard you on television suggest that Narendra Modi could be the BJP's prime ministerial choice in 2014. You are wrong, India will never accept a divisive figure like him." In July 2013, when we did an election tracker poll claiming that Mr Modi was the preferred prime ministerial choice by some distance, the same gentleman rang me up: "Change your pollsters, they are being influenced by media hype." In May 2014, when Mr Modi won a spectacular victory to become prime minister, I received an sms from my friend again: "How could this happen? This is not the India I know. I am depressed." The Indian liberal's plight in 2014 is perhaps mirrored in the US in 2016. I have little doubt that many Americans are "depressed" at Donald Trump's famous triumph. In Washington last month, a journalist-friend was happy to buy me a drink, relieved he said that the Trump campaign had come unstuck by sex tape revelations. Now, as he, like so many other pollsters and pundits, are wiping the egg off their face after getting the US election verdict so horribly wrong, the question should be asked: do we in the media and the opinion industry allow our personal biases to influence our professional judgment? Let's be

honest: much of the Delhi-based mainstream media like the Washington press corps have a liberal outlook. Nothing wrong with that per se. Believing in the values of tolerance, equality, individual liberties should be central to a profession like journalism. But what happens when populist right-wing demagogues, be it a Modi or a Trump, strike a chord with millions of voters in a democracy. Do we disregard their views simply because they do not match our beliefs and compromise our credibility in the process? In countries as large as India and the United States, Lutyens' Delhi and Capitol Hill Washington can never represent the popular mood. In the 2016 US presidential election, America's 'rust belt' — once industrial power-house states like Michigan and Ohio — became its Hindi heartland, reflecting the plight and concerns of the working class over identity and job losses. The Trump slogan "Make America Great Again" resonated most powerfully here in the manner that the "achche din" war cry echoed in the bastis of a UP and Bihar in 2014.

And yet, the fact is, a large section of the media wasn't willing to accept the dominant sentiment on the ground. As the iconoclastic liberal film-maker Michael Moore, while predicting a Trump win in July this year, had forewarned his ideological fellow-travellers, "If you think Trump can't win, you need to exit that

bubble right now. You need to stop living in denial and face the truth which you know deep down is very, very real." Moore is not wrong. Many of us in the television business in particular live in an air-conditioned "studio bubble", a comfort zone where we are surrounded by familiar talking heads and predictable voices. Pundits with pre-decided opinions are given disproportionate air time and saliency in preference to the "real" people in the bazaars and mohallas of a vast country. A studio-driven media model can falter at election time if it gets disconnected from people. As can pollsters who get trapped in statistical jugglery and computer data. Pollsters and journalists cannot afford to live in denial mode: an edit page article, a studio debate or an opinion poll might gainfully analyse an issue but can it really get into the minds — the anger and the frustrations — of millions of faceless voters? Which is why we need to shed our ideological blinkers (and possibly, our intellectual laziness) and become the eyes and ears of society rather than simply an echo chamber of the elite studio chatterati. At the same time, let not the Trump win become another stick to beat the liberal media with, or, indeed, an exercise in self-flagellation. Let's not forget that many of us in this country did predict a Modi victory in 2014 even if one may have had reservations over the brand of politics he represented.



# SC Sutlej verdict a moment for Badal's belligerence, Captain's martyr stroke

Water has an uncanny history of inflaming passions in Punjab.

Thursday's verdict by a five-member constitutional bench of Supreme Court rejecting the validity of the Punjab Termination of Agreements Act is yet another watershed in the protracted dispute over sharing of river waters between Punjab and Haryana.

Coming ahead of the Punjab assembly elections expected early next year, the SC's extraordinarily unanimous stand on the Presidential reference on the Act has resurrected the long

dormant but potentially emotive issue.

The Supreme Court's action has quickly stirred up turbulence in Punjab's political waters that is set to resonate heavily during a surcharged poll campaign.

In fact, an unfavourable verdict was a possibility that the ruling SAD-BJP government and principal opposition Congress were both anticipating ahead of the SC closure on the Presidential reference that has upheld Haryana's case and dealt a major legal setback to Punjab's stand

on the dispute.

Not surprisingly, chief minister Parkash Singh Badal has lately been upping the ante on his 'not-even-a-drop-to-spare' belligerence. On November 1, he escalated his stand on the water tangle to a new level, asserting that his government will not accept an adverse Supreme Court judgment on the SYL issue — all this in the presence of Union minister Arun Jaitley and BJP chief Amit Shah.

The reference had arisen out of Haryana's petition challenging the 2004 Act, wherein Punjab had unilaterally annulled all its inter-state river agreements with neighbouring states. The overriding objective of the Act, passed by the Capt Amarinder Singh-led Congress government, was to forestall the SC direction to the Centre to complete the contentious Sutlej Yamuna Link canal to carry Haryana's share out of Punjab rivers. The legal



tangle has since then been a ticking time bomb. Its eruption has not only uncorked a torrent of political reactions, but also added fire and brimstone to the parties' competitive pro-Punjab pitch.

In a premeditated and well-choreographed move, Punjab Congress chief and Amritsar MP Captain Amarinder Singh drew first blood by announcing his resignation from the Lok Sabha and that of all 43-odd Congress MLAs from the Punjab assembly. His martyr's stroke is aimed at buffing up his widely acknowledged credentials as a fighter for Punjab's interests.

This is the second time that the scion of erstwhile Patiala

royalty has resigned from Parliament, taking a moral stand on an issue concerning Punjab and the Sikhs. In 1984, he had quit the Lok Sabha in protest against Operation Bluestar.

And the Akalis, who style themselves as unrivalled champions of Punjab's interest, were quick to unveil a double-barrel strategy. While keeping their legal option under wraps — that may include a fresh ordinance to scrap the inter-state water treaties — they have sounded the bugle for 'morcha politics'. Clearly, Punjab is in the throes of a fresh turbulence over water.



## Caution, optimism: What a Trump administration could mean for India

Like other countries around the world, India is bracing for a "bigly" world order – to use Donald Trump's trademark adjective for huge. The US president-elect has generally spoken positively about India.

On the other hand, the Indian system is concerned at the strong isolationist streak in Trump's worldview. The overriding view of Trump is uncertainty: he has said little of substance on foreign policy and his advisors are unknown unknowns.

Some Indian commentators noted that early in 2016, Trump declared India had become a "top place" for investment following Narendra Modi's election, spoke of India "doing great" economically, and expressed surprise more people weren't talking about its 7% growth rate.

He called Pakistan "the most dangerous country in the world today" and said "the only country that can check Pakistan is India". Trump also spoke aggressively about China – but only in the context of trade.

Reflecting this view, Brahma Chellaney of the Centre for Policy Analysis argued, "Trump has repeatedly praised India and Indians. Moreover, his commitment to fight extremism and terrorism jibes well with Indian interests. All in all, India should be relieved that he, not Hillary Clinton, will be the next American president." Within the Indian system, there is a sense Trump has no coherent view of South Asia. His excitement about India seemed to arise from two buildings coming up in India bearing his franchise name and, later, conservative Hindu American groups becoming major contributors to his campaign.

It is the nature of Trump's worldview that worries India policy-makers more. A careful analysis of Trump's foreign policy statements over 30 years by Thomas Wright in Foreign Policy magazine showed he believed the US is overcommitted around the world and is unfairly treated by trade agreements, and that he admired "authoritarian strongmen".



New Delhi, having already seen how Barack Obama's isolationist bouts led to the Taliban's return in Afghanistan and encouraged China to push its territorial claims in the western Pacific, worries Trump will inadvertently encourage Beijing to push the geopolitical envelope even more.

Trump has talked of destroying the Islamic State, referring airily to a "secret plan" when asked how. But India will be relieved if Trump's admiration for Vladimir Putin softens US diplomacy. The West's economic sanctions, Indian officials often complain, drove Russia into the arms of China. On the other hand,

Trump has repeatedly expressed a curious dislike for Japan, a country that has emerged as one of India's closest strategic partners.

There are two other areas where Trump's policies will run counter to Indian interests. One is immigration. If there was one leitmotif of Trump's campaign, it was his constant barrage against immigrants. It has been pointed out Trump wants a freeze on new green cards and a restructuring of the H-1B visa programme to make it harder for US firms to hire skilled workers from abroad. Indians are the primary recipients of H-1B visas.

The other is climate

change, which Modi sees as an almost existential threat to India. Trump denies such a problem even exists. India developed a large number of collaborations with the US in climate change, especially in clean energy. Modi's idea was to use these platforms to channel US private investment and technology to help India reach its ambitious climate targets, says Arunabha Ghosh, head of the Council for Environment, Energy and Water.

"Trump might not vapourise all these initiatives overnight but it does not bode well for deepening and solidifying this partnership," he said.

Ultimately, like much of the world, India is unclear about the policy directions of a Trump administration. Nirupama Rao, a former Indian envoy to Washington, said: "India should not waste time in reaching out to Mr Trump and his team in order to establish a durable understanding that will take the relationship forwards in all sectors of relevance."

# I-T department conducts surveys on jewellers, hawala operators accepting banned Rs 500, 1000 notes at 40% discount

(Agencies) New Delhi : The investigation units of Income Tax department has started search and survey operations across the country on Thursday evening after they found that jewellers and hawala operators were discounting banned Rs 500 and Rs 1,000 notes+ at 40 per cent.

The search and survey operations were conducted on jewellers at Dariba Kalan and Karol Bagh in Delhi besides Chandigarh, Ludhiana and Jalandhar. The I-T operations started after these bullion traders and jewellers+ were found accepting banned notes at discount and converting the alleged unaccounted cash for bullion and jewelleryes.

Two big hawala operators have been targeted in Mumbai who were receiving these banned notes at a discount. A top source in the Central Board of Direct Taxes said I-T officials are yet to find out where these banned currency notes were to be shifted and how they would have monetised it considering they are no more a legal tender.

The CBDT source said there is no option available for people with unaccounted cash to siphon off these currency notes as the government will impose penalties at 200% after tax which account for almost 98% of the total value of the currency notes found to be illegitimate income.

Finance Minister Arun Jaitley

on Thursday assured people that taxman will not hound those making small deposits in scrapped Rs 500/1,000 currency adding, however, people with "large amounts of undisclosed monies will have to face the consequences under the tax laws". Top I-T department officials had on Wednesday said the government's directive to them is "very clear", saying any instance of tax evasion and black money should be dealt with strictly, especially after two opportunities in the form of one-time stash declaration window has been provided.

In a surprise move, Prime Minister Narendra Modi had on



November 8 announced the new Rs 500 and Rs 2,000 demonetisation of Rs 500 and Rs 1,000 notes+ and introduction of features.

## Political parties in poll-bound states may 'bribe' voters before notes rot



(Agencies) New Delhi : The well-known reality of cash stashed in political camps for use in election season has set off a buzz whether rotting Rs 500 and Rs 1,000 currency notes+ will lead to a "rural stimulus" of sorts — dumping of money on rural voters. After the demonetisation+ , there is animated talk in political quarters about which party runs the risk of losing the most cash "reserves" in the countdown to the February elections in Uttar Pradesh, Punjab, Uttarakhand and Goa, states where money power is seen to have a time honoured role before and after polls. An assumption is that in poll-bound states, political parties and their retailers must have had money hoarded in safehouses and the government decision to ban notes of high denomination+ has caught them unawares. So if the money cannot be redeemed, parties may have no choice but to distribute it to voters now itself — allowing them to change small amounts for new notes.

The worst kept secret of the political world is that money is given to voters in the election week or on election eve. The currency notes are distributed by parties through vote contractors in villages and blocks — like sarpanch or organisational heads

at block levels. Tamil Nadu, Andhra Pradesh and Karnataka are particularly known for this practice but, observers say, northern states are not too far behind with close contests in Punjab and UP heightening the prospects of such scenarios.

Now, the issue is how to put the hoarded cash to good use before December 31, the deadline after which they would turn into waste paper slips.

Political operatives and observers are talking about tricks like hoarders seeking to turn the money white by giving small amounts to flunkies and aides, to be exchanged in banks.

However, in election season, the use of the money is to lock in potential votes. According to a keen observer, political satraps are likely to summon their vote merchants and entrust them with the task of simply distributing

money to local residents before the year-end. The recipients, with small money not crossing a couple of thousand, will be free to get them changed at the bank. But for a catch. Such 'bribing', forced by the December deadline to use the money, would come much in advance of the timeline that parties generally agree upon during elections — the last week or day so that voters remember their benefactor. With

voters turning smarter every election, political circles are replete with tales that recipients do not always keep their side of the bargain by voting for the payer. "Now, with the payment coming two months in advance, what is the guarantee their vote will follow the money," asked an observer. But, for the parties faced with rotting cash piles, advance bribes may be the only way out, post-demonetisation.

### 'Hum iski to thok kar faida lenge': BJP to milk demonetisation for polls

(Agencies) New Delhi : BJP intends to make PM Narendra Modi's 'surgical strike' on black money a focal point in the forthcoming round of state elections by pitching the move as a strong measure against corruption and illegal wealth on behalf of honest citizens. A top party source said on Thursday that BJP will utilise the government's demonetisation of Rs 500 and Rs 1,000 notes without any hesitation. "Hum iski to thok kar faida lenge (we will use it to the hilt)," the source said. The BJP leader saw demonetisation as having a major effect on the forthcoming polls where he felt powerful regional players would be hit. The party sees the measure playing well with most people. "Merely 10% might be unhappy but they will have to fall in line and turn law abiding citizens," the source said. Seeing the move as a bold step that previous governments have shied from, BJP feels the measure is an image boost for Modi and a decisive response to any lingering allegations that he leads a pro-rich "suit-boot ki sarkar". With the targets of the demonetisation seen as exploiters and the unscrupulous rich, BJP feels the move addresses the right constituencies even if it discomfits some in the trading communities that have backed the party. "BJP will take full advantage or political gains from the impact of the move geared to help the honest, common man," the leader said.

### Congress leader Amarinder Singh quits over canal controversy

(Agencies) Chandigarh: Congress on Thursday demanded that Punjab be put under President's rule and that assembly elections in the state be held in December instead of early 2017 even as the ruling SADBJP government said it would approach President Pranab Mukherjee not to accept the Supreme Court judgement on Satluj-Yamuna Link (SYL) canal. The Punjab government also stressed that it would bring a legislation on not sharing river water with any state.

The SC verdict resulted in former chief minister and Punjab PCC chief Captain Amarinder Singh resigning as Amritsar MP. All 42 MLAs of Congress will also resign on Friday.

"The SC ruling against Punjab has come as a major blow to the people of the state, who need me in this hour of despair and with whom I stand in support at this critical juncture. I hereby tender my resignation with immediate effect as a mark of protest against the deprivation of the people of my state of the much-needed Satluj river water," Amarinder said in his resignation. Taking potshots at CM Parkash Singh Badal, Amarinder said, "Badal has failed to safeguard the interests of the people of Punjab and will now try to cause

trouble....so the sooner he's out of power, the better for the state." He also challenged Kejriwal to clarify his stand on SYL and whether he would allow the water from Punjab to be diverted to Haryana and Delhi. "Given the fact that he hails from Haryana and is the Chief Minister of Delhi, Kejriwal will never support Punjab on the issue of SYL," he said, pointing out that the Kejriwal government had, in fact, filed an affidavit in SC supporting Haryana in the matter.

On his part, Badal said: "We are taking three steps. First, we will approach the President to not accept the SC order. Second, we are calling a special vidhan sabha session to pass a cabinet resolution on not sharing any more water with any state on November 16. Third, we have made a clarion call to all Punjabis to gather at Moga on December 8 to protest against the order." He said Haryana was free to choose its path. "We can't force them to toe our line," he added. A senior SAD minister said: "The new ordinance will be similar to our de-notification bill in March. Legislations can't be overturned by the Centre or SC, but can only be challenged." However, neither the CM nor his son and deputy CM Sukhbir Badal disclosed how they would legally challenge the SC order.

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# Currency demonetisation

## After misery at banks, more pain likely at ATMs today

(Agencies) New Delhi : Massive crowds lined up outside bank branches and trade remained sluggish across the country on Thursday as the government scrambled to ease the transition from old currency to new. "We have witnessed a more than three-time increase in footfalls at branches today and an over five-fold rise in the number of cash transactions," said ICICI Bank MD Chanda Kochhar.

At branches, the queues moved slowly as cashiers laboriously counted out notes of lower denominations adding up to either Rs 4,000 in case of an exchange, or Rs 10,000 in case of withdrawals. For many, waits of up to five to six hours were exercises in futility as branches ran out of cash.

Banks expect the pressure to continue over the weekend. ATMs reopened at Thursday midnight, two days after PM Modi

announced the decision to scrap 500-rupee and 1,000-rupee notes, but there's unlikely to be much respite soon.

The people didn't have photocopies of their identity cards or were not carrying the original. "Many did not know how to fill up the form, the problem was bigger for old people," said Sanjay Saikia, who spent over four hours at a private bank's south Delhi branch before walking away.

The banks will remain open through Saturday and Sunday. The government reiterated that the deadline to exchange or deposit old notes was still 50 days away. Apart from the Rs 2,000-a-day cap on ATM withdrawals till November 18, the other problem is that not all ATMs will be immediately back in service. Old notes still has not been pulled out from around a fourth of the two lakh ATMs across the country. And many

have not been reconfigured to deal with the new Rs 2,000 bill.

Two ATM operators told TOI that they would work 24x7 to restore normalcy but only one lakh machines attached to branches would be loaded immediately. SBI chairman Arundhati Bhattacharya said it could take 10 days to complete reconfiguration.

Besides, with only Rs 100 (and Rs 50 in some cases) being dispensed from machines, ATMs will require quicker refills. "It will be a challenge as depletion will be faster. But we are trying to ensure minimum inconvenience to our customers," PNB managing director and CEO Usha Ananthasubramanian said. The bank has deployed vans at some hospitals in Delhi, Chennai and Mumbai to help meet the cash requirements of patients.

Bankers as well as cash managers are trying to assess the pressure points. "ATMs see



100-125 transactions a day. We don't know if we will see 250 transactions or 2,050 transactions tomorrow at one ATM. We are blindsided," said Rituraj Sinha, who heads the Cash Logistics Association. The problem is more complicated at remote locations in the hilly states and in the northeast where banks have asked for additional supplies while acknowledging that replenishment of cash at branches and ATMs is tougher.

While the largest private sector bank kept its branches open till 8pm, SBI chief operating officer Prashant Kumar said

some of his bank's branches stayed open till 9pm. Kumar said SBI was going to make most of its 7,000-odd cash deposit machines operational at midnight so that those with bank accounts could deposit Rs 50,000 and reduce the pressure on branches. Banks such as PNB have suspended training courses for officers and employees and asked staff in administrative offices to be ready to be deployed to branches. While there were special counters for seniors and women in banks, some had made arrangements to serve tea and coffee.



(Agencies) New Delhi : India on Thursday night took strong exception to the World Bank's "inexplicable" decision to set up a Court of Arbitration and appoint a Neutral Expert to go into Pakistan's complaint against it over Kishenganga and Ratle hydroelectric projects in Jammu and Kashmir.

Surprised at the World Bank's decision to appoint a Neutral Expert, as sought by the Indian government and at the same time establish a Court of Arbitration as wanted by Pakistan, India said proceeding with both the steps simultaneously "legally untenable".

"Inexplicably, the World Bank has decided to continue to proceed with these two parallel mechanisms simultaneously. India cannot be party to actions which are not in accordance with the Indus Waters Treaty.

"The government will examine further options and take steps

accordingly," External Affairs Ministry spokesperson Vikas Swarup said.

Under the Indus Waters Treaty, signed between India and Pakistan and also the World Bank in 1960, the World Bank has a specified role in the process of resolution of differences and disputes.

Swarup said on the issue of differences between India and Pakistan on Kishenganga and Ratle hydroelectric projects under the Indus Waters Treaty, India had asked the World Bank to appoint a Neutral Expert to resolve the differences of a technical nature which are within the domain of a neutral technical expert.

Pakistan had sought the establishment of a Court of Arbitration, which is normally the logical next step in the process of resolution in the Treaty. The Neutral Expert can also determine that there are issues beyond mere technical

## India takes strong exception to World Bank decision on Indus Waters Treaty

differences, he noted.

Pakistan has raised objections over the design of the hydel project in J&K, saying it is not in line with the criteria laid down under the Indus Water Treaty between the two countries.

"The World Bank has decided

to proceed with both steps simultaneously. It was pointed by the government to the World Bank that the pursuit of two parallel difference/ dispute resolution mechanisms - appointment of a Neutral Expert and establishment of a Court of Arbitration - at the same time is

legally untenable," Swarup asserted.

Noting that despite India's clear advice not to proceed with both together, the World Bank has decided otherwise, thereby raising questions over the "viability and workability" of the 56-year-old Treaty.

## Enforcement Directorate begins probe into \$208 million Embraer aircraft deal

(Agencies) New Delhi I: The Enforcement Directorate (ED) has started a probe into the Embraer aircraft deal+ which was signed during UPA rule in 2008. In the three-aircraft deal, foreign investigating agencies have alleged that payoffs were received by Indian agents for pushing the deal with the government here. The CBI had last month registered an FIR and named Vipin Khanna+ as the agent who allegedly received payoffs in the \$208

million deal. In the Embraer deal, the agencies are trailing transactions of more than \$5 million suspected to be alleged payoffs in the purchase of three aircraft by the Defence Research and Development Organisation (DRDO) for the airborne radar system. Khanna and his son had come under investigation for the first time after the Volcker oil-for-food scam broke out in 2005 for their links with former foreign minister Natwar Singh. After the ED investigated the role of the

Khannas in the oil-for-food scam, the CBI had questioned the NRI and his family members in connection with huge unexplained foreign remittances, some of which were suspected to be kickbacks . During its investigation, the ED



had procured details of at least Rs 23 crore transactions made by the Khannas at the Syndicate Bank's Hauz Khas branch where they had received foreign remittances. The ED had then gathered

information on the Khannas' financial footprints in the UK and Channel Islands from where huge remittances were reported. The ED is already probing another defence dealer, London-based Sudhir Choudhrie, believed to be close to senior Congress leaders, in connection with payoffs. The agency last week summoned an employee of Choudhrie for questioning and had asked the arms dealer and his staff to produce all records related to at least 20 of the companies allegedly linked to him.

## Kejriwal joins Mulayam, Mayawati and Mamata in opposing bill ban

(Agencies) New Delhi : Two chief ministers Arvind Kejriwal of Delhi and Mamata Banerjee of West Bengal and Samajwadi Party supremo Mulayam Singh Yadav and Bahujan Samaj Party president Mayawati have opposed the Narendra Modi government's demonetisation scheme aimed at black money and the financing of terror.

Mulayam and Mayawati's parties are contenders in the UP assembly elections due in 2017 and Kejriwal's AAP will seek power in Punjab, also in 2017. Mulayam demanded a short-term roll-back of the move, saying people should be given at least a week before the ban on old currency notes of Rs 1,000 and

Rs 500 is brought into force. "BJP promised to get back the black money stashed abroad but has failed to do so and is now under pressure," Mulayam said on Thursday. Asked about its implications for the assembly polls, he said it would hit the BJP hard. "The SP supports all government efforts to unearth black money, but this decision is disastrous for farmers and small traders. People are committing suicide and burning currency notes already," Mulayam alleged.

The winter session is likely to begin with a government- Opposition face-off as Mamata Banerjee's Trinamool Congress has given notices for adjournment

motions in both Houses on the issue of "inconvenience to the common people". An angry Mamata demanded the "withdrawal of the draconian decision". Mamata has referred to the move as "financial chaos and disaster let loose on the common people" and asked the Centre to prepare a "proper" action plan. Mayawati was unsparing too. "It's like imposing financial emergency in the country. In two and a half years of its rule, BJP has stashed enough for the next 100 years. Now, it's getting sadistic pleasure from a decision that has pushed people into grave inconvenience," she said.

Kejriwal began with saying he



"cannot understand how have been warned beforehand... stopping Rs 1,000 notes and BJP is going to contest elections bringing in Rs 2,000 will stop in various states and its people corruption". He added: "Those have already made their close to the BJP and to PM must arrangements."

## Mulayam Singh Yadav: Won't go for tie-ups, others can merge with us

(Agencies) Lucknow : In a clear rebuff to the Congress and its UP strategist Prashant Kishor, Samajwadi Party chief Mulayam Singh Yadav said on Thursday that his party would go it alone in the forthcoming UP polls. Asserting that the SP won't enter into an alliance with any political party, he offered merger to those willing to join it.

"Samajwadi Party koi gathbandhan nahi karegi... koi merger karna chahega to hum merger karenge (Samajwadi Party will not enter into any alliance... If any party wants to merge with the SP, it's welcome)," Mulayam said. This was in line with the decision taken earlier at the party's

national convention, he added.

On the merger, he said, "Some parties have already merged with the SP. Others can do so," referring to mafia-turned-politician Mukhtar Ansari's Qaumi Ekta Dal's (QED's) merger with the SP -- a move opposed by his son and chief minister Akhilesh Yadav.

While Kishor had met Mulayam and Akhilesh last week, the SP chief had held separate meetings with RLD chief Ajit Singh and top JD(U) leader Sharad Yadav at his residence in Delhi on Wednesday fuelling speculations of a 'mahagathbandhan' or grand alliance in UP before the elections. Political analysts said

Mulayam's statement might also be a tactic to negotiate a favourable seat-sharing formula with the RLD, which has been looking for a 50-seat quota from the SP in West UP. The SP, which has reached out to Janata Parivar in the recent past, however, is willing to part with only around 25 out of the state's 404 seats. SP officials said Mulayam was inclined for a merger to ensure that those wanting to join hands with the SP did not shift their loyalties after the elections in case of a hung House. "Once there is a merger, they will not be able to side with any other party which will be an easy option for the political outfits who are looking for an alliance



with the SP," said a senior party functionary. While the Congress has dismissed reports of any alliance with the SP, the Janata Parivar members who had attended the SP's silver jubilee celebrations in Lucknow on November 5, had underlined the need for all secular parties coming together to stop the BJP.

## Lakshmi, country's first banking robot, makes debut in Chennai

(Agencies) Chennai : Endearing, interactive and superfast with data, India's first banking robot Lakshmi made her debut on Thursday in the city. Launched by the Kumbakonam-based City Union Bank, the artificial intelligence powered robot will be the first on-site bank helper.

Top private lender HDFC Bank, which is also experimenting with robots to answer customer queries, is testing its humanoid at its innovation lab. Lakshmi, which took more than six months to develop, can answer intelligently on more than 125 subjects.

Want to know your account balance? Interest rates on home loans? Deferred payments or possible charges to be incurred on fixed deposit closure? Lakshmi can answer it all. "Apart from answering generic questions, we have also programmed it to

connect to the core banking solution. If a customer wants to know his bank account details or transaction history, the robot can flash the answer on its display," said N Kamakodi, MD and CEO, City Union Bank.

Sensitive financial information like account details are displayed discreetly on the robot's screen and not voiced. "Lakshmi only talks out loud on generic subjects. If you visited our branch with your girlfriend, she won't embarrass you by showing your low account balance," joked its CEO. Lakshmi, who currently speaks in English, gestures, turns around and engages in a very life-like manner in conversations. Unlike most robots her speech is not formal, but more relaxed and casual. "Since its artificial intelligence, the robot is constantly learning from customers - the more interactions it has with customers the better

it gets," said a bank executive.

And what if a question stumps Lakshmi? "She then asks you to get in touch with the branch manager. But at the back-end, we will be collecting all the questions she was unable to answer and equip her with better data sets, so she can service customers. Today she can give real time updates of foreign exchange movement, current interest rates at banks for different asset classes like personal, educational, two-wheeler and home loans, possible charges on withdrawals or deposits. But going forward, she might be able to more than that," said its assembler Vijay V Shah of Coimbatore-based Vishnu Engineering.

In the next few months, City Union will aim at programming the humanoid to greet customers in Tamil. "We are also looking at

enabling it so that it can service visually challenged individuals. Worldwide very few banks employ robots at branches and we want to bring a whole new experience to India," said CEO Kamakodi.

Currently, the bank has readied only one version of Lakshmi and has plans for 25-30 robots deployed at key branches

by the end of the year if Lakshmi proves a hit with customers. The bank was planning on Lakshmi's debut on Thursday at its T.Nagar branch. But given the rush due to the demonetization drive and customers thronging the branches for exchanging withdrawn notes, Lakshmi might go public only on Monday.



# Air tickets bought using old Rs 500 and Rs 1000 notes to be 'strictly non-refundable'

(Agencies) New Delhi : The great Indian 'jugaad' has failed this time. People were lining up at airport counters of airlines to buy tickets using their stack of Rs 500 and Rs 1000 notes+ .

On Thursday evening, airlines said that the tickets being sold like this will be "strictly non-refundable and won't be cancelled". SpiceJet confirmed this move and Vistara tweeted about it.

"We got instructions from the DGCA to do so. They, in turn, got their orders from the highest level of government (read PMO) as the relaxation was meant to ensure genuine travellers do not face hardships. This was not meant to be misused as a old-to-new note conversion trick," said a

senior airline official. The mad frenzy among people to get rid of their 'unaccounted' notes of Rs 500 and Rs 1,000 has seen airlines witness a mad rush at airport counters from soon after PM Modi's dramatic announcement on Tuesday night. Airline counters at airports were among the few places allowed to accept these high denomination currency till Friday-Saturday midnight. Before PM Modi's snoop on these notes, only people travelling in emergency used to go to airports and buy tickets from airline counters there so that they just board aircraft after that.

"We saw at least 20% rise in airport counter sales. The tickets

being sold are not only for immediate, but also future travel," said SpiceJet spokesman Ajay Jasra. Other airlines also reported a similar experience and expect the volume of airport counter sales to rise till Friday night.

A number of airline officials feel that people are booking advance travel tickets from airports are likely to cancel them later on as the money will be refunded in their accounts. "Only about Rs 1,100-1,200 will be charged as cancellation fee and the balance will be sent to their account. We feel this may be a major reason for advance travel purchase at airport counters," said an official.

But with these tickets being



made non-cancellable and non-refundable, only people who genuinely need to travel will now

line up at airports instead of those who were buying to cancel and get a refund later.

## Chaos reigns at banks, ATMs as people rush to ditch worthless banknotes



(Agencies) Winding queues of angry and panicking customers formed outside banks and post offices across India on Thursday, as millions of people tried to exchange banknotes the government abruptly pulled out of circulation in a crackdown on "black money".

At places, banks called in police or closed down for the day to cope with the crush of customers. Scenes of chaos and brawling were reported from all over the country, indicating the

authorities were probably underprepared for the currency switch Prime Minister Narendra Modi announced on Tuesday.

Some banks opened late, staggered the entry of customers or ran out of cash within hours. Filing forms and other formalities for an exchange led to longer queues and patience running thin.

"This is madness! What if Rs 100 notes finish at the bank? I will have to go to another bank, but that, too will have a long

queue," said 50-year-old Hiten Bhagat, who had reached the HDFC Bank in south Delhi's GK-2 locality at 9 am to find more than 50 people ahead of him..Some people frustrated by the long wait got into arguments at Canara Bank near the parliament building, as people barged into queues that spilled on to the street outside. Branch manager S.K. Verma, unable to get through to the local police station, called an emergency hotline for help. "I want two policemen deputed outside my branch!" he said. Twenty police stood outside a nearby outlet of the Reserve Bank of India letting in customers a few at a time. People have until December 30 to deposit or exchange their worthless 500-and 1000-rupee notes for smaller bills or the new 2000-rupee note that is expected to make counterfeiting harder. State-run banks saw an average of 300,000-400,000 transactions to exchange banned notes,

government sources said. No consolidated figures were available for deposits. Transactions also said to be brisk in private banks.

People are allowed to make a one-time exchange of 4,000 rupees in cash and one-time account withdrawals of 10,000 rupees, capped at 20,000 rupees per week. There is no limit on amounts that can be deposited. The government said it was focussing on "normalising" the situation. "There have been some problems. There have been long queues in some places but we laud the people as they have been extremely patient," Shaktikanta Das, economics affairs secretary, told Media. It was unclear how many banks across the country -- particularly in rural areas -- had received the 2,000-rupee note, which became an object of fascination on social media, with some people who for them posting 'selfies' with it. Meanwhile, scenes of chaos

outside banks were reported from almost every corner of the country.

In Jharkhand, Ranchi's Old HB road was choked for hours after the queues wound around banks onto the main road even before the banks opened. Similar traffic chaos was reported from Guwahati, Bhopal and Jaipur. "I am left with no money to buy grocery... I am standing in the queue from 9am. I first deposited the money and now I am going to withdraw cash," said Pyara Singh, 80, of Kansal village near Chandigarh. Many, especially the poor with no bank accounts, complained it was tough to get through the next few days with the cash restrictions. "Four thousand rupees will hardly suffice. I will have to keep going to the bank every day from now - stand in long queues every day," said Jugal Kishor, a resident of Shalimar Bagh in West Delhi, who has to make payments for his daughter's wedding.



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# Hyderabad twin sisters abused for years by many; parents, brother involved

(Agencies) Investigation into the twin sister rape case in Hyderabad revealed that the 8-year-olds were sexually abused for many years by different people, including their elder brother and father with connivance of their mother.

The sexual abuse happened over a period of five years in two places where the family had resided.

At Katedan, the girls were abused and molested by a supervisor in an air conditioned room where they were forced by their mother to sleep at night, a police statement said.

Earlier, when the family stayed at Budwel, both the girls were 'molested' by three unidentified persons when they were still in pre-school. Police are trying to identify the trio. "Investigations done in this case so far revealed that the family

had stayed near Budwel railway station here around 5 years back. From there they shifted to Katedan about 2 years back. All through this, the victims' mother was maintaining intimacy with different adults," police said.

The police have arrested their mother, their father named Jaffar, an auto driver and a factory owner in the case till now. The twins' 16-year-old elder brother was also taken into custody. According to the police the father-son duo had sexually abused the twin girls continuously for the past 15 to 20 days.

"The elder brother (of the sisters) and one of his friends also started exploiting them very recently as he seems to have witnessed some of the happenings in the house," police said.

Pradeep Aggarwal, a factory owner, who was in an intimate relationship with

the victims' mother had 'molested' the girls. He was arrested on Sunday.

"Not only this, Jaffar also got one more auto driver named Shafi who also sexually assaulted the kids. All this was happening with the active connivance of the victims' mother," police said. The auto driver was also arrested on Sunday.

The incident came to light after the sisters revealed their ordeal to a family member, who approached a city-based NGO working for child rights which in turn lodged a police complaint recently.

Following the complaint, a case was registered on charges of rape and trafficking of persons under relevant sections of IPC and other provisions of Prevention of Children from Sexual Offences Act, police had said.

The NGO had said that the victims hailed from Nepal but have settled in Hyderabad.



## Punjab Act scrapping water sharing with neighbouring states illegal, says Supreme Court

(Agencies) New Delhi: In a setback to the Punjab government, the Supreme Court on Thursday scrapped the 2004 Punjab Act+ that was passed to end all water agreements the state had+ with its neighbours.

Declaring the act unconstitutional, the top court said Punjab cannot unilaterally wriggle out of an agreement involving other states.

The court held that Punjab water termination law of 2004+ was not in sync with the 2003 SC judgment.

It directed Punjab to construct the remaining part of SYL canal as per the 2003 judgment of the apex court to supply Harayana its share of water.

After the Supreme Court directed completion of SYL canal in 2003, the then Amarinder Singh government had moved a Bill to terminate all water agreements with the neighbouring states. The Bill was passed by the Punjab Assembly.

Reacting to the SC verdict Punjab Congress leader Captain Amarinder Singh announced that he will resign as MP in protest against the verdict.

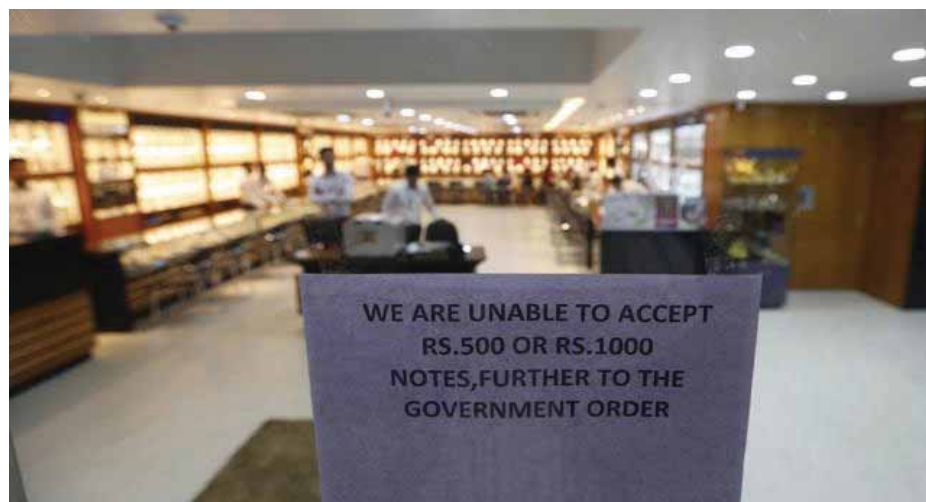
## Jaitley says deposits above Rs 2.5 lakh to be taxed, PC questions Rs 2000 note

(Agencies) Cash deposits above Rs 2.5 lakh could attract tax besides a 200% penalty in case of income mismatch, the government said on Wednesday, unveiling more measures to combat the "disease" of corruption and drain out illicit cash from the economy.

The announcement came a day after Prime Minister Narendra Modi created a flutter by abolishing 1000 and 500 rupee banknotes in a move to flush out money hidden from the tax man. New 500 and 2000 rupee bills will replace about 86% of all currency in circulation by value. Finance minister Arun Jaitley said on Wednesday that people can deposit as much cash as they want in banks to get new notes but added the money will be open to tax scrutiny.

Hours later, revenue secretary Hasmukh Adhia spelt out how the government proposed to go about the business.

"We would be getting reports of all cash deposited during the period of 10th November to 30th December above a threshold of Rs 2.5 lacs in every account. The department would do matching of this with income returns



filled by the depositors. And suitable action may follow," Adhia told reporters. Amounts that don't match income sources will attract 30% tax and a penalty of 200% on the taxed amount, he told HT, adding that prosecution will be decided on a case to case basis. Successive governments have struggled with under-reporting of taxes, seen as a major hurdle in expanding state revenues, as well as with growing undisclosed incomes to avoid taxation.

Jaitley said the ban on high-value banknotes will change this. "The credibility of the Indian economy will increase," he told journalists, adding the move will also boost tax revenue in a country where just 3% of the population pays tax. Modi's announcement led to immediate upheaval, with millions of people holding cash savings hurled into uncertainty and fear, especially the poor who do not have bank accounts and keep their money in cash.

## Indus water tussle heats up between India and Pakistan

(Agencies) In what could turn out to be another tussle on the water front between India and Pakistan, New Delhi on Thursday said that it will not be party to a court of arbitration process on Kishenganga and Rattle Hydroelectric Projects. The World Bank had brokered the Indus Waters Treaty in 1960. India sought for neutral experts looking into the technical difference over the projects between the two countries while Pakistan asked for a court of arbitration. The World Bank decided to proceed with both steps, and India says the move is not in accordance with the treaty, under which the World Bank has a role in resolving the differences between the two countries. "Inexplicably, the World Bank has decided to continue to proceed with these two parallel mechanisms simultaneously. India cannot be party to actions which are not in accordance with the Indus Waters Treaty," external affairs ministry spokesperson Vikas Swarup said. He said the government will examine further options and take steps accordingly. India's objection stems from its concern that the sequence in the dispute resolution is not followed.

## Karnataka minister Tanveer Sait caught viewing porn on phone at state event

(Agencies) In an embarrassment to the Karnataka government, a minister was allegedly caught viewing pornographic content on his phone on Thursday during the Tipu Jayanti celebrations. Primary and higher education minister, Tanveer Sait, was caught going through seemingly pornographic photos on his phone at a state-sponsored celebration in Raichur, leading to the BJP demanding his resignation. The RSS, Christian organisations and a section of historians also condemned it. The incident came to light after a regional Kannada channel, TV 9, caught images of Sait scrolling through what appeared to be photos of semi-clad women on his phone. Sait denied the charges, saying he was looking at pictures of the Tipu Jayanti celebrations in Mysore when the images popped up on a WhatsApp group. This isn't the first time a Karnataka minister has been caught this way; in 2012, two BJP ministers — Laxman Savadi and CC Patil — were caught watching porn clips during a legislative session. The clip had



been forwarded by a colleague, Krishna Palemar. All three resigned from their posts following the scandal. "Tanveer Sait should be sacked immediately who was caught on camera watching pictures which were allegedly porn," state BJP president, BS Yeddyurappa tweeted. The Karnataka Pradesh Congress Committee president, G Parameshwara, said he was unaware of the incident.



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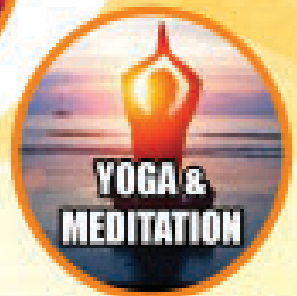
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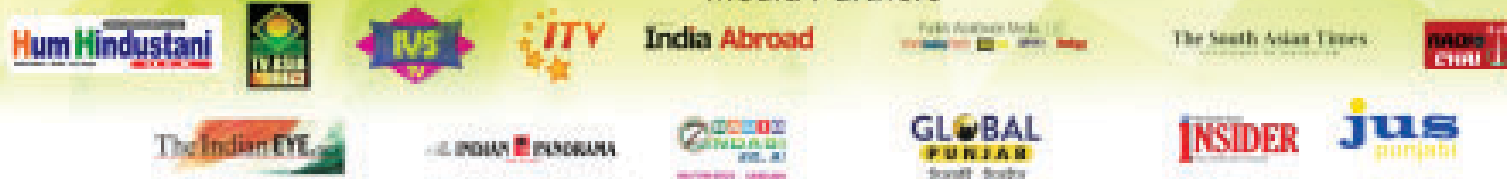
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(Agencies) Few Indians having access to banks will add to people's hardship following the withdrawal of Rs 500 and Rs 1,000 denominations from circulation. The impact will be felt more in north-eastern states and backward districts of the country where banks are few and far.

Only 28%-32% of Indians have access to financial institutions, including post offices and bank, according to data compiled by the banking division of finance ministry, sources said. This becomes important as it is banks and post offices that will exchange the banned old



and one of them is Sidhaw, a remote tehsil consisting of 158 villages. In this block, there are only 2 banks and 15 post offices whereas the district has 187 branches.

Paschim Champaran is an example of the unequal geographical spread of financial institutions at micro level.

However, finance ministry officials defended the government move. A senior government official, on condition of anonymity, said, "Access to financial inclusion is a 50-year-old problem. This will definitely lead to short-term inconvenience but it is a one-time problem. The government could not possibly give more time because the parallel economy will derive some new method of bringing the cash into the system and defeat the purpose."

## Currency ban: Only one-third have bank access; NE, backward regions worst hit

currencies.

In a move that attracted criticism and applause alike, Prime Minister Narendra Modi on Tuesday evening announced the recalling of these two denominations and set a 50-day target to exchange the currencies with banks and post offices.

HT analysis of RBI data on commercial bank branches across India shows that 33% of the 138,626 bank branches are in 60 cities in Tier-1 and Tier-2 categories, leaving a highly skewed proportion with

rural India. At least 38 districts, mostly in five north east states (Arunachal Pradesh, Meghalaya, Manipur, Mizoram and Nagaland) have less than 10 functioning banks. The data also reveals that there is one bank for 9,500 Indians. Experts like political scientist Pratap Banu Mehta say that while the government's move is structurally good, it is a logistical nightmare. "At least conceptually it's not exclusionary and going ahead gives signals of moving towards

plastic currency. Schemes like Jan Dhan architecturally address the issue of financial inclusiveness. However, the absence of financial institutions in rural areas raises some serious doubts about the implementation of the scheme." Like Mehta pointed out, the accessibility to banking institutions like any other public service gets affected with distance.

Take the case of Paschim Champaran in Bihar, one of the most backward districts of Bihar. It has 17 administrative blocks

### FINANCIAL INSTITUTIONS FAR AND FEW

**Dibang Valley in Arunachal Pradesh and Longleng in Nagaland have only one bank**

- 1 bank for as many as 9,500 Indians
- Out of country's 677 districts, 253 have less than 100 bank branches
- At least 38 districts, mostly in five north-east states have less than 10 functioning banks
- Paschim Champaran in Bihar has 17 administrative blocks and one of them is Sidhaw, a remote tehsil consisting of 158 villages. In this block, there are only two banks.

**3,468** Number of branches in New Delhi district; most in India

Northeast Delhi and east Delhi have only five and nine branches

## Lawyers file plea in Bombay HC challenging ban on Rs 500, Rs 1,000 notes



(Agencies) Two senior advocates have moved the Bombay high court (HC) urging it to take suo moto cognisance of the Union government's decision to stop the circulation of all currency notes of the denomination of Rs500 and Rs1,000.

Advocate Jamshed Mistry and advocate Jabbar Singh moved the HC's vacation bench on Wednesday arguing that the government's move was rushed and had caused unprecedented inconvenience to the general public.

Justice MS Karnik, who was presiding over the vacation bench, has now directed the lawyers to plead their case before a regular bench of the court as "there were several questions of law involved".

Mistry and Singh also cited a November 2 notification of the Reserve Bank of India that was sent out to all nationalised banks. In the notification, the RBI had said that as part of a 'pilot project', all banks must ensure that "within the next 15 days", at least 10%

of their authorised ATM machines should dispense currency notes of Rs100 denomination.

Mistry argued that the notification made it clear that this project was initiated on a pilot basis and thus, the Centre shouldn't have rushed into it. As per the law, the government needed to come out with an ordinance and then an Act before such a move, he said.

Mistry said that in 1978, during the emergency, the ordinance followed by

an Act called The High Denomination Bank Notes Act, 1978, was passed to bring demonetisation into effect. "Therefore, the requirement is that the current demonetisation could have been done only through an ordinance, or amendment of the Act, and not merely through a gazetted notification." He said that "merely giving four hours notice is no notice at all and that one's right to life and right to occupation/conduct business were severely affected".

## SGPC appeal to President to save Punjab's river waters

(Agencies) Amritsar: Shiromani Gurdwara Parbandhak Committee on Saturday said it has appealed to President Pranab Mukherjee to intervene in the Sutlej-Yamuna Link Canal issue. SGPC President Kirpal Singh Badungar told news persons that the executive committee members appealed to President to save Punjab's river waters. The farmers in the state are already reeling under a shortage of water for cultivation. In such a situation, they cannot afford to share river waters with the neighbouring state, he said. Badungar said the Supreme Court asking Punjab to share river waters with Haryana will hit the farmers. SGPC's executive committee has also asked the Centre and the Pakistan government to construct a special corridor to facilitate Sikh devotees travelling to Gurdwara Kartarpur Sahib in Pakistan.



## Maharashtra agro official demands bribe in Rs 100 notes only, arrested



(Agencies) A government official in Maharashtra's Solapur district has been arrested allegedly after he demanded bribes and insisted he be paid only in the Rs 100 denomination and not in the demonetised Rs 500 and Rs 1,000 notes. Anti-corruption bureau officials caught the accused, an agricultural officer with the Mohol Panchayat Samiti, on Wednesday while he was accepting Rs 2,500 from a person who had approached him for some official work, police said. The officer, Balasaheb Bhikaji Babar, was approached by the complainant Dattatray Bedge for clearing his Krishi Seva Kendra proposal, police said. The officer insisted the complainant bring 25 notes of Rs 100 as the government has demonetised Rs 500 and Rs 1,000 notes, a police official told Media. A case has been filed under sections 7, 13 (1) and 13 (2) of the anti-corruption act at the Mohol police station in Solapur district, police said.



# Ladies, stop being fidgety

## Men don't enjoy debauchery at bachelor parties

the other men in the group. They record one groom-to-be who said he had no desire to see "half-naked dancing women, let alone pay them" in a lap-dancing club that his best man insisted they go to. However, he went along with the group and spent a dismal evening "declining offers from various women for private dances, but did not reveal his desire to leave to the best man or the rest of the group". They also reveal that in the course of one particularly hedonistic weekend in an unidentified European city, one man became separated from the rest of the party and spent a harrowing evening trying to find them. Calling the best man for

help in the early hours of the morning, he said, "I'm genuinely fucking scared mate. I do not know what has happened to me in the last few hours." As the other men recounted their evenings the next morning, it emerged "another member of the group was robbed in the street and had his money stolen, three others fell asleep in a shop doorway and one fell over hitting his head on the floor, which left a deep gash on his face". According to the research, "extreme shaming, humiliation, and deviance often plays in the stag party experience for all those involved, not just the stag". The authors report how they

witnessed one man on a stag weekend with his friends being subjected to sustained ritual humiliation. His drinks were spiked with shots of spirits leaving him so incapacitated that he passed out in the bar, soiled himself and was tied up with cling film in their accommodation while still unconscious. The study concluded that men on stag dos are "performing" a role rather than taking any real pleasure in their extreme antics. "We argue that these men are merely reproducing exaggerated forms of behaviour that are expected of them and that they expect of themselves in a pocket of available time to celebrate," it said.

Busting the popular myth and instilling renewed hope in women around the world, researchers have found out that men do not really enjoy debauchery at modern stag parties.

According to a report, men succumb to peer pressure to celebrate one final night of "freedom" with the groom-to-be, despite the fact that the hedonistic experiences can leave them feeling scared and

degraded, says the Guardian. The study, carried out by Daniel Briggs from Madrid University and Anthony Ellis of Salford University, studied a series of stag parties in eastern Europe, on a Spanish island and in a city in the north of England.

The researchers found instances of men being pressured into doing things they did not enjoy but nonetheless going along with to keep up with

## Looking for a good reason to never have a baby? Here's one



(Agencies) Women who give birth to at least one child are more likely to be biologically older than those who do not have any babies, suggests a new study.

Researchers analysed blood samples from 1,556 American women aged 20 to 44 who took part in a survey from 1999 to 2002. They looked at the genetic material inside the women's cells, specifically the length of their telomeres. Telomeres naturally shorten as people age, but

the structures do not shorten at the same rate in every person. The longer a person's telomeres are, the more times their cells could hypothetically still divide, research has shown.

Women in the survey who has given birth to at least one child had telomeres that were about 4% shorter than those of women who had never given birth.

The findings held even after the researchers took into account other factors that could affect telomere length, including the women's chronological age, body mass index and smoking habits.

These findings suggest that a "history of live birth may be associated with shorter telomeres," researchers said. Although the reason behind the link is not known, scientists hypothesise that having

children increases stress levels, which is associated with shorter telomeres.

"It is possible that pregnancy, birth and child-rearing can induce chronic stress, leading to shorter telomere length perhaps through an inflammatory pathway," Anna Pollack, of George Mason University in the US was quoted as saying by the Live Science.

However, because the survey was conducted at a single point in time, the researchers cannot determine which came first in the women's lives — giving birth or having shorter telomeres, Pollack said.

It is also possible that for some yet-unknown reason, women with shorter telomeres are more likely than women with longer ones to have children, she said.

## All about breakfast

### Things to know about the first meal for complete health



(Agencies) Some people just don't feel hungry first thing in the morning, while others don't have time to sit down and eat. To avoid disrupting the day's food intake by skipping the meal entirely, nutritionist Raphaël Gruman recommends putting off breakfast for a few hours and tucking into either sweet and savoury foods — whatever takes your fancy.

#### Should you always eat breakfast in the morning, even if you're not hungry?

Yes, it is important to eat breakfast. Breakfast helps balance out your food intake throughout the day, avoiding calorie intakes that are too high in the evening, which can lead to weight gain.

#### Can changing your evening meal improve appetite in the morning?

When dinner is too copious in quantity or in calories, you don't feel hungry the next day. It's important to reverse the trend by reducing portions in the evening to help bring back your appetite in the morning.

#### What quick and easy solutions do you recommend?

You don't have to eat as soon as you wake up. I recommend drinking a large glass of water or a cup of tea or coffee when you wake up to prepare the digestive system to receive food in the minutes or hours that follow. If you get up at 7am or 8am, it's fine to eat breakfast at 10am.

Try making a little sandwich with two slices of wholewheat bread or a small individual bread roll from the bakery with a single cheese slice (pre-packaged). Ideally, add a piece of fruit too, such as a mandarin.

## Who's a microadventurer? Know all about this growing breed of travellers

(Agencies) The interest in experiential travel and healthier lifestyles is carving out a new niche which industry experts are calling micro-adventure. Also known as soft adventures, the trend is characterised by short getaways filled with low-risk activities that require little training or experience and minimal gear. It typically includes activities such as hiking, cycling, swimming, kayaking, ziplining and waterfall climbing.



The word "microadventure" is the latest travel jargon to be presented as an emerging trend for 2017 in a wide sweeping Global Trends Report 2016 presented at the World Travel Market in London this week. The report was prepared by market

research group Euromonitor. Coined by British adventurer

Alastair Humphreys in recent years, the term microadventure applies to outdoor adventures that are small and achievable for "normal people with real lives." No ultramarathons or kamikaze jumps out of airplanes here. Humphreys was also named National Geographic Adventurer of

the Year. The microadventure trend is seeing particular growth among busy European travellers looking for healthy, active outlets from their fast-paced, urban lives, analysts say. Microadventures can be solo or multigenerational affairs or taken with friends and family. Airlines and tour companies have also caught on, creating microadventure packages and presenting them as alternatives to the traditional weekend city break, point out Euromonitor researchers. In

a collaboration with low-frills carrier easyJet, Humphreys offers ideas on how to turn mini-breaks in Europe into microadventures. Aside from coffee shops, for instance, visitors to Vienna, Austria may want to consider swimming the New Danube.

# Her Majesty's Knights In Sullied Armour

Around the time in 2013 when the Central Bureau of Investigation (CBI) put arms dealer Sudhir Choudhrie on the list of "undesirable contact men", Theresa May, then the UK's home secretary and now its prime minister, presented him with an Asian Business award for lifetime achievement. The suave businessman was blacklisted by the CBI as he was suspected of manipulating government contracts, and ministers and bureaucrats were expected to take extra care while dealing with him. Choudhrie was being investigated for his role in the contracts to upgrade 130 mm field-guns and the Barak missile deal in 2006. Even while the probe was on, Choudhrie moved to London and soon acquired British citizenship.

The billionaire arms dealer is now known to be a philanthropist, and almost got elected to the House of Lords as a long-time supporter of the Liberal Democrats. Now, the UK's Serious Frauds Office (SFO) has found that companies linked to Choudhrie and his son Bhanu may have been paid bribes by some defence companies, including Rolls Royce and MiG, for contracts.

Will it embarrass the UK? Not likely. The SFO probe was on since 2014, when the father-son duo were detained and bailed out unconditionally. Despite that Choudhrie flourished, living a life of luxury in the heart of London's Belgravia, where he and his family own a number of mansions.

Choudhrie typifies hundreds of others like him, who have found a safe haven in the UK, fleeing the law in India. The CBI had to close investigations against him after the UK did not respond to letters rogatory (LRs) sent by them. The investigative agencies claim that they see this pattern in most of the cases and want the matter to be taken up by the government at the diplomatic level.

The Ministry of External Affairs (MEA), busy preparing for Theresa May's visit on November 6, has put the matter high on the agenda. In the last 23 years since an extradition treaty was signed between the two countries, India has managed to get only one person back—and that too because he did not contest the extradition.

Over the years, the UK has emerged as a safe destination for fugitives from Indian law. Indian officials have put together a list of 131 requests for extradition

pending with the UK. The charges against the individuals range from financial crimes like money-laundering to more serious ones like espionage, murder and terrorist activity.

Of the 131, India has put 16 on a 'top priority' list. Right on top is Mohammed Hanif Umerji Patel, or Tiger Hanif, an accused in two bomb blasts in Gujarat in 1993, and a close aide of Dawood Ibrahim. He tops the list because the British PM is likely to be most familiar with his case. Papers of his extradition lay unsigned on her table for three years since May 2013, when she was home secretary. Accused of murder, attempted murder and terrorist activities, Hanif was one of the rare cases in which the UK High Court had dismissed his plea against extradition. May was supposed to sign the papers to ensure his departure from UK. His case has now been passed on to the new home secretary, Amber Rudd. This has given Hanif another chance to make further representations.

This list does not include liquor baron Vijay Mallya, accused of financial crimes including money-laundering and wilfully defaulting on loans worth Rs 9,000 crore from various banks. So far, the Indian government has only sought his deportation, which is an easier administrative process. However, with the UK refusing deportation, the Enforcement Directorate (ED) has started the process of invoking the India-UK Mutual Legal Assistance Treaty to get Mallya extradited. The investigative agency is not very hopeful though, given the rather bleak track-record of the UK in extraditing accused persons to India.

Music composer Nadeem Saifi, accused in the Gulshan Kumar murder case, flamboyant former IPL chief Lalit Modi, naval war room leak case accused Ravi Shankaran, bookie Sanjeev Chawla and British national Raymond Varley, accused in child abuse cases in Goa—the list is long. Investigative agencies like the ED and the CBI feel the list is only going to get longer. "High-profile individuals like Mallya and Lalit Modi are seen as precedents now. Other accused may also feel that since the UK does not extradite easily, it is safe to escape there. We won't be surprised if Moin Qureshi also lands up in London from Dubai, his stop for the time being," a senior ED official told Outlook.

Meat exporter Qureshi, wanted by the ED for alleged

money laundering and hawala deals, managed to fly off to Dubai from Indira Gandhi International airport on October 15 despite a look-out notice. "His final destination may very well be London, which has emerged as a highly livable luxurious refuge for law violators. The standard of living is very high there, especially if you have money. It is the business centre of the world, and the malefactors can continue with their commercial activities," the official explained.

That these absconders are taking their millions to the UK probably makes them a less of a liability for London. "It is for a reason that Napoleon called Britain a nation of shopkeepers. They are very conscious where their economic interests lie," says former foreign secretary Kanwal Sibal.

The rich and powerful find it easy to settle down to a life of comfort there without investigative agencies snapping at their heels. "People like Mallya and Modi can invest in the UK to obtain citizenship. They have the option of applying for a UK passport or applying for the Tier 1 investors visa that enables them to stay by investing two million pounds in Britain," says former home secretary G.K. Pillai. Modi is believed to have invested up to a million pounds in stocks and shares. Also, if the businessman can show that he has more than 10 employees, then the process to obtain a "PR" or permanent residency can get faster and it would eventually lead to UK citizenship.

Former diplomat and senior Congress leader Mani Shankar Aiyar says the UK has a long history of giving refuge to people from countries where they claim the law is not just. The UK's coddling of Chilean dictator Gen Augusto Pinochet is well-known. Shady characters from Iraq, Iran, Zimbabwe, Afghanistan, Libya, Russia and Serbia—including some involved in war crimes—have also sought and obtained refuge in the UK.

"From Russian oligarchs to pro-Khalistan and Kashmiri separatists, all have found shelter in the UK. This has played a part in making Britain a global power. They use dissidents and opponents as pressure points. This has been a sore point in India-UK relations for a long time. Khalistani activists have long been given shelter in the UK, and they continue to be given space. They use them as tools against us as and when required," says Sibal. "When we raise the issue with them, they get away with the plea that their judiciary is independent. India has not succeeded in any extradition—even when our case was watertight," he added.

Sibal concedes there are cases in which Indian agencies do not do their homework well and fail to make a strong case with the exacting British legal system. Aiyar concurs, saying the UK does have procedures to send back fugitives after they are convinced that they will get a fair trial. "India should have the expertise to secure extradition in British courts. If they continue to handle things in a higgledy-piggledy manner, like the Modi and Mallya cases, then the UK is a very good place for them to park their money and live it up," he says.

Former chief of naval staff Admiral Vishnu Bhagwat says that it was not just pro-Khalistan activists or Kashmiri separatists who were useful to Britain. Even people like Modi, Mallya and arms dealer Ravi Shankaran are useful to the UK as "negotiating levers". He says these people move in elite circles and have deep connections. "They have access everywhere. Real intelligence work is done at that level. They are the movers and shakers and know about proposals for arms purchases and government plans," he says. Middlemen like Choudhrie and Shankaran are a significant category of those facing inquiry or cases in India but ensconced comfortably in London.

Another arms dealer, Sanjay Bhandari, tried to slip away to London, but, based on a look-out notice, was stopped in June, just before he boarded a UK-bound flight. But Lalit Modi was farsighted: he moved to London in 2010, before the ED could have his passport cancelled. Living there in style as is his wont, he is learnt to have invested in Lindeborg Law, a firm specialising in cases involving the Interpol. Six years in 'exile' seem to have made him some sort of an expert.

"When Mallya landed there in March, Lalit Modi is believed to have helped him settle down, even providing legal aid," an Indian diplomat reveals. Mallya, a "UK resident" since 1992, did not take long to settle into a high-flying lifestyle. He was seen at the Champions Day Race at Ascot last month—as Indian agencies struggle with investigations into money-laundering, buying property abroad with the money banks lent to Kingfisher Airlines, and the downfall of the airline.

Though Mallya's passport was cancelled by the Indian government, hoping that the UK would deport him, it did not make any difference to London since

he arrived on a valid visa. Going by their Twitter activity, Mallya is keeping himself busy with his Sahara Force India F1 team and Lalit Modi is watching the BCCI tamasha, lashing out intermittently against Rajiv Shukla, Anurag Thakur and the "corrupt" board. "Perhaps he sees a sliver of hope of returning to India if and when the BCCI is sacked," the diplomat adds.

By all accounts, even Shankaran is doing well in London. Composer Nadeem Saifi, having lived in London since 1997, obtained a UK passport and shifted to Dubai in 2006 to run a perfumery business. Since he has a UK passport, he doesn't fear extradition from UAE, which is no more considered a safe haven for fugitives from the Indian law. Even statistics bear that fact. Of 62 fugitives extradited to India in the past 14 years, 17 were sent by UAE, 10 from the US, four each from Canada and Thailand, three each from Germany and South Africa, two from Belgium and one from the UK. Samirbhai Vinubhai Patel became the first Indian to be extradited from the UK in 23 years since the two countries signed an extradition treaty on December 30, 1993. Accused in the 2002 Gujarat riots, Patel did not oppose his extradition unlike others wanted in India and was sent back in October 2016. Patel "consented" to his extradition and agreed to face trial in a case of rioting at Ode village in Anand district of Gujarat on March 1, 2002, in which 23 Muslims were killed.

"Patel's case is an exception and does not reflect a change of approach by London. There are more than a dozen letters rogatory (LRs) from the ED and the CBI pending with the UK. They do not even acknowledge them," says a CBI official, hinting at a tit-for-tat response from India. "Though we have extradited three persons to the UK in the past 14 years, even we are going to go slow with letters rogatory and processes," he says.

In fact, the UK foreign office has conveyed to India that they too will raise the issue of imprisonment of six British ex-servicemen in Chennai. The men were arrested in 2013 as they had strayed into Indian waters with weapons. They were part of 35 crew members sentenced by a Tamil Nadu court to five years in prison in January this year for carrying unlicensed firearms. They were held while working for an anti-piracy security company protecting commercial ships off the coast of Africa in the Indian Ocean.

# What Drove the Trumpquake

and his supporters accepted all of them. The Anti-Defamation League criticized a recent Trump speech for its anti-Semitic tropes; not only he did he refuse to apologize, he used the speech as his closing ad, along with images of Janet Yellen, George Soros, and Lloyd Blankfein, who all just happen to be Jewish. It obviously didn't hurt him any more than implicating Ted Cruz's father in the Kennedy assassination or suggesting Justice Antonin Scalia was murdered or retweeting white supremacists hurt him.

It's too early to say exactly what went wrong for Hillary Clinton, since most of us didn't realize it was going wrong until late last night. But Trump's primal-scream message that Washington is broken, the economy is a nightmare, and the world is going to hell clearly resonated in white rural and exurban communities. It may seem odd at a time when the

economy has added jobs for a record 73 straight months, when a Gallup poll just found that Americans approve of Obama's job performance by a 56-41 margin. High school graduation rates are at an all-time high; teen births and the uninsured rolls are at all-time lows; incomes grew last year at the sharpest rate since record-keeping began in 1967. But Trump ran a change campaign, vowing to roll back just about everything Obama has done, and he won bigly—including several states Obama won, and many voters Obama

One could make the case that Clinton and down-ballot Democrats had a narrative problem. All 17 candidates in the Republican primary portrayed America as a flailing dystopia, even though 15 million new jobs have reduced unemployment from 10 percent to 5 percent since 2010. But in the Democratic primary, Bernie

Sanders painted a similar portrait of a broken system failing all but the rich and well-connected, while Clinton's main response was that Sanders was failing to emphasize the pervasive racism and sexism that was also stacking the deck. With everyone seeming to agree that the status quo was unacceptable, maybe it shouldn't be surprising that voters rejected the candidate who represented the status quo—especially when the media coverage of her focused mostly on emails.

But it also seems clear that Clinton's problems extended well beyond narrative. Too many voters didn't like her or her conventional talking-point approach to politics; at Trump's raucous and unpredictable rallies, the first things most voters said about why they supported him was that he wasn't a politician, didn't talk like a politician, wasn't politically correct. They didn't like him

despite all the norms he violated; they liked him because of the norms he violated. When he suggested he would put Clinton in jail, when he called her Crooked Hillary, when he hinted that maybe without her armed protection someone would shoot her, the chin-stokers were appalled, but his crowds were thrilled.

The big unanswered question is how much Trump's victory has to do with cultural factors and how much it has to do with economic factors. Last night's TV punditry focused heavily on Trump's appeal to working-class voters, but he didn't seem to appeal to many black or Latino working-class voters. The Rust Belt in particular did seem to embrace his economic message of trade protectionism, even if—perhaps in part because—most economists hated it. But it's hard to know whether Trump's supporters were truly responding to his policy proposals, like a 35

percent tax on imports, or whether they just like the way he blames the Chinese, the Mexicans and other foreigners for the decline of American manufacturing.

It's hard to ignore how Trump turned The Other into the enemy—Syrian refugees who threaten America's security, Black Lives Matter activists who disrespect America's police, illegal immigrants who take America's jobs, shadowy global elites who, as Trump complained in his incendiary closing ad, bleed America dry. The Trump phenomenon felt a lot like a backlash against the multiracial Obama coalition that seemed to be taking over the country until last night; taking it back felt like a big part of what it meant to Make America Great Again. There were plenty of "Never Trump" Republicans in elite circles who objected to his war against globalism, his desire for a literal and metaphorical wall around America, but they mostly seemed to be concentrated around Washington.

It all worked out for the candidate with no political experience and no apparent interest in reading policy briefings, the candidate who, according to conventional wisdom, ran an abysmal convention and lost three consecutive debates. Now Trump, with the help of a Republican Congress, should have the power to repeal Obamacare, undo Obama's Wall Street reforms, scuttle Obama's nuclear deal with Iran, and roll back Obama's new rules limiting carbon emissions at power plants. He can also build a border wall, slash corporate taxes, appoint conservative Supreme Court justices, and pursue the rest of his agenda. It's unclear how much of that beyond the wall Americans thought they were voting for, but they voted for it no matter what they thought.

It's a bit reminiscent of the old joke about how many psychiatrists it takes to change a light bulb: Just one, but the light really has to want to change. There can be plenty of debate about the specifics, but America sent a message last night that it really wants to change. Some of the changes on the way may have seemed as unthinkable as a President Trump yesterday, but they're thinkable now.

## America Tamil Sangam honors Maloney for Diwali stamp



of New Jersey Board of Public Utilities and former Deputy Speaker of NJ Assembly, Dr. Sudhir Parikh, Padmashree-awardee and a chairman of Parikh Worldwide Media and Prakash M Swamy, president of America Tamil Sangam, praised the stellar role played by Congresswoman Maloney in the historic announcement of issuance of Diwali stamp.

The U.S. Postal Service commemorated the joyous festival of Diwali this year with a Forever stamp. The first-day-of-issue dedication ceremony took place at the Consulate General of India, New York. For several years, Congresswoman Maloney has headed efforts in Congress to push the Citizens Stamp Advisory Committee (CSAC) to consider issuing a commemorative Diwali stamp.

In 2013, Congresswoman Maloney first introduced House Resolution-47, expressing the sense of the U.S. House of Representatives that the CSAC should issue a Diwali stamp. The resolution had 46 cosponsors. Maloney reintroduced the resolution in 2015 as House Resolution 32, which had 71 cosponsors. Maloney additionally wrote letters to the CSAC

in 2010 and 2012 requesting approval of a Diwali commemorative stamp. She never gave up until the stamp which was a dream became a reality.

Prompted by a letter Co-led by Hindu American Foundation (HAF) and Indiaspora a community organization led by M.R. Rangaswamy, of California more than 100 community organizations across the US also petitioned the Citizens' Stamp Advisory Committee.

Maloney said that the stamp release mark a triumph that truly exemplifies the meaning of Diwali. "After many years, Diwali has finally received its own commemorative stamp, rightfully joining the ranks of other major religious and cultural holidays such as Christmas, Kwanzaa, Hanukkah and Eid. I want to thank the USPS for listening to the voices of the millions of Americans who celebrate this Festival of Lights. I am thrilled that after many years of fighting for this stamp it has finally become a reality."

"The issuance of the Diwali stamp symbolizes several important things: it displays the strength of the Hindu American

community when we unite behind a cause; it celebrates the contributions of our community to America; and most importantly, it acknowledges the strength our country draws from its diversity. This year and for many more, diyas and spirits will shine brighter, as will greetings cards and gift packages sent donning the Diwali stamp," said Prakash M Swamy, president of America Tamil Sangam.

Congresswoman Maloney presented a House Resolution to honor the service of Swamy in fostering ties between the US and India in the field of culture, music and media. Sangita Singh, Regional Finance Manager of Air-India spoke on the occasion. A souvenir was also released on the occasion.

The event also marked the presentation of Tamil Ratna Award by America Tamil Sangam to Upendra Chivukula being the first ever Indian-American to enter politics. Though born in Andhra Pradesh, he considers himself a Tamilan as he studied engineering in Chennai and speaks chaste Tamil.

# Is This 'Game Over' for the Planet?

The markets' moves reflect Trump's campaign promises on energy and environmental policy, which would unleash a torrent of fossil-fuel production: to repeal the Obama administration's regulations on carbon-dioxide emissions from power plants, as well as other environmental protections; eliminate the Environmental Protection Agency altogether; cut all federal spending on climate change, including funds to the United Nations and R&D for renewable energy and electric vehicles; and to "cancel" the international climate accord reached in Paris last year. According to an analysis by Lux Research, these policies would lead to an added 3.4 billion tons of carbon-dioxide pollution every year, compared to what Hillary Clinton proposed.

"A Trump presidency might be game over for the climate.... It might make it impossible to stabilize planetary warming below dangerous (i.e. greater than 2C) levels," Dr. Michael Mann, a climatologist and geophysicist at Pennsylvania State University, said in an e-mail. "Hopefully the world will find a way to move forward in combating climate change even if the US refuses to play an active role."

Trump will be the only head of state in the world who rejects the scientific consensus that human activity is causing climate change—a "hoax," he's called it. He's tapped prominent climate skeptic Myron Ebell, who directs the Center for Energy and Environment at the conservative Competitive Enterprise Institute, to lead his transition team at the EPA, and Mike McKenna, an energy lobbyist who has worked for Koch Companies and Dow Chemical, to head the team at the Energy Department. The fossil-fuel industry is already salivating over the opportunities the new administration presents. TransCanada, the company behind the Keystone XL pipeline, has made plans to meet with Trump's team to pitch restarting the project. Republican Senator Lisa Murkowski, who chairs the Senate Energy Committee, declared shortly after the election was called for Trump that she will be pushing to open the Arctic National Wildlife Refuge in Alaska to drilling.

How much of this agenda can Trump actually accomplish? He can wreck much of the slow climate progress that's been

made under the Obama administration—but only if he's committed to doing so. Gutting the EPA would require congressional action and breaking a Democratic filibuster in the Senate. Repealing the Clean Power Plan and other environmental regulations will be more complicated than signing an executive order, and environmental groups will tie up attempts to do so in litigation. A Trump administration could decline to defend the Clean Power plan in court, where it's being challenged by states and industry groups—Senate majority leader Mitch McConnell suggested this should happen on "day one" of the new administration—though that could draw more litigation. If the case does make it to the Supreme Court, its fate will be decided by a conservative majority including Trump's nominee to replace Antonin Scalia.

As for the Paris agreement, Trump can't immediately "cancel" it. It was specifically

designed to withstand the American presidential election, and it would be at least a year before he could formally withdraw the United States. But he could undermine the deal, by letting US companies renege on its commitments to lower emissions. That could leave a leadership vacuum while also blunting the practical effect of the agreement itself, because the individual US plan for reducing emissions accounts for about a fifth of the overall cuts that would be achieved under the accord. More drastically, Trump could pull the United States from the UN Framework Convention on Climate Change, which coordinates international climate negotiations. Still, it's not at all clear that other nations will abandon their commitments to climate action. Mike Brune, the executive director of the Sierra Club, told me that, while "we are facing an existential moment," he is confident in the rest of the world's commitment to the goals set in Paris. "I think other

countries will continue to move forward because they see it in their national interest," Brune said. "Many countries will see a diplomatic opportunity, a chance to take leadership on global scale—particularly China."

Brune sketched out a kind of road map for climate action in the age of Trump. One part is defensive: continuing to resist the expansion of fossil-fuel infrastructure across the country, with a transpartisan coalition that includes landowners, environmentalists, and Native American tribes, and by leveraging the legal system. But he emphasized that climate activists "must not stay in a defensive crouch over the next four years." States, cities, and the market all present opportunities for the climate movement to go on offense. Many states are already moving ahead to meet the requirements of the Clean Power Plan, despite its uncertain legal future, and advocates will press states to

for the law will be an arduous task in Congress, where Senate Democrats will fight the slim Republican majority's efforts. It's still unclear exactly what Trump's replacement will look like. He has vowed it will be "terrific" and said it will involve knocking down state insurance lines and incentivizing the establishment of health savings accounts. Even as Trump has unrelentingly promised at his rallies to build a wall on the US southern border with Mexico, his plan does not yet appear to have the backing of Republican Senate Majority Leader Mitch McConnell, who repeatedly dodged a question on whether he supports the wall.

"I want to achieve border security the way that's most effective," he told CNN's Manu Raju Wednesday when asked about it. The border wall proposal is just one of a slew of controversial immigration policies proffered by the real estate mogul, who launched his campaign by labeling undocumented Mexican immigrants criminals and "rapists." He has also vowed to deport all undocumented immigrants. In the latest iteration of that policy, he focused on the deportation of criminal undocumented immigrants, but he has not forsaken his pledge to deport all estimated 11 million who currently reside here illegally. On trade, the

## Donald Trump's America

Republican nominee has vowed to renegotiate or completely withdraw the US from NAFTA, the free trade agreement with Canada and Mexico that Trump has dubbed the "worst trade deal in history." He could single-handedly do that without Congress, just as he could stymie the Trans-Pacific Partnership he has railed against.

He has also pledged to go after Chinese currency manipulation and impose additional tariffs of as much as 35% on certain foreign countries and on US companies that move their factories abroad — which could see consumer goods rise by that same percentage. Trump's presidency could radically alter the increasingly interconnected global economy, which has shot in the direction of more free trade, not less, in recent years. His presidency could usher in a more protectionist era.

Trump will also seek to rethink how the US combats terrorists, tossing aside the attempts by Presidents George W. Bush and Barack Obama to bring Muslim-Americans and other Muslim countries into the fold, rather than risk alienating them. Trump has said he would seek to work with Muslim countries eager to join in the fight against ISIS, but he has also stoked Islamophobic sentiment

in the US and proclaimed, "Islam hates us." His rhetoric on the campaign trail and policy proposals on that matter could prove a roadblock to those efforts of increased cooperation with Muslim majority countries. During his presidential bid, Trump called for the creation of a national database to register all Muslims living in the US, called for targeted surveillance of US mosques. And last December, he famously called for a "total and complete shutdown of Muslims entering the United States," a proposal he has never explicitly retracted. Trump has since focused on his "extreme vetting" proposal, which would include a ban on individuals from terror-prone countries, though he has not outlined which countries will be included in that list.

It is still unclear exactly how he will take on ISIS in Syria and Iraq. Trump has at times said he is open to sending in tens of thousands of US troops and consistently vowed to "bomb the s\*\*\*t out of ISIS."

At other times, he's said he would like to keep the US out of the civil war in Syria, and instead favored ceding regional influence to Russia. He has promised to work toward a closer relationship with

Russia, which has ensconced itself as a top US adversary in recent years, and has promised to renegotiate the Iran deal, which he has trashed. Trump's economic proposals have focused on tearing down government regulations he views as overly burdensome on US businesses — which would include undoing environmental protections erected under the Obama administration — and reforming the US tax code.

But a cloud of uncertainty hangs over how the whopping across-the-board tax cuts he has promised will affect the US deficit. While he has promised to keep the proposals revenue-neutral, tax policy experts have said Trump's proposals could add billions, if not trillions, of dollars to the US debt. Ultimately, many in Washington and across the country are now wondering how much of Trump's campaign promises will the soon-to-be president stick to once he walks into the Oval Office and the Situation Room.

Beyond the campaign promises and incendiary rhetoric during his 17 months campaigning for his job as president, Trump also repeatedly touted his willingness to compromise and reach "deals." Pressed on his immigration proposals in March on Fox News, Trump offered a simple reply: "Everything is negotiable."

pass emissions-reduction plans like California's. More than a dozen cities have made commitments to rely fully on renewable energy; others could be pushed to do so. Solar, wind power, and electric vehicles are increasingly affordable, and even without federal support they could eventually out-compete fossil fuels on a large scale. And renewable energy initiatives are overwhelmingly popular. "The nature of our work on climate change is that there are a thousand ways to have an impact—through investments, divestment, consumer power, corporate accountability, city, state, regional [policy]," Brune said.

The math is daunting—there's no way to get around that. Even if Trump preserved the status quo and left the EPA alone, the world is on track to blow past the 2 degree threshold. In order to stay below it, none of the new fossil-fuel reserves, in the Arctic or elsewhere, can be developed. It's certain that Donald Trump will not be good for the planet. But how bad he is depends in some measure on what the rest of us do next. Unlike an asteroid, there are ways to slow his approach, and lessen his impact.



"She stands here and she spins the roulette wheel like this," he says, spinning the brass wheel at the centre of the table.

From cock fighting to the Mahabharata to modern day casinos, gambling has been part of the Indian subcontinent's DNA. And for long, Diwali has been the big gambling season. During Diwali, it is not just the seasonal gamblers who put out their chips on the table but amateurs, thrill-seekers, ritual-keepers and reluctant participants egged on by their peers. The largely held belief is that if you are lucky during Diwali gambling, Lakshmi will bestow wealth in that coming year upon you. Yet it remains one of those 'extra legal' zones of the society, which is unacknowledged by written law, but exists all over.

Up till the 1980s, gambling was still thought of by the general public in terms of dingy dens and public park congregations. But, it was the 'match fixing' in one-day international cricket that gave the term a whole new definition. Now gambling was not just about a few voluntary individuals gathered around a table, it had infiltrated sports, entertainment and many other walks of life through the television screens all at the same time. If all those matches, watched with such fervour were 'staged', anything could be. For many spectators, betting changed the game forever. Since then, each action of the players on the field has come under their scrutiny to ensure that the match has not been fixed. After allegations of match fixing against South Africa's captain Hansie Cronje, the CBI in 2000 investigated a match fixing and betting in sports. The investigating agency team empathised with the sports-lovers, hurt over match fixing, and said poetically: "The romanticism associated with the game is perhaps gone forever." The CBI's analysis of their findings is that betting in cricket is "perhaps the biggest organised racket in the country."

At a time when support for prohibition seems to be growing (such as in Bihar), and the state grows more paternalistic, telling the citizens how to dress (as Union culture minister Mahesh Sharma has done), there aren't many who seek legal avenues for gambling in view of economic gains? In 2014, senior advocate K.T.S. Tulsi raised the issue of legalising sports betting in Parliament,

# Spanner In The Wheels -Of Fortune

which is the case in many other countries including the UK. "I want to assure this House that legalised betting in sports is not going to make us a nation of gamblers," he said. But it might have been his status as an independent member that allowed him to do this. Otherwise, the political class has either been silent or largely against legalising gambling, regardless of all the potential revenue it can help unlock.

There is considerable confusion on moral, legal and economic grounds when it comes to gambling. The general feeling, stemming from a moral argument, is that gambling is based on pure chance. With some credit to the 18th-century movement of Enlightenment, a global intellectual shift placed more emphasis on rationality and choice as opposed to chance. And although gambling has preceded and, indeed, succeeded the Age of Enlightenment, the opposition to gambling comes from those who view every form of it as akin to tossing a coin and betting on its outcome. The temperament since, has been about controlling uncertainty, and chance is at odds with this.

This black-and-white view of gambling doesn't quite fit the legal framework. Indian jurisprudence has in fact differentiated between 'games of skill' and 'games of chance'. An act cannot be considered gambling if there is a blend of skill and chance involved in the process or if skill outweighs chance. It is after all, one's skill that enables one to calculate her chances and probabilities.

As far back as 1957, the Supreme Court said that competitions, which mostly involve skill, are business activities and not gambling. As of now, betting on horse racing is legal in India. In 1968, the Supreme Court also ruled that rummy is a game of skill. Games such as chess and golf also find a mention in the SC's ruling, meaning that they too had to be evaluated and passed for having the 'right' amount of skill as weighed against chance in their gameplay. People such as Jay Sayta of GLaws.in argue that the same rationale can be extended and applied to poker, which has also become hugely popular in urban India but is legal only in Karnataka and Bengal. "Poker is a game of skill, but just because cards have come to be associated with gambling and

money, people tend to automatically believe that if one is playing cards, then it must be illegal," he says. "There is always an element of chance in any endeavour of life. Even litigation depends on luck," opines Tulsi.

According to estimates of the Federation of Indian Chambers of Commerce and Industry (FICCI), India's betting market is worth Rs 3,00,000 crore, of which only Rs 10,000 crore is legal. By FICCI's estimate, the revenue the government could possibly earn by legalising betting stands between Rs 12,000 to Rs 19,000 crore. With regard to cricket, the Lodha Committee Report (2016) said that "legalising betting will curtail the influence of unethical elements on the sport, players and officials." By its estimate, legal betting will bring Rs 10,000 to Rs 12,000 crore in revenue annually.

It is this revenue which former CBI director Ranjit Sinha is in favour of unlocking. "We are wasting time. Asking for clampdowns on gambling is unnecessarily burdening the system. Given that gambling is going to happen anyway, it's better to earn the revenue and give quality to the game instead," he says. Tulsi also believes it is irrational to prohibit betting on sports. "If you want revenues to multiply, you have to attract tourists and have to provide tourists with avenues of enjoyment. The forces holding us back are hypocritical."

Gambling can be a game-changer for tourism. Take the

case of Macau in China. Macau is now the biggest gaming city in the world, surpassing even Las Vegas in the US. "I am in favour of a softer take on lesser vices. We must have pragmatism about our priorities. Law enforcement has many other serious crimes to focus on," says P.C. Jha, former chief of the Central Board of Excise and Customs. Jha makes a two-fold argument. He says that legalising betting will bring in money and it will also save the money being spent on law enforcement.

The online gaming and betting space is even greyer than the more tangible forms of gambling. According to a KPMG report, the online gaming market is one of the biggest segments of the gambling industry. The gaming market itself was about \$30 billion as of 2012. Even though some of the biggest markets, such as USA, China, South Korea and Japan, don't allow many forms of gambling on the internet.

In India, as of late 2009, foreign agencies began submitting bids for internet gaming licenses. These included some of the biggest names in the business such as William Hill, Betfair and bwin. The online gaming market includes various games such as betting on sports, races, poker, bingo, lotteries and casino games. The confusion comes from the fact that states in India are allowed to legislate on gambling on their own. The Public Gaming Act, 1867, is

the only central legislation. But by the recent Information Technology Act, 2000, internet service providers and website hosts are required to block access to anything "relating to or encouraging money laundering or gambling" and this Act falls under the central government.

Despite clear financial advantages of bringing gambling in India above board, one of the biggest obstacles comes from law enforcement. The argument made by many with interest in the monetary windfalls is that once gambling is legalised, it will make monitoring and regulation much easier. This will include a clampdown on black money. Writing in FICCI's report on sports betting in India, Mukul Mudgal, former chief justice of Punjab and Haryana High Court says: "The threats posed from this unregulated betting are immense; the society becomes vulnerable as revenue from these activities is used to finance criminal activities, the person placing the bet is at the mercy of the bookies as they have no legal right to have their bets realised."

This view is countered by the experience of others in the police. "Law enforcement agencies don't have a choice on laws, so we are enforcing whatever laws already exist at present. If legalising crimes is the solution to crimes, then legalise everything," says Nupur Prasad. "But decriminalising everything will affect our social life. We have found that these habits are not conducive to public life. We have seen people who have given everything up because of their addictions."

## Modi's "Masterstroke" Has Great Timing, But Inherently Flawed

And let's not talk about tax collectors where a standard rate for services seems to have been fixed at 5%-10%. Now these vaults of "black money" would have been hit hard with the demonetisation, if it weren't for the new ingenious industry that's come up overnight, offering to convert notes into legal tender for a 20% charge. We forget our thriving money-laundering sector using small deposits in innumerable nondescript shell companies. This dying sector seems to be delivered a bonus by the government. The fact that it was a bold move is acknowledged by all, but will it have a lasting impact on black money is highly doubtful. The fallout of a massive contraction of business for the

next few months until the new notes come into circulation, just before state elections, is a risk by any political standard. No doubt a calculated risk, shaped partly by demolishing the political coffers of the opposition. However, as long as cash is in demand and can be spent, it will continue to be used. So why are we not using technology to prevent bribes and curb the generation of black money? Why haven't we look harder at over-invoicing of construction and imports of big business to ensure that millions are not stashed abroad or round tripped back. If the government investigates some of the NPAs (non-performing assets) with Indian banks and actually acts on the

forensic evidence, it would probably have a more significant impact. Why have we not instituted a transparent system of bidding for real estate, like in the West, rather than leaving buyers to the mercy of brokers and middlemen? Instead of closing the massive exchange of cash, we have chosen to bring in a regulator whose orders will take years to be implemented due to an overburdened judicial system. The Indian obsession for gold and jewelry is well known, yet we haven't been able to increase the scrutiny on its manufacture and sale. Lastly, how would the political system survive in a transparent environment, where votes are seeded in the name of the aam aadmi and yet political donations by lobbies and companies are seen as its anti-thesis?

# Currency Ban Creates Panic At Grassroots

*The move is meant to be a big strike to curb black money circulating in the country and to fight corruption and funding of terrorist activities.*



This is nothing less than a surgical strike. In a big blow to hoarders of black money and fake currency, Prime Minister Narendra Modi demonetized Rs. 500 and Rs. 1000 currency notes with effect from November 8 midnight. Post that, these notes will cease to be legal tender and will not be fit for any transactions.

The move, where a radio silence has been maintained by the government and no inkling had been given to any quarter, is meant to be a big strike to curb black money circulating in the country and to fight corruption and funding of terrorist activities. This was announced in a televised address to the nation by the Prime Minister. He also announced that the RBI was issuing a new series of currency notes of the denomination of Rs 500 and Rs 2000 which will have a new design and enhanced security features. The new currency notes will be available at banks and post offices from November 10.

Calling the presence of black money, corruption and fake currency a disease which has taken a deep root in the country, the Prime Minister said that there was a need for "a decisive war against the menace of corruption, black money and terrorism. Corruption, black money and

terrorism are festering wounds which make the country hollow from within".

Later, at a press conference RBI governor Urjit Patel said that the government had observed a play of fake currency and of higher denomination currency in terrorism networks which prompted the government to undertake such a move.

While the government move is being lauded by various quarters, it is expected to cause hardships for the Indian citizens for the coming few weeks as supply of currency notes will be restricted in the market. Immediately there will be bigger problems for people as all banks and ATMs will be closed tomorrow November 9 which means that on one hand their Rs 500 and Rs 1000 currency notes will become invalid and on the other there will be no way to find alternative currency to buy items of daily needs and to run daily chores.

Though the government has said that people holding the demonetized currency will be able to exchange them for new series currency notes of Rs 500 and Rs 2000 from banks and post offices till December 30, there is likely to be chaos for the next few weeks as the exchange of currency at banks and post offices is limited to Rs 4000 a day from November 10 to 24 after which the limit will be increased. The government has also allowed

government hospitals, dispensaries, petrol stations, airports, railway booking counters and government dairies to accept the demonetized currencies for the next 72 hours to not inconvenience people.

Experts are hopeful that this will not affect financial markets as genuine money will now come into the financial markets as against a lot of play of black money that happened earlier. Also, in sectors like real estate where there was a not of black money at play will also see some correction where genuine white money will not operate. At least for the next year or so.

Says Mukesh Butani, Managing partner, BMR Legal, "A combination of national security concerns and wider agenda to filter out unaccounted income guided the Government to make this move. Figures of high denomination currency in circulation in past 5 years

compared to growth in the economy pointed towards indicators of unaccounted money in circulation. Timing was perfect - a month after closure of the income disclosure week and a week after Diwali such that the impact of short term disruption in festive period is minimised."

This will also, at least initially, prompt people to shift to electronic transactions and the use of plastic money. Says Kunal Bahl, Co-founder & CEO Snapdeal, "With this, the quantum of India's economy moving through the digital pipes will witness massive growth." **FARMERS WORRIED** It's the time of the year when the farmers are going to market with their freshly harvested crops. Many have sold their wheat and rice since October 15, when the selling and buying season started to peak.

They are now worried about the market tanking. "Most farmers don't take their entire earning to the banks but like to keep it at home, in cash. For them, the trek to the banks, sometimes far away, will be an ordeal," says a Haryana based farmer, Ram Kumar from Makrauli village. He also worries about the payments made to field workers and those who sharpen farm implements.

Another farmer nervous about the development says that the mandi for agricultural produce is set to be held on Wednesday morning but the push-cart vendors will be badly hit once they arrive as the mandi traders have already decided not to accept Rs 500

and Rs1000 denominations. The small fruit, vegetables and kirana traders will have to return disappointed especially since banks, too, will be closed. Many such payments are always made in cash and often the recipients have no bank accounts. That will be another bug challenge. Already in Gurgaon, the only big city that caters to the thriving sections of Haryana's farming elites, they are being turned away from shops, hotels and restaurants.

"I just saw a man haggle over a loaf of bread that he wanted to pay for using a Rs. 500 currency note. It's going to be tough for people in coming days," says a Gurgaon resident. Srinibas, another Gurgaon resident, found that petrol pumps were not accepting payments even on Tuesday night right after the decision was made public. Another set of wealthy farmers and traders is also anxious to convert their Rs500 and Rs1000 notes into other denominations.

"I have plenty of cash and it belongs to my family. I want to get it changed and will get others to visit the banks over the coming days to change it," says a farmer. All the people are nervous and anxious about the sudden announcement, as they find that the moment the news spread of the banning of these notes, traders stopped accepting cash payments.



# Anger And Scramble To Stash Cash In Black Money Squeeze: Foreign Media



(Agencies) Mumbai, INDIA: Banks reopened to long lines and angry customers throughout India on Thursday after the government's surprise move to devalue high-denomination currency in an effort to fight corruption and so-called "black money."

The government Tuesday announced what it called a "strike" against those who keep unaccounted-for cash in India, where many jobs remain in the informal sector and few pay taxes. The country's reserve bank temporarily shuttered banks and ATMs and voided its large bank notes, issuing a 2,000-rupee note (about \$30) Thursday as the largest bill.

Panicked customers lined up at banks to exchange and deposit old notes - sometimes standing in line for hours. Fistfights broken out at gas pumps when clerks ran out of change; at toll booths operators simply gave up charging and let cars stream through.

Gold and silver prices soared as investors sought to move their money into tangible assets - partly a response to the currency switch as well as a reaction to global uncertainty following the U.S. presidential election.

Indeed, some of those lined up at banks praised the government's move, exhibiting the same populist, anti-elite fervor that drove voters to Donald Trump and Brexit.

"I'm happy about it. The country's rot is at its roots. Now the roots are going to be treated," said Kalindi Jagdish, 63, an interior designer who designs homes for Mumbai's wealthy and is often paid in cash.

India's Finance Minister, Arun Jaitley, called for calm at a news conference Thursday, reminding consumers they had until Dec. 30 to change their legitimate bills into new currency. The move brings "ethics and transparency"

and is a decisive move toward a "cashless" society, he said.

Experts predicted the worst-hit would be wealthy professionals in real estate, doctors and lawyers who are often paid in cash to avoid taxes and stash their money in overseas accounts. Only those with large sums of money "will have to face the consequences under existing laws," Jaitley said.

Prime Minister Narendra Modi has long made fighting black money a priority - as the country moves to legitimize its shadow economy, change an age-old culture of corruption and bribes and attract foreign investment. A

voluntary disclosure program has netted \$19 billion so far, a fraction of estimates of the total, which range from \$400 billion to over \$1 trillion.

Dinesh Rana was driving around Delhi on Thursday with a sack full of his boss's money, depositing 49,000 rupees (about \$735) in separate accounts at five different banks. Anything over 50,000 rupees would have garnered official scrutiny.

"Rich people are worried," he said. "They are trying to get rid of cash or spread it around." Some economists questioned whether the government's move would be effective in the long run. Neeraj Hatekar, the director of the economics department at the University of Mumbai, said that the demonetization program will be an effective tool in ridding the system of counterfeit bills - some \$20 million alone was seized last year in his state, he said. But it would likely not have much impact on India's black market economy overall - as much illegitimate funds are in real estate or gold.

"Will it shut off new black money that's being created? It

won't," said Rama Bijapurkar, a market strategist and consumer expert in Mumbai. "But as a one-time shut-off it's a masterstroke." The impact on regular folk was immediate and widespread. Rural villages whose economies are almost entirely cash-based scrounged for coins to pay for eggs and their daily vegetables.

Wives who secretly squirreled away hundreds in kitchen kitties - away from the control of domineering husbands - suddenly had to admit their secret stash or ponder opening their own bank account. Modi's government has made a major push to provide bank accounts to those who previously did not have them, but still 233 million remain "unbanked," Bijapurkar said.

Dashrat Kumar Pal, 40, a steel company clerk and a Delhi resident, said that the lavish wedding party for his niece had been postponed in lieu of a small religious ceremony because the family did not have enough cash to pay the vendors.

"The big party we had planned is called off," he said glumly. "The cooks, the music band, the florist

- all of them want to be paid in cash. Where do we go? What do we do?" He went on, "Now we are calling everybody and canceling." The government's move was a boon to India's growing online payment industry, which has long operated on a cash-on-delivery model designed to address low credit card use. After the government's announcement, downloads of digital payment apps have soared. Paytm, an online payment system, saw a 200 percent increase in application downloads and 1,000 percent growth in the amount of money flowing to digital wallets since Tuesday evening, according to Madhur Deora, the chief financial officer. "The government's decision will structurally change the digital payment behavior of Indians," said Rajnish Wahni, senior vice president for corporate affairs at Snapdeal, one of the major online retailers. Suchi Goenka, a restaurateur in Mumbai, said that while she supported the government's plan, it will take time for the country to make the change. "In India we prefer cash," she said. "We were brought up that way."

## Rs 500, Rs 1,000 ban: 'Indian jugaad' blooms to help black money hoarders

(Agencies) While the din of Diwali crackers was yet to settle down, the announcement of demonetisation, freezing 86 percent of Indian currency in circulation by value, has worked like a laser strike. It did not make a sound but landed on its targets.

Effect, however, appears to be mixed. While fake currency took a lethal hit, the same cannot be said about black money. Black money-related transactions appear to have been a late night Diwali gift to some and the dawn of new business opportunities for others. One of the indicators of the late night bounty on Tuesday, 8 November 2016, was the rise in price of gold. Gold prices soared by more than 5 percent on Tuesday during European hours. In local markets, price of 10 gm of gold rose from Rs 30,000 to Rs 34,000 on Tuesday night and has since risen up to Rs 50,000 in certain areas. While the

initial rise in international markets might have been due to victory of Donald Trump in the US elections, local increase has certainly been due to late night demand on Tuesday, 8 November 2016.

The modus operandi is simple. Old currency notes of Rs 500 and Rs 1,000 are taken by the jewelers. Proper receipts of money received are maintained of dates of 8 November or prior to it. For purchases below Rs 2 lakhs, there is no need of PAN card and hence no traceability. Multiple receipts with amounts less than Rs 2 lakhs are easily made. Jewelers will deposit this money in the banks in regular manner until 30 December 2016 or also until March 2017 with special reasons. For an odd chance of scrutiny, they have all the paper work.

While gold transactions, besides helping the jewelers, at least are getting the black

money out of the hands of the hoarders and putting them in banking channels, the same is not true of newly mushroomed money changers.

These money-changers are using an army of below poverty line persons to operate their Jan Dhan Yojana accounts. Deposits of banned currency below Rs 2.5 lakhs will get made using old currency notes. These money-changers are offering to provide the money back by around December 2016 and in some cases in March 2017.

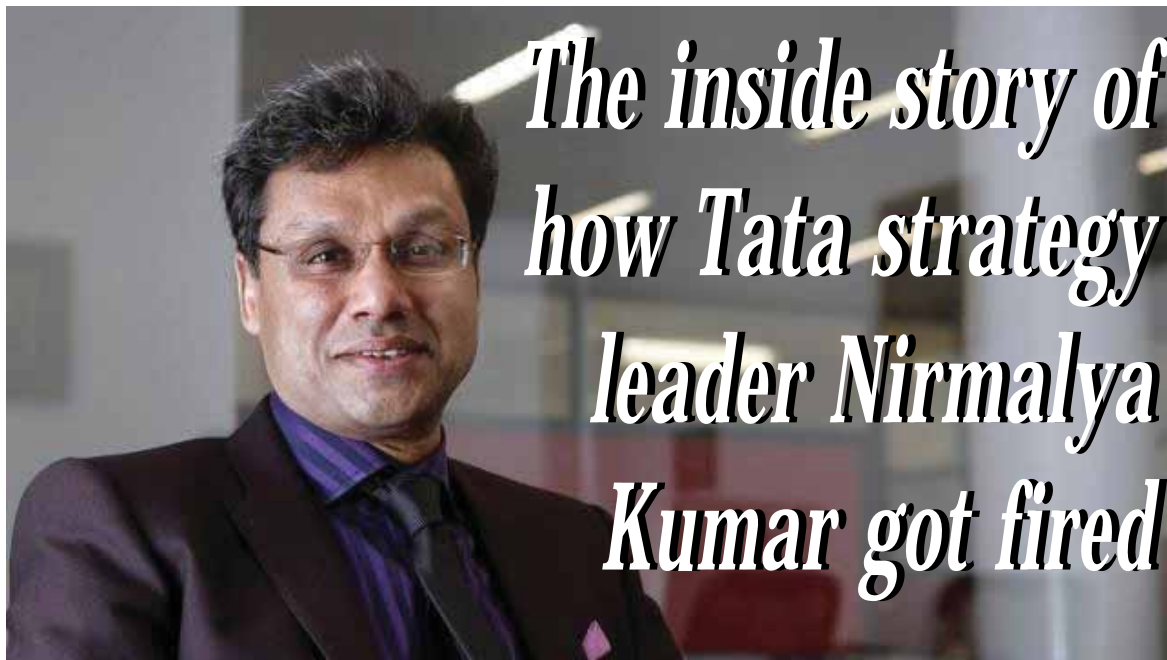
As per local information, money changing rates started at around 10 percent and have been increasing daily touching as high as 30 to 40 percent. This business operation ensures conversion of black money in older denominations to new black money with new Rs 500, Rs 2,000 and old Rs 100 notes.

If we do the math, it seems recouping the black money by its hoarders, is not at all

unachievable. Estimating the total value of Rs 500 and Rs 1,000 around 14 lakh crores, it requires only around 20 percent of existing 25.45 crore Jan Dhan accounts (as on 2 November, 2016), each depositing around Rs 2.5 lakh of old currency notes to recoup entire money back with newer notes.

And it is not only Jan Dhan accounts, there are others who are within no tax brackets who can also be used. With the money-changers claiming commissions of 20-40 percent, a small share of this will be enough to entice these other account holders as well. This coupled with phenomenal gold purchases would probably ensure very little change in the current black money situation.

In the end, estimated 20 percent no-shows of currency notes may be a serious underestimation of Indian jugaad. Fake money will be gone, but black money will remain and that too in newer currency notes.



# The inside story of how Tata strategy leader Nirmalya Kumar got fired

(Agencies) Nirmalya Kumar, who almost opted to become a professional disc jockey, says his song of the year is Love and Hate by Michael Kiwanuka. This is how its lyrics go:

“Calling all the people here to see the show

Calling for my demons now to let me go

I need something, give me something wonderful”

The choice of song may have something to do with what happened on October 24.

That day Kumar, a globally respected professor of marketing, was on a panel in front of more than 100 young students and managers who were participating in a competition sponsored by the Tata Group. Kumar had led this initiative, having joined the group three years ago as a strategy thought leader and a member of its group executive council (GEC).

The participants were quizzing Kumar on the potential of data analytics when a colleague came up to him and whispered in his ear that Cyrus Mistry had been sacked as the chairman of the group holding company, Tata Sons.

“My head jerks--what?” recounts Kumar in a post on his website on Saturday. “But I am on a panel, so keep answering the questions but signal to the facilitator that we need to wrap this up early. I let the organisers know that I will skip the dinner that follows.”

He could have stayed on for the dinner. Back in his apartment, he had little success getting more information from the company. At nine in the evening, he got a call from

a colleague who said: “It is my unpleasant duty to say your services are no longer required.” And that was that.

Kumar asked this colleague if that meant he need not show up at work the next morning. The colleague said he need not.

“It’s all over in a minute,” writes Kumar. This, he says, happens all the time. There are reality television shows built around the theme, “You are fired.”

Still, nothing had prepared Kumar for it. “I realise that I am unemployed for the first time since the age of 18.”

He thought about the more than 70 people he had accumulated in the Big Data team over the past year. They had joined on Kumar’s word that data was going to be a core capability of the group. Quickly, he shot off a text message to a colleague with a plea to take charge of this venture.

The following morning,

## In 44 years, India lost at least Rs 17 trillion to tax havens

(Agencies) Indians exported goods and services worth at least Rs 17 trillion over the past four decades but did not remit an equivalent amount in foreign exchange, an HT analysis of classified central bank data shows. This is probably the first measure of how much the economy bled from tax evaders stashing funds offshore.

The amount accounts for a fourth of India’s current Gross Domestic Product. The money, substantially higher now when adjusted against the value of the US dollar, is believed to have been parked in tax havens.

The HT analysis of the Reserve Bank of India (RBI) data, gleaned from 1972 to 2015, shows that 95% of Rs 17 trillion-worth exports were siphoned off over the past 10 years.

The RBI data is based on 188,605 export transactions that were not remitted home -- as is required under Indian foreign exchange rules. It’s possible that some payments were stuck due to genuine reasons such as defaults during economic downturns, but data show a consistent uptick in under-recoveries over the years.

Phoney export deals are but only one way of stashing illegal funds abroad. Businesses under-invoice their exports and over-invoice imports from tax havens such as Singapore, UAE and Hong Kong. Money laundering in stocks is also among a

variety of activities long suspected to have been used to avoid taxes.

“It’s is very difficult to estimate the black money stashed abroad. But this route (export) is definitely one of the ways in which money is being parked abroad,” said Laveesh Bhandari, economist co-author of a book on corruption.

Gauging the quantum of illicit funds, or “black money”, Indians hold has been difficult, in part because of lack of data. Over time, Indian regulators have moved to curb tax crimes, including signing stronger disclosure pacts with foreign countries.

Much of the campaign against “black money” has been led by the Supreme Court. In 2011, the top court ordered the appointed a Special Investigation Team (SIT) to make an assessment of dishonest wealth, both domestic and abroad. The panel was formed in 2014, shortly after Narendra Modi rode to power, pitching repatriation of “black money” of Indians parked abroad as part of his election campaign.

Thereafter, the SIT turned to the central bank for help with unearthing dodgy export deals. It wasn’t immediately clear what the probe panel planned to do with the data. Telephone calls and text messages to SIT chairman MB Shah for a response remained unanswered. A detailed email to RBI spokesperson did not elicit a response.

Kumar, a bit lost, headed for his morning Starbucks coffee – incidentally, the coffee chain is in India in a joint venture with the Tata Group. For the first time, Kumar realises that Starbucks is also a place for unemployed managers, all dressed in suits, with nowhere to go.

Kumar’s blog post presents an interesting picture of the way colleagues treat you once you lose your job. “The people at the “bottom” of the pyramid treated me with the same respect and affection as always... Those in the middle, like my team, were sincerely sad to see me go... The reaction at the top of the pyramid was interesting. With three exceptions, the many CEOs and top executives I worked with closely for three years went silent.”

Still, Kumar says he has nothing negative to say about the Tata Group. He remains in awe of the the kind of person that Tata attracts – unpretentious and dedicated. “Yes, they really drink, as we would say in America, the

‘koolaid’ of Tata. But I observed how hard they work, and how committed they are to the group and its values. They deserve a great chairman.”

The final thoughts in the blog post are about how much Kumar loved his job.

It gave him, an academic, a ringside seat to a group worth more than \$100 billion. He ends with saying that only three persons in his career of three decades inspired him. The first was his PhD advisor at Northwestern University in the United States, the second his dean at the London Business School, and the third the ousted Tata Sons chairman.

“Thank you, Cyrus,” says Kumar, and ends with the lines from Bruce Springsteen that were plastered on his walls as a teenager:

“Someday girl I don’t know when We’re gonna get to that place

Where we really wanna go  
And we’ll walk in the sun

But till then tramps like us  
Baby we were born to run”

Kumar says he is done running..

In India, past studies on untaxed wealth or illegal outward remittances have been few and far between, and hardly comprehensive or consistent, hurting the fight against corruption which is estimated to cost India 1-2% of gross domestic product ever year.

The latest RBI exercise comes closest to being definitive on at least phoney exports.

In 1988, a rare study by the Central Economic Intelligence Bureau (CEIB) estimated that Rs 13,000 crore of exports were not remitted to India. Some of the amount was recovered but, according to the latest RBI data, realisation of more than Rs 3200 crores from that period is still pending.

“Exporters found it convenient to park money outside with a little bit of help from low ranking banking officials. Since there was no computerized data they could conceal it with the help of bank officials,” said Ajay Agnihotri, a former CEIB assistant director general, who carried out the study on phoney exports.

India ranked fourth in black money outflows with more than Rs 500 billion siphoned out of the country a year during 2004-2013, the Global Financial Integrity (GFI’s) 2015 report said.



## Atlantic City, Where Trump Stuffed Workers and Swindled Investors, Loses Self-Governance

(Agencies) Donald Trump is going to Washington, New Jersey Gov. Chris Christie may be going with him, and Atlantic City—a place they both know intimately—is losing its right to self-government.

The two events aren't directly related; Atlantic City's problems were greater than Trump, and Trump's swindles weren't confined to New Jersey. But in a strange twist of fate, the state takeover over Atlantic City was approved the same week the city's most

infamous mogul was elected president of the United States. The troubled boardwalk town, locus of Trump's dishonest payment practices and repeated business failures, hit a new low on Wednesday with the announcement that New Jersey would initiate a state takeover. The head of New Jersey's Local Finance Board, longtime Chris Christie official Timothy Cunningham, will have the power to sell municipal assets, fire city employees, and renegotiate

union contracts, the New York Times reports. Atlantic City has been subject to some form of state supervision since 2010, but the last four years have been particularly rough. Hurricane Sandy pummeled the boardwalk in 2012, causing millions in damage. Newer, fancier casinos have opened across other states in the Northeast, drawing away the clientele. Five boardwalk casinos have closed since 2014, putting a huge dent in what had been an economic

engine for the fading beach resort since the late 1970s. One big issue in Atlantic City will be what happens to the Municipal Utilities Authority, which provides the city's 39,000 residents with water. Critics of the state takeover have worried Trenton could try to privatize the authority, or otherwise wring savings from its operation. The water crisis in Flint, Michigan, developed because a state-appointed emergency manager directed the city to send contaminated water from the Flint River through faucets as a cost-saving measure. It was in Atlantic City that Trump stiffed hundreds of workers and made four trips to bankruptcy court in the early 1990s on the way to eventually offloading his casinos, two of which are now closed. The third, the Trump

Marina Hotel Casino, is called the Golden Nugget. "Atlantic City fueled a lot of growth for me," Trump told the Times in May. "The money I took out there was incredible." The newspaper later speculated that Trump's staggering losses in Atlantic City might have allowed him to stop paying federal income taxes entirely, a hunch Trump appeared to confirm during a presidential debate with Hillary Clinton. He was at one point the largest employer in town. Atlantic City can still go to court and contest the state takeover, but will negotiate with state officials first. Those painters and decorators who never got paid for their work on Trump properties should note that their old boss has a new project on his hands: being president of the United States of America.

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## Alia, Shraddha and Parineeti to star in Dil Chahta Hai 2?



(Agencies) Last year, during a chat with HT Café, Alia Bhatt expressed her desire to work in the sequel to Dil Chahta Hai (2001), along with her contemporaries, Shraddha Kapoor and Parineeti Chopra. She had said, "Pari (Parineeti), Shraddha and I should work in the sequel to Dil Chahta Hai (DCH; 2001) as three friends. I think that's a superb idea. It will be so much fun." A few weeks later, during a chat with Farhan Akhtar, we conveyed Alia's

suggestion to him, who called it "a great idea", but had laughed it off at that point. ) Now, in a latest development, Farhan tells us that the "idea stayed" (of a sequel featuring girls) with him. "Through you guys, I got to know that Alia wants to do a DCH part 2 with Shraddha and Parineeti. That [thought] stayed in my head, and I am thinking about it very strongly, but this time with three girls [as the protagonists]. We will see how it goes," he says.

## Akshay-Bhumi, SRK-Alia, Ajay-Parineeti

### Age difference doesn't matter anymore

(Agencies) Immediately after returning from his family holiday in South Africa, Akshay Kumar started shooting for his new film, Toilet – Ek Prem Katha, alongside a new co-star — Bhumi Pednekar. Interestingly, it's not just Akshay, but a number of other top male stars are also set to work with younger heroines. Salman Khan is working with Chinese actor Zhu Zhu in his next project, Tubelight. Parineeti Chopra is also believed to have been finalised for the Ajay Devgn-starrer Golmaal 4, while Ileana D'Cruz will star alongside Ajay in Baadshaho. Moreover, even as rumours suggest that Alia has been approached to star alongside Aamir Khan in Thugs Of Hindostan, she

will also be seen with Shah Rukh Khan in Dear Zindagi. Alia says, "For the kind of role and story it is, the casting is completely apt. Now, I am really excited that people are also excited to see both Shah Rukh and me together. They want to see the film, and there's an air of positivity. Right now, I don't think anyone can pinpoint as to what kind of a movie it is." Tubelight director Kabir Khan feels that "Zhu Zhu is a fantastic actress with a strong screen presence, and she and Salman will make for an interesting on-screen couple". "I am thrilled to have this opportunity to work with Salman. I have seen his films, and I'm very much charmed by his talent," says Zhu Zhu. Experts strongly believe that the "novelty and surprise factor" work for such castings. "A new, never-seen-before pair



leads to a lot of intrigue and freshness. It definitely increases people's curiosity, simply due to the fact that they haven't seen those two actors working together," says exhibitor-distributor Akshaye Rathi. Interestingly, of late, a number of younger male actors, too, have worked with older female stars. So, if Arjun

Kapoor worked with Kareena Kapoor Khan in Ki & Ka, Aditya Roy Kapoor starred opposite Katrina Kaif in Fitoor. Likewise, Ranveer Singh worked with Priyanka Chopra in Gunday (2014), while Ranbir Kapoor starred alongside Aishwarya Rai Bachchan in Ae Dil Hai Mushkil. Rathi feels that a script influences the casting calls. "Ultimately, it all boils down to the script and, more importantly, the demand of a storyline. So, a male actor can be younger or older than his female counterpart and vice versa," he says. Trade analyst Taran Adarsh adds, "But such castings have to be done smartly, so that it doesn't look forced."

## How to have a good relationship with your kids when you're not their parent

(Agencies) Recently, Kamal Haasan and actor Gautami Tadimalla ended their 13-year-old relationship. The reason for the split was not immediately known, but soon, news outlets started reporting that Haasan's children had differences with his partner.

Kamal and his daughter, Shruti Haasan, are currently working together on a movie. Tadimalla is a costume designer for the same film.

Reportedly, Tadimalla and Shruti have been having regular showdowns on the sets of the

movie. A few days ago, on November 1, Tadimalla announced on her blog that she and Haasan had parted ways. Though Tadimalla wasn't married to Haasan. They were in a live-in relationship for a long time.

We can't say for sure if there is any truth to the story, but it surely brings to light the complexities of a stepparent and stepchild relationship. Differences between stepparents and their stepchildren are not unheard of. Experts advise that instead of making a sudden

announcement to your child about your new life partner or your marriage, you need to first convince the child that your relationship is in their best interest.

The child's acceptance of the new parent is crucial. So, do you need to take any precautions if you are marrying a divorced person with kids (considering the children may not like you)? Relationship expert Kinjal Pandya says you should.

"Precautions have to be taken because children will still have the image of the parent, who is not



with them anymore, etched in their minds. To replace that image with that of a new parent requires warming up sessions. So the future stepparent should spend more time with the child.

# Jio MAMI 18th Mumbai Film Festival with Star Officially Closes

- **The Festival showcased incredible screenings, artistry, innovation and celebrity appearances**
- **The 7-Day event from October 20th to October 27th, 2016, screened over 175 films from 54 countries across the world**

Mumbai, October 27th, 2016: The curtain fell on India's biggest Film Festival, Jio MAMI 18th Mumbai Film Festival with Star on Thursday, 27th October, 2016. The ceremony took place at Bal Gandharva Rangmandir, Bandra. World-renowned filmmakers, talent and Bollywood stars walked the red carpet to celebrate the end of Mumbai's very own film festival's latest edition. Sonam Kapoor, Sanjay Dutt, Abhay Deol, Kabir Khan, Vidhu Vinod Chopra, Abhijat Joshi, Rahul Bose, Kunal Kapoor, Zoya Akhtar, Ayan Mukerji, Vishal Bharadwaj, Anurag Kashyap, Shakun Batra, Konkona Sensharma, Rajkumar Hirani, Richa Chadda, Neha Sharma and others walked the red carpet at the closing ceremony along with Jio MAMI with Star Co-chairperson Kiran Rao, Festival Director Anupama Chopra. Shweta Tripathi and Vicky Kaushal hosted the event.

Speaking on the occasion, Mrs. Nita M. Ambani, Founder and Chairperson, Reliance Foundation & Co-Chair, MAMI Board of Trustees said, "It has been an incredible week of cinema at the Jio MAMI Mumbai Film Festival. It is amazing to feel the energy and enthusiasm at the film screenings, in-depth discussions, masterclasses and the like. Every year, we look at introducing new facets to enhance the overall experience at the festival and we're glad that it has been received well. I am personally so thankful for the tremendous outpouring of love and support not just from the film fraternity but from the audience alike. More than ever, we are inspired and motivated to continue to take the Jio MAMI Mumbai Film Festival to greater heights and plans are already underway to make the

next edition bigger and better." Uday Shankar, CEO, STAR India said, "Star's association with MAMI is an endeavor to connect the city to world-class content and provide an amazing platform for young, creative talent. Many phenomenal stories created by fresh talent were showcased in the festival and received an overwhelming response from the viewers. In its 18th edition, the festival also introduced television vertical for the first time ever and we are pleased with the conversations it has stirred about the potential that storytelling on this medium holds today. Our compliments to the accomplished team behind MAMI for their tremendous effort to make it a success."

The special guest of the evening was Mrs. Amruta Fadnavis. Delivering the keynote



address, Mrs. Fadnavis said, "Jio MAMI has bought an excellent range of movies with all aspects of cinema in a short span of time. It is literally a feast of wonderful

cinema from all over the world. In addition to inspiring positive thought in the society, it also does great service to Indian cinema and filmmakers."

## Vidya Balan would love to portray Meena Kumari, Indira Gandhi

Mumbai: Actress Vidya Balan says that she would love to portray late actress Meena Kumari, former Prime Minister Indira Gandhi and vocalist M. S. Subbulakshmi if their biopics are made. "I would love to do a biopic on Meena Kumari. I was offered the film in the past immediately after 'Dirty picture', but its sad, I could not do it that time," Vidya said at the launch of Society magazine's November issue. "I would also love to do a biopic on Indira Gandhi, but we also need

the correct permissions so that the film gets released. I would also enjoy playing classical singer M.S. Subbulakshmi," she added. Vidya, who will next be seen in "Kahaani 2" as Durga Rani Singh, spoke about her love for studying people. "I think each of us is complicated. And as an actor you understand people better because you



get a crash course in human beings and human behaviour. I constantly look at people and think what makes them who they are. I have realised that the more complicated the person is, the more interested I am in figuring the person out." Vidya said. Vidya finds actor Sanjay Dutt the "easiest person to understand".

## Fashion and Films at the Jio MAMI 18th Mumbai Film Festival with Star 'Padmavati' to release next November



The finale of Jio MAMI 18th Mumbai Film Festival with Star ended on a high note. A panel discussion was hosted by director and producer Karan Johar highlighting the prominence of Fashion and Films and their link with each other. On the panel were popular names from film and fashion industries – French shoe and bag designer Christian Louboutin, designer Prabal Gurung and actress Katrina Kaif. The panellists discussed how films and fashion has inspired their lives.

Mumbai: Actor Ranveer Singh, known for his quirky streak, announced the release date of his upcoming film "Padmavati" in Roman numerals. The Sanjay Leela Bhansali film, which also stars Deepika Padukone and Shahid Kapoor, will hit the screens on November 17 next year. Ranveer will be seen as Alauddin



Khilji, the second ruler of the Khilji dynasty, in the film. Ranveer also shared a sneak peek of his look in the film and captioned it as "XVII. XI. XVII". The image captures a magnified look of Ranveer's kohled eyes — which comes across to be a very menacing stare with some battle scars on his forehead. Ranveer will also be seen in "Befikre", which will release on December 9.

# Spanner In The Wheels -Of Fortune

## Gambling raids in Delhi are a good time to rethink revenue loss of Rs 19,000 crore

On a Saturday night, a week before Diwali, a dozen gleaming luxury cars are parked outside J-255, a posh bungalow in New Delhi's Sainik Farms. Inside J-255, the owners of these cars, the majority being the city's real estate honchos, are anxiously waiting for the game to begin. The minimum a player needs to put down on the table is Rs 5 lakh. Gambling is a game of chance, but then what game isn't!



By midnight, the gathering's size has doubled—20 men, and the stakes are running into millions. They are serviced by a staff of 11, who take care of the food, drinks and the cars. At around 2:30 am, this -engrossed contingent hears an -unexpected knock on the door. Acting on a tip-off, the Delhi police has landed there with a team from two police stations. The game is over. A sorry entourage of alleged gamblers is taken to the station. This is a big gambling bust for the police. For those looking to take a chance with their money, J-255 will be a destination no more.

people that morning, including the dealer, four organisers, 20 players and the 11 staff members. The proprietor of the premises is absconding. The men in the gambling group were from various places—south Delhi, Har-yana and Rajasthan. In addition to playing chips worth Rs 1.3 crore, the -police teams confiscated 23 bottles of -domestic and foreign liquor and 11 packs of playing cards, perhaps as souvenirs from the raid. "The location of the den was -extremely convenient for this kind of activity," says Nupur Prasad, Additional DCP South

District. "It was easy to get to J-255 from nearby Rajasthan and Haryana and there were a lot of empty plots around."

This gambling season, the Delhi police has been on a roll. Five days after the Sainik Farms raid, they raided a casino in Vasant Kunj. They arrested four people and confiscated three gambling tables. "The girl stands here, and she throws the chips like this," says a police officer, -describing the den's activities to a group of men huddled around the confiscated tables at the station.

(Contd on page 25)

# Is This 'Game Over' for the Planet?

## What Donald Trump's victory means for climate change.



A presidential term lasts only four years, but in the climate, it lasts for thousands. Carbon dioxide is a stubborn molecule: Once emitted into the air, it hangs around, cycling between the oceans and the atmosphere, some of it for as long as hundreds of thousands of years. It means that today's energy policies will impact the temperature of our planet far beyond any foreseeable future. It means the election of Donald Trump could be the political equivalent of the asteroid that ended the Cretaceous period. On Wednesday, stocks in the bankrupt coal giant Peabody Energy shot up by nearly 50 percent. Oil shares rose, though more modestly, while solar plunged. (Contd on page 24)

# Donald Trump's America

## In Donald Trump's America, undocumented immigrants will be deported en masse, Arab Americans will be racially profiled and the United States will "bomb the s— out of ISIS."

In Trump's America, foreign Muslims will be banned from the US, Syrian refugees sent back to their war-torn country and free trade agreements torn to shreds. And, of course, the US will build a "great wall" on the US-Mexico border, which Mexico will have to pay for.

In Trump's America, the US attorney general will push to indict the president's general election rival.

That's if everything goes as the Republican nominee has promised during his insurgent presidential campaign.

The newly-minted President-elect is now faced with the task of turning his hardline policy proposals into concrete legislative proposals and ultimately law. But with many of his more extreme proposals opposed even by some Republicans in Congress, Trump will face an uphill climb to implement the very proposals that drew his most ardent supporters to his insurgent campaign.

His challenges with uniting the American public behind his proposals were on clear display Wednesday as protests broke

out from Boston to Los Angeles. Should he succeed, though, in implementing the policies that carried him to victory in the Republican primaries and ultimately the general election, Trump would usher in a radical reimagining of the United States from its laws to its values.

Trump's very election broke a set of barriers, becoming the first billionaire president and the first to have never before served

in public office or the military. And while his business experience was a key part of his appeal to a broad swath of Americans, they will also raise unprecedented questions of conflict of interest and could pose challenges to his ability to sell legislative proposals that could affect his personal bottom line.

Beyond his businessman credo, it seems voters were most drawn to Trump's promises



to shake up Washington and implement radical change in every sector of government. Trump has repeatedly promised to "immediately repeal and replace" Obamacare, to start. That is

something congressional Republicans have been eager to accomplish, but unable to without a Republican president. But even with Trump in office, repealing and crafting a replacement (Contd on page 24)

# America Tamil Sangam honors Maloney for Diwali stamp

(By a Staff Reporter) New York: America Tamil Sangam and Shri Vari Foundation jointly honored Congresswoman Carolyn Maloney for her untiring efforts to make the Diwali stamp a reality at a musical evening held at St John's University Sunday night.

America Tamil Sangam thus became the first Indian association to felicitate Maloney. She was draped in a silk zari shawl specially woven in Kanchipuram – the silk city of India - and offered a garland amidst of cheers of the 600 plus audience.

Several speakers including Ambassador Riva Ganguly Das, Consul General of India in New York, Upendra Chivukula, Commissioner (Contd on page 23)

