



Designs made by a group of acid-attack survivors under the brand Ara Lumiere have won the prestigious CNMI SUSTAINABLE FASHION AWARDS 2022 at the International fashion gala. Ara Lumiere, a fashion brand working towards empowering acid and burn victim-survivors through hand-crafted apparel and more made by the survivors of such attacks, received the honour on September 24. Brought together by Hothur Foundation under the mentorship of Kulsum Shadab Wahab, the collection titled 'The Unbound' paid homage to the creative self-expressionism even with the presence of turmoil and trauma that has changed the survivors' responses and conduct towards the world.



# SUNDAY

pioneer

**Uday Kumar**  
Working to improve lives  
of women, kids

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## PERSON

## JASPRIT BUMRAH

In what could be a huge blow to India's hopes of performing well at the upcoming ICC T20 World Cup in Australia, premier paceman Jasprit Bumrah is ruled out of the tournament with a back stress fracture. "Bumrah is not going to play the World T20 for sure. He has a serious back condition. It's a stress fracture and he could be out for a period of six months," a senior BCCI official said.



## VIDEO

## WEEPING SITARA

Namrata Shirodkar and Mahesh Babu console their daughter Sitara, who sobs uncontrollably at the demise of her grandmother Indira Devi on Wednesday. Mahesh Babu and his family kept the body at a studio as film folks came to pay their last respects. Pictures and videos went viral where Mahesh Babu's daughter Sitara is seen bursting into tears. The young lady looks distraught and we can see her parents comfort her.



## SONG

## O SAJNA

Singer Neha Kakkar recently received backlash on social media after she remade Faiguni Pathak's popular and iconic song, *Maine Payal Hai Chhankai* as *O Sajna*. The dandiya queen too expressed her displeasure over the same. The song also features TV actor Priyank Sharma and choreographer and Indian Cricketer Yuzvendra Singh Chahal's wife Dhanashree Verma.



## MOVIE

## PINNOCHIO

Disney's series of live-action remakes of animated films claims yet another classic, this time with 1940 film *Pinocchio*. Unfortunately, the 2022 *Pinocchio* film continues not only Disney's remake trend, but also maintains the company's course of disappointing releases. Despite having a cast led by Hollywood giant Tom Hanks and helmed by director Robert Zemeckis, the creative mind behind beloved films like *Pinocchio* fails flat on arrival with poor pacing, an inconsistent tone, and awkward CGI of the titular character.



## PICTURE

## MELEK MOSSO CUTS HER HAIR ON STAGE

Famous Turkish singer Melek Mosso cuts her hair on stage in a show of support to the anti-hijab protests in Iran following the death of Mahsa Amini. The 22-year-old was arrested by the controversial morality police of Iran over not wearing her hijab properly.



# Being fit with a fat purse



When you mention 'health insurance', many people in the country ask: "Why for me?" Today they may be fit as a fiddle; but (God forbid), tomorrow a mosquito bite may leave them with dengue, which is often accompanied by low platelet count. A low platelet count increases a person's risk of hemorrhage or severe bleeding. Excessive bleeding — whether internal or external — can be life-threatening.

Illness is never class conscious, and it can happen with anyone. In fact, a health emergency often burns a hole in an individual's pocket, quite often wiping out his or her life's savings. There are several aspects behind the dire need for health insurance, with the escalating costs of medical treatment being just one of them.

The past few years have witnessed evolution in medical technology, though the costs of availing facilities linked to it too have become prohibitively high. From drugs to surgeries, from consumables to hospital room rent, the array of costs involved run into several thousands of rupees to lakhs of rupees. In such a scenario, health insurance is unavoidable.

According to the fifth and recently released edition of the National Family Health Survey, there has been a significant improvement in health insurance coverage in the country, though it is far from satisfactory levels. The report says, at least over two-fifths, or 41 per cent, of households in India have at least one individual covered by a health insurance plan or health scheme. While as per the NFHS-4, only 29 per cent households had at least one member covered under health insurance or health scheme as of 2015-16.

The latest report suggests that only 30 per cent of women aged 15-49 years and 33 per cent of men in the age group are covered by health scheme. Nearly half (46 per cent) of those with insurance are covered by a state health insurance scheme and about one-sixth (16 per cent) by the Rashtriya Swasthya Bima Yojana (RSBY). In a nutshell, only 5% of the Indian population have health insurance.

The Pioneer spoke with a bunch of people

Given the increasing costs of medical care, and the plethora of diseases and their complications requiring hospitalization and prolonged treatment, health insurance is clearly the need of the hour. The devastating impacts of the Covid-19 pandemic have underlined this fact, though some people, particularly those who lack even basic financial literacy, still look bewildered when you broach the subject of health insurance to them. **TANISHA SAXENA** gives the lowdown about health insurance as well as essential financial literacy that is required to lead a healthy as well as financially and physically fit life.

working in the corporate sector as well as various other walks of life to understand the nuances of the health insurance policies in India.

Suneetha Singam, who works with Sunera Technology, an IT company in Hyderabad, shared interesting things with us. She explains: "Even though, LIC was established in 1956, we still continue to see that only 5% of the population is covered by health insurance, because in India the percentage of people who are into agriculture and small businesses is way higher than in the corporate sector. In India, it is not mandatory to have health insurance and the awareness about health insurance is so low that majority of people don't know how to subscribe to health insurance or the process of health insurance. The other factor that impacts is the payout. Insurance companies have

always been trying to evade the payouts and the government does not have a strong system that protects its citizens. We have so many mistakes in our documents due to systematic incompetence, insurance companies use this as leverage to deny or drag the payouts. The process, the procedures involved in health insurances have always been favorable to elitists, compared to common man."

If we closely examine cases, most of the hospitals in India ask patients to pay first and then get the amount reimbursed, which is again a difficult and a lengthy process. "As long as, health insurance schemes are maintained like money minting mechanisms, India will never be able to provide the true benefits of insurance to its citizens. Government must take strict action. Policies that protect people should be more citizen friendly and loaded in

favour of multibillion dollar organisations," concludes Singam.

Most of the registered companies provide health insurance to their employees. However, the employees covered under the Employees' State Insurance Act through the ESIC are not eligible under an employer's group health insurance policy. Employers offer group health insurance policies to only those who earn a salary of more than Rs 21,000 and are not covered by the ESIC. If we penetrate this issue, then it will also come to our notice that it is difficult for start-up companies to provide health insurance to its employees.

Shedding light on this is Chitra Singh, who has been working for a startup for more than a year now. She says: "My company has not provided health insurance to me. And, it is understandable because for a startup there are many challenges and it is tough to offer the insurance to the employees. However, it does not mean that they do not do anything. They are giving me a pretty good package so that I can go for the health insurance on my own. In course of time, they will comply with this also."

If we look at the rest of the sectors, then people have different layers of thoughts about buying a health insurance. For a common man, it is nearly impossible to understand loads of paperwork that the insurance company hands on to them. They are sometimes afraid to put themselves in a problem as things are not clear to them.

Samanth Das, who hails from Vijayawada, shares his experience: "I find the health insurance policies and its functionality very problematic. A few months ago, I went to a hospital in the city for some tests and while I was assured that I will not have to shell out anything from my pocket, the hospital just slapped a heavy bill. They told me stuff like this is not covered under so and so clause."

It is not unusual to come across experiences like the ones shared by Das. The system is such that people are reluctant to understand and trust.

Continued on Page 4...



## Key lies in financial literacy

TANISHA SAXENA

**F**inancial literacy has been defined as the ability to understand and make use of a variety of financial skills, including personal financial management, budgeting, and investing. This implies being in a position to comprehend certain broad financial principles and concepts, such as the time value of money, compound interest, managing debt, insurance, and financial planning, among others.

Undoubtedly, the role of parents in giving shape to their children's life is huge. While most parents expect their children to pick up financial skills in a classroom, the ground reality is such that there is a dire need to teach kids basic financial literacy skills quite early in life. According to several financial literacy surveys, the primary source of knowledge about finances are parents and guardians.

The Pioneer got in touch with Hyderabad-based Chaganti Krishna Prasad, parenting expert, author, storyteller and meditation teacher. According to Prasad, children should get from additionally parents and guardians:

- The education that schools provide (knowledge of the world)
- The education to develop good habits and conduct (knowledge of mind and behaviour)
- The education to manage resources efficiently (knowledge of economics and finances)

True literacy is the ability to distinguish between a need and want. The capacity to create resources from existing ones sustainably. At the age of eight

children learn integers, which, to be honest, is directly relevant in the world of business. The expert also shared an interesting exercise that parents should do. A practical technique that can be helpful is to have a money bowl:

Money bowl has limited cash as change in it in the center of the house in a cupboard approachable to everyone.

All members of the family, including the breadwinners, write the daily expenses in the register and take what they need from the bowl. The breadwinners refill the bowl as per the capacity of the family

### Lessons learnt by this exercise:

- Expenses at check
- Accountability
- Budgeting
- Knowledge of the availability of money and limiting ones wants.



Here are some essential ways to help kids gain financial knowledge while helping oneself:

**Budgeting:** Managing own budget and to create one is something that the parents should teach the kids at an early stage of their lives. This basically includes understanding expenses, income and goals. Parents can simply put their kids on allowance and teach them how they should save a significant proportion of that sum. And most significantly the parents should ensure that the budget is set in writing and teach them how to jot down little goals. This will help them understand funds.

**Handling money:** Another crucial aspect is to teach the kids how to handle and spend the money. So, they just watch the parents how they themselves handle purchases and all. Hence, parents need to be careful as the kids will learn from them only.

**Banking:** While children gradually learn this in formal school, the parents should sit with them and explain the details. Parents must guide their children in understanding how the banking system works. A custodial account will help in this case. It will indeed give them an insight into the tools of finances.

**Credit and debt:** In order to inculcate the details of credit and debt, parents should have to simply explain it to the children's. This is important as these days the spending habits of the children are becoming a matter of concern. Children end up on credit card debt.

At the end of the day, the foregoing points will certainly help parents to teach their kids about finances way earlier.

Though actress, singer, and songwriter Andrea Jeremiah has made her mark in the film industry with her acting skills, the talented star says singing is going to be her first love. Over an exclusive interview with

*The Pioneer's*  
**AMARTYA**

**SMARAN**, the actress gets candid about her journey, love for singing, upcoming projects, and much more.

# 'Movies took over my life; I'm getting back to my roots as a songwriter'

American film director, Woody Allen in his memoir, *Apropos of Nothing*, mentions that there were times when he'd write something amusing and just throw it in the drawer for years as he thought it was total garbage. Later, he used to reach out to the dilapidated pages, once the story finds its momentum in his head. That's how most of his best films were made. Same is the case with thespian/singer Andrea Jeremiah's song compositions/lyrics.

And, in fact that is how a lot of her amazing songs like *Sleepwalking*, *24\*7*, and *Flavors* have found their way into her new album *Flavors* which streamed on September 3.

The actress made her big silver screen debut in the year 2007 with Gautham Vasudev Menon's *Pachaikili*

*Muthucharam*. Since then, she managed to carve a distinct career trajectory of her own with her many talents.

Many people know her as an actor. However, she says, her first love has always been singing. She's been in the music game since her childhood. The *Vishwaroopam* actress shared, "I grew up in an Anglo-Indian family. My parents were not musically oriented, but my uncle used to have a band when they were growing up, and pretty much the rest of the family was in the game for fun. Me, on the other hand, was quite serious about it. I used to attend piano lessons and take part in a lot of stage productions. Also, I was a nerd and always in the top three in my class. After my 12th standard I decided not to apply for TNPSC and ended up doing a degree in psychology. It was one of the best decisions that I made. Later, I wanted to study music in Berkeley college of music, Boston, but life had a different plan for me."

The *Pioneer* managed to get a glimpse of how the *Aambala* actress turned to be a singer-songwriter. She commented, "When I was a child I used to write these little poems for my mum, and as a brooding teenager I used to write poems about the mysteries of life. Then I realised nobody really reads poetry. Later, the writing and the music kind of turned me into a song writer."

Just like many of us, the *Aalam* singer has had her fair share of musical phases. Jazz and Blues

was her go to genre of music for a very long period of time. She was introduced to Ella Fitzgerald's record at the age of 18, and she was completely floored by the legend's voice. "As a college girl, I used to perform with a bunch of jazz musicians from Auroville. We even had a Jazz Trio and performed at the Calcutta Jazz Festival," reminisced the Andrea.

The singer spoke in great detail about some of her songs in the album. Each song in the album has been given a unique treatment. She explained, "When I have to talk about *Amusement*, the choice was going in various directions. We worked on a version that was very Charlie Puth kind of a version and had elements of heavy electro pop. That didn't work for me and then, we had to make changes to it. If you listen closely, it has got a reggae beat to it. It is layered with cool funky sounds of the guitar and percussive elements. We did a lot of programming for *Amusement*. For *Sunrise*, I wanted an all new soundscape for the song and listening to some very eclectic electronic artists at the time and that kind of rubbed off on what we were creating."

"The late Dub Sharma had worked on a mix of it. So, we had to recreate that and it took a new shape. In fact, all the guys in the band gave their own spin to the song with their talent. By the way, *Sunrise* is the most different sounding in terms of the sound. I remember showing pictures of these dragon blood trees in Socotra Island to the mixing engineer and asking him to envision something similar to it. *Wicked* is the most straightforward song from the album with the elements of pop/funk. Again, paying tribute to the great r&b, funk artists of the generation. Sound wise, *Flavors* is on par with anything in the world. No one can say a bunch of people from Chennai recorded."

The *Uttama Villain* star asserted, "When you get into the movies everything else fades into oblivion; your focus shifts completely. Being in the movies is a full time job and that kind of took over my life. I think this album is kind of me getting back to my roots as a singer or songwriter. I have been doing this for a long time now. I have been writing in English, Tamil and in whatever way I can, I have been trying to get in that space. Now the market has opened up and it's a boon for all the independent artists."

Andrea will be next seen in *Pisaasu 2*, which she says will be director/writer Myskkin's best work till date. She is also working on a heart warming film called *Anel Meley Pani Thulli*, produced by Vetrimaaran and directed by a new filmmaker. Another film named *Mamushi* directed by Gopi Nair will probably be out next year.

The charming actress is elated that she's got these three magnificent films up for the release.



# Fasting with diabetes?

## Here's all you need to know

The holiday season has arrived, which we have all been anticipating all year. As the festive season arrives, so too arrives the time when many of us begin fasting for various spiritual reasons.

But can people diagnosed with diabetes go on a fast? For a person with diabetes, having well-planned meals at regular times is key; you're more likely to eat right. In fact, it is also advised by doctors to have a proper food interval. According to research done by the National Centre of Biotechnology Information, the prevalence of diabetes in India has risen from 7.1% in 2009 to 8.9% in 2019. Currently, 25.2 million adults are estimated to have IGT, which is estimated to increase to 35.7 million in the year 2045.

Diabetes is generally categorised into two types: type 1 diabetes and type 2 diabetes. An autoimmune reaction is thought to be the cause of type 1 diabetes. Approximately 5–10% of the people who have diabetes have type 1. It's usually diagnosed in children, teens, and young adults. Meanwhile, with type 2 diabetes, your body doesn't use insulin well and can't keep blood sugar at normal levels. About 90–95% of people with diabetes have type 2. So, can people with Type 1 diabetes or Type 2 diabetes do it fast? The doctors suggest that for those diagnosed with type 1, it is generally not advised to go on fast. However, people with type 2 can go on fast, but with proper precautions and advice from their doctors.

As we connect to Dr. Rakesh Sahay, professor and head of the department of endocrinology, Osmania Medical College and Osmania General Hospital, shares, "It's not that everyone with type 2 can fast. Some of those who have complications, or let's say multiple dose omissions, might have difficulty fasting. Most of the others can fast, but they have to make some adjustments. They need to talk to their doctor and understand whether the medicine that they are taking can cause hypoglycemia. They are using medicines that are meant to lower their blood sugar levels, but they act through different mechanisms. Some might help in insulin secretion. Those medicines can increase the risk of hypoglycemia, which is sugar levels going below normal,

whereas others do not cause that much of a problem. They work through other mechanisms and do not affect that much. We must make a medication selection."

The doctor continues to highlight the importance of taking proper advice from the doctor. "One has to talk to their doctors to understand what medications to take. Inform him that you're wanting to fast, and then the doctor can make adjustments based on that. They might be just eating once a day during the fast. There might be an effect on their blood sugar level. They can take other medicines or even skip the medicines too, based on the doctor's advice. Fasting is not a problem, but taking proper advice from doctors is important."

Meanwhile, obesity and type 2 diabetes share a close association. Research highlights that obesity is a common risk factor that can lead to the development of prediabetes and type 2 diabetes. Maintaining a moderate weight and making certain lifestyle adjustments can help slow or prevent diabetes. People with obesity or who are overweight find this festive season the right opportunity to diet.

On the same note, there have been several studies that state people doing intermittent fasting show good results in losing weight. "This is all for people who are not diabetic. Even with diabetics, there have been studies that have shown results where many people have reversed their diabetes or even gotten back to normal. That's a small group of people. Let us consider people who have had diabetes for a short time or who do not have severe diabetes and are not on insulin. If these people lose weight, they get back to normal sugar levels, at least for a period of time. Fasting during this period is a good opportunity for many people to lose weight, but it should not be associated with feasting. If the fasting ends up with feasting, then the weight doesn't come down," shares Dr. Sahay.

Intermittent fasting is an eating pattern that involves periods of eating little to no food, followed by regular meals. Unlike many other diets, it usually focuses on restricting the timing of when you eat and drink rather than the foods on your plate. A recent review of research suggests that this



Fasting is an important spiritual aspect of many religions, but it can lead to major health problems for some people with diabetes. To understand the correlation between fasting and diabetes, *The Pioneer's* **TEJAL SINHA** connects with endocrinologists, who help us provide a detailed analysis of whether fasting is a good option during this festive season, especially for those diagnosed with diabetes.

type of diet may help people with type 2 diabetes safely reduce or even remove their need for medication. However, people should seek the advice of a diabetes professional before embarking on such a diet.

"When done safely, intermittent fasting may provide some benefits for people with diabetes. If the eating plan leads to weight loss, people may be able to reduce the amount of diabetes medication they take. Healthcare professionals encourage people with type 2 diabetes to exercise regularly, reach a moderate weight, and eat a well-balanced diet. However, most individuals also need to take drugs to lower their blood glucose levels. Most of these drugs raise insulin levels, which the authors of the review say can have an unintended negative consequence. While this works to reduce hyperglycemia in these patients, the idea of treating a disease of insulin resistance by increasing insulin may be counterproductive, leading to the requirement of increasing amounts of medication over a long period of time," shares Dr. Kishore Reddy, an endocrinologist.

Seconding to what Dr. Kishore shares with us, Dr. Sahay continues, "There has been a lot of research and data backing the fact that intermittent fasting can produce a benefit for people who want to lose weight or better manage diabetes. There's a lot of scope for that, along with some available information based on which we are able to say that people who are on

medication can also do intermittent fasting. But again, it is important for them to take proper advice and adjustments are made so that they are not at high risk of hypoglycemia. People with diabetes who are on medications can have low sugar readings, which can be immediately dangerous. High sugar can cause damage to the eyes, kidneys, heart, etc. in the long run over a period of time. But hypoglycemia is dangerous because it reduces the blood supply to the brain and can initially have symptoms like hunger, excessive palpitation, and sweating. Those are the warning signs after which when the blood supply to the brain or the glucose supply to the brain is coming down, the person becomes unconscious and that can be dangerous. That is why we always see that it doesn't cause hypoglycemia."

*The Pioneer* further connects with Uma Maheshwari, a housewife, who is also diagnosed with type 2 diabetes but manages her fasting too. She shares with us how she's managing all of it. She says, "I'm having coffee and a few liquids at night. I manage my diet and cut down on my tablets, so I don't experience any fluctuations in my sugar levels. I take my complete dose at night, but in the morning, I take half the dose. It can be dangerous if we don't eat or drink anything the whole day. I have my coffee, drink ragi or java, have milk, and eat fruits. If it's compulsory for people to fast, they need to plan accordingly."

# 'MAN'-making surgery that boosts confidence

**S**urgeries are often framed as either artificial, or socially unacceptable. However, with the information that we're going to provide you today, is going to dismiss the notions around surgeries.

According to a recently released data, there has been a surge in the Confidence-Boosting Surgery for Men. So, let's first understand what Confidence-Boosting Surgery is? Confidence-Boosting Surgery or gynecomastia or Male breast reduction, is an increase in the amount of breast gland tissue in boys or men, caused by an imbalance of the hormones estrogen and testosterone. Gynecomastia can affect one or both breasts, sometimes unevenly.

Now there can be some perceived risks undertaking such procedures too. Hence, we spoke to Dr. Rohit Babu, a senior plastic surgeon at Kamineni Hospitals. He says, "We regularly encounter lots of male patients with complaints of enlarged breasts due to which they have serious psychological issues known as body dysmorphism. They can't wear t-shirts and feel shy to be bare-chested while entering a pool or a temple. It's taking a toll on such males! Our culture has deeply ingrained beliefs that breasts are always female. That's why a cis man with breasts is so alien to our imagination and does not fit in our belief system. As a result, men who have gynecomastia often suffer in isolation without any help."

Gynecomastia is actually a medical disorder that causes abnormal enlargement of breast tissue in men. It usually affects boys in puberty and old men who have crossed their 60's.

So the doctor continues, "Not all gynecomastia cases need to undergo surgery. Sometimes it's more physiological due to hormonal imbalances! It can make them self-conscious about their body and force them into isolation. It can have a lasting effect if left untreated. Many boys with gynecomastia become loners, avoiding group activities that may expose them to public scrutiny. They tend to dress in baggy clothes to cover up their breasts."

This distress didn't even leave a celebrity — Arjun Kapoor has come a long way in his fitness journey. The handsome hunk has a chiselled physique now. Before he started, he lost around 50 kgs. Back then, when he was in his 20s, he went from 143 kgs down to 93 kgs. Obviously he had male breasts which are now called moobs causing social anxiety at times. So, the impact is so serious that it could lead to clinical depression, stress eating, and emotional isolation. They are also subjected to bullying by their peers at school, which compounds the effects of the trauma. Dr. Rohit advised that any gynecomastia patient is to consult a plastic surgeon, he can evaluate the patient if there is any hormonal imbalance

and this can be treated medically. Patients can also wait for a year to see the progress and most of the time it resolves spontaneously.

Also, "Previous surgeries for gynecomastia has left large scars making it acceptable for a healthy person to have scars on his chest! Although with the recent advances in technology — it has somewhat improved so much that we can do these surgeries with small incisions leaving no scars at all. So nowadays, these surgeries are very safe and patients can be discharged on the same day itself."

Another unknown fact, caused by low testosterone levels in adult men, it can lead to intimacy issues and many men with gynecomastia avoid dating. Deep fear of rejection and humiliation in public could make some men defensive, rude, and even self-destructive! That might lead to more dangerous conditions like depression and other mental disorders.

Another general surgeon named Dr. Jahangir from HRDA enlightens us, "Even after corrective surgery, men examine the emotional fallout because cosmetically doesn't look attractive. There are stitches under the nipples. In addition to breast enlargement, most male patients will experience breast tenderness. In some cases, patients can also have nipple discharge. If the medication is removed, the enlarged breast tissue will regress over time and return to normal. Changes in hormone levels related to liver problems and cirrhosis medications are more associated with gynecomastia. At times, it also happens amongst our fraternity that we are unable to differentiate between obesity and enlargement of male breasts. Many of the men described negative feelings relating to this condition although they did not want to be seen in an all-male breast assessment clinic if that meant a longer wait also."

Additionally, men have different types of fat than women. Male fat is encased in fibrous tissue which makes it more difficult to remove that's why liposuction was on a rise earlier. But liposuction surgery cannot be performed in a government hospital due to lack of advanced technological equipment. With increasing numbers of men being seen, there is a call to recognise not only the more obvious biological aspects but also the subtler psychological and social aspects of male breast problems, and for research and awareness in this field."

Meanwhile, Dr. Shravanthi, general and robotic surgeon at Yashoda hospitals, shares, "Treating male breast reduction surgery is quite common. The procedure's popularity also means that it is very safe and precise. Now, you may be wondering why surgery is even necessary. Unlike chest fat, which you can burn with exercise, male breasts involve

breast tissue and gland development. Removing this excess tissue and gland is the only way to treat this condition. Body image is not just a woman's problem. It affects men also in an equal proportion. Anxiety is the initial reaction in men who come across enlargement of glandular tissue. This is followed by feelings of uncertainty as to what could be done and how they would cope with this condition. They start worrying over the possible treatments and outcomes. It's no secret that the amount of calories youngsters are eating and drinking these days has a direct impact on their weight. And then, infertility is increasing in men! Conventional wisdom says that since stress-eating is bad, regardless of its source, the best advice for weight control is simply to eat less and exercise more. Avoid a sedentary lifestyle otherwise testosterone levels will go down and it's a fact. Mainly, low self-esteem is the feeling men start having. They feel incomplete because of the dissatisfaction they have with their body. They develop social phobia as they mentally imagine how people would react and accept them. This adds abnormality and stigma to the already grave condition."

So, what do the surgeons consider someone for this surgery? "For us surgeons, age is the main consideration factor while treating someone for this surgery, boys must enter their adolescent age. I urge young boys to not compare themselves with other men and end up feeling low due to abnormally enlarged breasts. Take psychotherapy to handle the situation better," concludes the doctor.

To understand about Gynecomastia, which is in rise, The Pioneer's **SHIKHA DUGGAL** connects to a few experts about what this surgery is, and the reason behind people getting this surgery done.





# Uday Kumar

## Working to improve lives of women, kids



Achieving even one worthwhile dream is better than toying with many dicey possibilities as one grows in life. Few people step out of their comfort zone to make a mark in entirely new fields. One such individual is Uday Kumar, IAS, District Collector of Nagarkurnool. In an interview with *The Pioneer's* DEEPIKA PASHAM, he goes down the memory lane and shares how he cleared the Civils in his third attempt without coaching by using his brother's notes, helped scores of women set up livelihood units with help from banks, and worked with anganwadis to help underweight children gain weight.



(From left) Uday with his younger brother, parents and his wife Maheshwari



I and my younger brother started preparing for the Civils at the same time. He had Anthropology background. He used to prepare notes for me. I did not attend coaching classes. He made notes for me from coaching studies. He is doing PhD now. I studied for Civils from his notes for examinations.

### BIRTH, SCHOOLING

I was born in Nizamabad. My schooling was mostly in Nizamabad and later I moved as my father, teacher in a government school, was transferred. After my sixth standard, I was in Navodaya School for two years. I was having hostel food. My mother felt that I was losing weight. So, I was then put in small private school, where I finished my schooling.

### HIGHER EDUCATION

I did my Intermediate in Vijayawada. I finished my Engineering from Osmania University. Then I completed MBA from IIT, Kharagpur.

### IAS WAS NOT MY DREAM

I come from a middle class family. I was never exposed to any IAS or IPS official. I just wanted to do Engineering from a good institution. I was scoring reasonable marks, so I got an opportunity for free IIT coaching. Still, I dropped the idea of doing IIT.

### JOBS WERE MUNDANE

After Engineering, I got into Infosys and worked for one and half years. During training, I liked how we were taught new stuff. But, when I was deployed on project work, it was mundane and general work that they were making me do.

### BHEL EXPERIENCE

Then I thought of applying for MBA. IIMs were expensive — something like Rs 14 lakh or Rs 15 lakhs, so I got into Kharagpur IIT. During placements, companies were offering me consulting works. But BHEL was the only company which came with manufacturing job and offered me a job, placing me in Hyderabad. I joined BHEL but asked to be put on the shop floor. This floor means making little innovations and product changes. But they said nothing of that sort is available and they put me in management, industrial relations, and recruitment. I also looked after hospitals attached to BHEL.

### DECISIVE MOMENT

I do not remember the name, but the Union Secretary of India Heavy Industries, an IAS officer came and all EDs and GMs were reporting to him. This was the time I felt that I should get

into the Civils. I started my preparation.

### FIRST, SECOND AND THIRD ATTEMPT

This was in 2012 October-November, then I had free time at hand to prepare after office hours. In 2013, I flunked by 2 marks in Mains. I prepared again. I cleared and got into IPS because I never aimed for IAS. I was exhausted and thought I will not attempt for the third time. Then one day



my senior called me up and asked me: What is your plan? Then, he motivated me to make another attempt. I finished the third attempt and joined the National Police Academy.

### INTERVIEW

All the candidates who are in service and appear for interview will have questions framed around this thought of why you want to get out of this service. A person in uniform interviewed me. He could sympathize with us, but I had my responses to justify the service I will get into and defended the service I am in already. Since I have got decent marks, I got into IAS.

### MY SIBLING'S NOTES

I and my younger brother started preparing for the Civils at the same time. He had Anthropology background. He used to prepare notes for me. I did not attend coaching classes. He made notes for me from coaching studies. He is doing PhD now. I studied for Civils from his notes for examinations.

### FIRST POSTING

I was in Suryapet for nearly two years, including training and held special officer post in 2017.

### ACTIVE CHILD

I was not notorious. I was not annoying, but I was active at home and outside — at all extra-curricular activities.

### INSPIRATION

My inspiration has been situational. I was inspired by my mother in one way because her parents expired when she was five or six years. My mother and her family members were all girls, but they took care of themselves and got married into good families. Those were tough times to survive, but they did. So, she is an inspiration.

### HAPPY MOMENT

Nothing of that kind, but when work yields positive results, it is happiness. For instance, in Nagarkurnool there are many underweight children. So, constant efforts over months helped bring down the number by about 80%. We did this through supervisory feeding at Anganwadis. I used to conduct meetings and did it stage-wise. Initially we looked at the measurements and started feeding the children in front of teachers. We also monitored personally why certain child is losing weight.

### MARRIAGE

My marriage was an arranged one. My wife, Maheshwari, is a pilot, but yet to start her job. I stay with my family at Nagarkurnool. I spend most of quality time with them. Life after marriage has been happy. Luckily, I got an understanding wife.

### DEALING WITH PRESSURE

I do not take pressure from random things. If something can be avoided, I do it. I will think, take some time to do things. If something has to be done under time constraints, then I feel little pressured. But I finish the work quickly. I give freedom to my team members and ask them to execute things quickly, but I never put day-to-day pressure on them.



### HOBBIES/LEISURE

I play tennis. Wherever I have opportunity to use pool, I swim a lot. Everyday either it is a small run, yoga or exercise. If play tennis too. I watch a lot of web series, movies. My favourite hero was previously Chiranjeevi. Now some new actors are my favourites.

### LEARNING FROM DICTIONARY

Schooling of course was in Telugu medium. During Intermediate, it was very basic. If we have to learn a language, we have to speak in that language and have good vocabulary. Every day I used to sit with The Hindu newspaper. In one small line of news, I would have known two words at least. That way, I built my vocabulary by looking at their meanings in dictionary and writing them down again and again. I would participate in group activities with broken English. I was bullied for my language deficiencies. But I always questioned the other person about what he did not know. If he is pointing out at me, he must also know something new.

### POLITICIANS' REQUESTS GENUINE

When it comes to politicians' requests, their intent is genuine in 80% of the cases. For example, one of them will come up with land issue. Then there may be hundred complexities which are not politicians' concerns. Another 20% will be about 'do this, because we have come up'. Mostly I give them bits of advice on how it can be solved. A few of them cannot be considered. I review and re-consider and tell them 'this cannot work out now; let us see later'. **PLANS FOR NEXT FIVE YEARS**

I always wanted to work in some tribal areas or remote areas. Anyway Nagarkurnool is the same now, so

I enjoy the place.

### MOST SATISFYING WORK

One of the very interesting projects that I executed was setting up livelihood units in Ramagundam. It is important because it is a small town. We helped women entrepreneurs. Wherever technology was necessary, we did bring it in. Then there were bank linkages that we did. Basic training was provided. In a short span of time, around 130 or 140 units were set up. Their incomes went up five-fold in some cases. The same way we want to develop Nagarkurnool soon.

## RAPID FIRE

- Describe yourself: I won't give up
- Nick name: It was chinni, now Uday
- Favorite colour: White and Black
- Favorite movie: 12 Angry Men
- Favorite food: Not foodie, but I enjoy sweets
- Favorite destination: Alaska
- Religious or spiritual: With my meditation experiences I am spiritual.



# A career in Decision Science



## Tips for new biz school students

**B**usiness management is one of the most sought-after career opportunities and a popular major for college students across the globe. Business management being the most lucrative career is acquiring more and more MBA aspirants every year and the student pool is consistently and dramatically broadening. The business management industry demands professionals who can keep up with the pragmatic, fast-paced race of the new era complexities, and hence taking up an MBA education program now requires dedicated efforts more than ever before. Listed below are some of the prevailing but potent pieces of guidance that will help you conquer the bigger picture as a new MBA student.

### Prepare yourself for a challenging atmosphere

Only MBA seekers know how many aspects they need to keep in mind before racing into the constantly flourishing corporate world. Unlike other streams, MBA aspirants need to cope and prepare themselves in an all-encompassed manner for the highly competitive platform. Besides, the changing paradigms of management education have brought about new ventures to its students and success will follow only if you groom yourself with the right understanding, outlook, and mindset. If you find the mentioned statements familiar and you are one of those pursuing education an MBA, you are at the right place.

### Don't miss any opportunity

The idea of research might sound ordinary, but it is the foremost practical step to cut off that nervous, shaky feeling on the first day of your B school. Attending B

**D**ata has been advancing quickly toward the cutting edge of enterprises for many years. It is now possible to store enormous amounts of data produced by sales, customer interactions, and digital experiences thanks to the availability of advanced storage technologies. The corporate world is constantly inundated with massive amounts of data thanks to mechanisms that make it simple to integrate different systems.

Data technologies have succeeded in turning this data into useful insights. The future will see more data spawning, though. Massive data repositories present a tremendous opportunity for organisations using them effectively. Decision science can help in this situation.

### Importance of Decision Science

Embracing data and using it in a way that can assist stakeholders in making important business decisions is a requirement of decision science. Making wise inferences from data, telling compelling tales, recognizing pertinent difficulties, and then accurately applying this information to the appropriate set of business problems are all examples of effectively using data to make educated business decisions.

A profession in decision science entails developing answers based on reliable

school is quite different from the rest of the streams, as you will need to be hyper-aware of the ongoing activities throughout the school hours. MBA courses are mostly loaded with events, seminars, practical sessions, experiential learning, and industry visits and you can't seem to miss even one! This is the stepping stone to the active and swift business realm and every move counts. More than textbooks and theoretical knowledge, innovation, active participation, and embracing the dynamic opportunities will help you grow, and that is precisely how you need to start to avoid even the slightest regretful consequences.

### Explore and upgrade yourself

Moreover, you need to understand that institutions nowadays follow different trends in imparting education and a certain level of pre-research on your institution and course structure will only ease you in settling into your MBA life. Your personal and academic life will blend more than you assume. Now, this is a very tricky part that most of the students struggle to adjust to. An MBA course will require you to communicate, interact, and connect with people, more than any other academic stream. Most of the projects will be divided into groups, and you can hence expect to spend ample time working with a team. This becomes a centralized issue for students who are of an introverted nature. However, remember that you do not need to be an extrovert to socialize and work efficiently in a team. These are some of the crucial and lesser discussed skills that you will learn to inherit during the course of your MBA pro-



probabilistic, predictive, experimental, and computational principles.

Decision sciences are very important in the modern world. Decision sciences aid in the improvement of judgment. Making a decision involves a number of processes, including comprehending the issue, using data, utilizing tools, and obtaining insights.

### Skills required by Decision Scientist or Data Scientist

#### 1- Education

A very strong educational background is typically needed to obtain the amount of knowledge required to be a data scientist, even if there are notable exceptions. Data scientists are highly educated; 88% have at least a Master's degree and 46% have PhDs. A bachelor's degree in statistics, computer science, social sciences, or physical sciences could prepare you to work as a data scientist. Computer science (19%) and engineering (16%) are the following most popular disciplines of study after mathematics and statistics (32%). Your ability to process and evaluate large data will be facilitated by a degree in one of these programmes.

#### 2- R Programming

For data science, R is typically recommended, however proficiency with at least one of these analytical tools is required. The needs of data science are uniquely addressed by R. Any issue you go into in data science may be resolved using R. R is actually used to solve the statistical problems by 43% of data scientists. The learning curve for R is tough, though.

#### 3- Python Coding

Along with Java, Perl, or C/C++, Python is the most popular coding language I often see necessary in data science employment. For data scientists, Python is a wonderful programming language. Python is the primary programming language used by 40% of respondents to an O'Reilly study.

gram that will further help you build the right attitude both for your academic and personal life. Apart from work, management students often need to be active in an extended classroom environment that involves college events, get-togethers, casual workshops, and webinars. You can always groom yourself to some extent to embrace the change, as it will always be fruitful for your career.

### Network with people

Lastly, focus on building valuable connections. Many MBA students get misguided by the idea of starting to take necessary steps like building connections, researching job availability, and grabbing additional opportunities after the completion of their MBA course. It needs to be understood that accelerating the moves for your professional lives begins much early when you are an MBA student. So, you need to keep your spirits high when it comes to building a network and socializing with seniors, real-life busi-

#### 4- Machine Learning and AI

The majority of data scientists lack a strong foundation in machine learning topics and methods. These include neural networks, adversarial learning, reinforcement learning, etc. Knowing machine learning techniques like supervised machine learning, decision trees, logistic regression, etc. will help you stand out from other data scientists. You can use these abilities to solve various data science issues that are based on forecasts of important organizational outcomes.

#### 5-SQL/Data Base Coding

Although NoSQL and Hadoop have grown to be significant parts of data science, it is still expected that a candidate will be able to construct and run sophisticated SQL queries. With the aid of the programming language SQL (structured query language), you can add, delete, and extract data from databases. You can use it to perform analytical tasks and change database architecture. As a data scientist, you must be fluent in SQL. This is so because SQL was created to enable you to access, communicate with, and work with data.

#### 6- Communication skills

When hiring a great data scientist, companies look for someone who can communicate their technical results to a non-technical team, such as the marketing or sales departments, effectively and fluently. In addition to knowing the needs of their non-technical colleagues in order to effectively handle the data, a data scientist must empower the company to make decisions by arming them with quantitative insights.

#### Conclusion

Data scientists play a crucial role in integrating the data pieces that have been retrieved from silo-specific little pockets and putting them all together by applying their understanding of business dynamics, intuition and long-term vision to build the overall picture. In a nutshell, scientists are creative and mix the diverse sciences of math, technology and business to do their duties.

These abilities are helpful in decision science work and aid in delivering precise solutions. To develop solutions that support decision-making, decision scientists examine the data related to the business problem.

*(The writer, Dr. Sibaram Khara, is the vice chancellor of Sharda University)*

ness executives, and industrialists who might contribute to your professional lives ahead.

However, a substantial part of your skill sets and capabilities to attain the customs as mentioned earlier and practice depends on the level of expertise of your mentors at your b-school. Hence, choosing the right institution for yourself rightly serves as the stepping stone to success. The cutting-edge course curriculum of the MBA degree program fused with a state-of-the-art learning environment provides students with the finest mentorship that they need to excel in their academic as well as professional lives. The right guidance can enlighten the careers of MBA students by helping them to recognize their signature trends, passion, and inbuilt managerial skills.

*(The writer, Dr. Kulveet Suri, is the senior director at the Institute of Management Studies (IMS) Noida and Alumni of Harvard University (HBS))*



# NAVRATRA delicacies



## SHAKARKANDI KE KOFTE

### What you need:

Boiled sweet potatoes: 150 gms  
Singhada flour: 50 gms  
Pink salt: 10 gms  
Tomatoes: 200 gms  
Shahi jeera: 5 gms

Green chilli: 10 gms  
Ginger: 10 gms  
Coriander leaves: 10 gms  
Cashew nuts: 50 gms  
Cream: 15 ml

Deggi mirch: 10 gms  
Mustard oil: 20 ml

### How to make:

Make some balls of sweet potatoes after adding singhada flour, green chilli, coriander and sendha salt to it. Deep fry the sweet potato balls in mustard oil. Simmer the balls in tomato, cashew gravy for 7-8 minutes. Add cream into it and serve hot.



## ALOO SABUDANE KI TIKKI

### What you need:

Boiled potato: 200 gms  
Ginger: 10 gms

Green chilli: 10 gms  
Coriander leaves: 10 gms  
Soaked sabudana: 120 gms  
Pink salt: 10 gms

Black pepper crushed: 10 gms  
Oil for deep frying.

### How to make:

Mix boiled potatoes and soaked sabudana in a bowl. Add green chilli, ginger and coriander into it. Add salt and black pepper into it, make round patties of it and deep fry it in refined oil. Serve with no onion and no garlic mint chutney.



COURTESY:  
CHEF SANDEEP SAI,  
EXECUTIVE CHEF, FARZI  
HYDERABAD.

## SITAFAL KI SABZI

### What you need:

Boiled pumpkin: 150 gms  
Shahi jeera: 5 gms  
Methi seeds: 3 gms

Jaggery: 25 gms

Tamarind: 25 gms  
Pink salt: 8 gms  
Tomato: 50 gms

Ginger: 10 gms  
Green chilli: 10 gms  
Coriander leaves: 10 gms

### How to make:

Add oil into a pan, sauté jeera in it. Add ginger and green chilli. Put some deggi mirch into it and stir. Now add the boiled pumpkin into the mixture, stir it well for 5-7 minutes. Add some sendha salt into it and crushed dhania. Add jaggery and tamarind pulp into it. Add coriander and serve hot.



## MAKHANE KI KHEER

### What you need:

Makhana: 300 gms  
Full cream milk: 1 ltr

Sugar: 150 gms  
Green cardamom powder: 20 gms  
Almonds: 30 gms

Cashewnuts: 30 gms  
Pistachios: 30 gms

### How to make:

Boil milk in a pan while the flame is medium high. Stir the milk for 10 minutes. On the other side, fry foxnuts in ghee and put aside. Add makhana into the milk and let it boil with the milk for 2-3 minutes. Add sugar and fried nuts into it. Put it into a blast chiller for 30 minutes and serve cold with pistachio flakes sprinkled on top.



## KUTTU KI POORI

### What you need:

Kuttu atta: 250 gms  
Singhade ka atta: 70 gms  
Pink salt to taste.

### How to make:

Mix kuttu atta and singhade ka atta in a bowl. Add some pink salt in it. Make a dough with lukewarm water. Roll it with the help of rolling pin and deep fry it with desi ghee. Serve fluffy poori with the above curries.



## NAVARATHAN PULIHORA

### What you need:

Cooked rice: 200 gms (Cool)  
Mustard seeds: ½ tsp  
Urad dal: ½ tsp  
Chana dal: ½ tsp  
Salt: to taste  
Dry red chilly: 2  
Curry leaves: 4 no's

Thil (white): ½ tsp  
Turmeric: 1 pinch  
Asafoetida (Hing): ½ tsp  
Tamarind pulp: 50 gms  
Jiggery: 50 gms  
Apple (Chopped): 50 gms  
Muskmelon (Chopped): 50gms  
Dry kismis: 1 tsp

Kaju: 8 pics  
Dates (without seeds and chopped): 50 gms  
Peanut: 20 gms  
Promogranate: 20gms  
Oil: 3tsp

### How to make:

Take a kadai and heat it, add oil heat it and add mustard seeds, urad dal, chana dal to it, later add curry leaves, red chilly, haldi to it and toss it properly. Next add tamarind pulp, jiggery, thil to it and toss it after a minute to it, add salt and mix well. Next to add apple, muskmelon, kiss-miss, dates and promogranate. Mix well. Then add cooked rice mix well. Slow heat cooking 3 min. mix well. Ready to serve Hot NAVARATHAN PULIHORA



Courtesy: CHEF VH SURESH, CORPORATE EXECUTIVE CHEF, PLATFORM 65, VIJAYAWADA

## EKAM Launches luxury soy wax candles

Luxury brand EKAM launched Soy Wax candles that will brighten up the day. With 25 variants of exquisite scented candles which are dripless and smokeless and can be used as a decorative piece for the festive season or on the table top as a centerpiece. It can also be used for an aromatic spa or can be kept in the bath setting to add scent and light. The 25 fragrances of the candles available are black tea and pomegranate, caramel, cedar and mint, chocolate peppermint, cinnamon, cranberry, forest pine, fresh cotton, fruit splash, herb garden, jasmine, lemongrass, lavender, mahogany, ocean dream, rose, royal, oudh, sandalwood, sea & sun, strawberry, sweet pea, temple bloom, twilight sky, vanilla, and espresso coffee. These luxury candles are available online as well as offline. The price range of the aroma candles starts from Rs 200 and goes up to Rs 1,400.



## Label Anushree presents Nandi

Label Anushree is pleased to present its Winter Festive 22 collection titled, 'Nandi' which means to give delight. Ethereal, evocative and elegant - this vibrant collection beautifully reflects the core essence of the brand rooted in heritage Indian crafts and artisanal techniques. Clean lines, thoughtfully sourced textiles and spirited hues underscore the moodboard, which ushers a joyous, painterly mood.

Talking about the collection, Anushree shared, "Inspired by the evergreen ajrakh and block printing techniques, Nandi adds a modern touch to our signature styles."

Nandi comprises an array of effortless silhouettes, which come to life thanks to intricate bead and antique work all hand done at the brand's atelier. A trinity of festive rust, canary yellow and pista green dominate the collection, which helps one make a seamless day to night transition.

Strappy, pleated and gathered maxi dresses, kaftan tunics, kurtas, lehenga skirts and crop tops inspire a sense of freedom and wearability.

The designer had today's modern, independent girl on her mind. She's someone who has a great carriage and confidence when it comes to embracing new styles. Moreover, she's rooted to Indianness.



## From India for the world

Legend 1942 is an enchanting range of luxe perfumes inspired from and made with select ingredients that celebrate the rich natural and cultural legacy of India. Legend 1942 has been co-founded by Anuradha Sansar, a seasoned fragrance professional and globally acclaimed brand strategist. It celebrates the vibrant spirit of India and the new breed of global Indians. The blends are modern expressions crafted from timeless ingredients like jasmine, lavender, saffron, sandalwood, rose, davana and pink champaca. The fragrances are designed to truly come alive when you wear them. Each of these variants has two sub-variants, Black and White, symbolising the yin and yang. They Legend 1942 is an ode to the rich aromatic legacy of India blended with her famed energy. The brand acknowledges and celebrates the role of the farmer in its creation. The rarefied olfactory experience is a result of the farmers toil. The brand actively ensures their well-being by providing them access to education, financial resources and sustainable agricultural practices. The collection is available online, starting at Rs. 3,000 for 30ml.



## 19 Sides by Neera Chopra

19 Sides is a classic yet luxurious bedding brand that fabricates Bed Linen, Duvets & Cushion Covers that are handcrafted to perfection. Ranging from understated to bold colour combinations, subtle to assertive accents, elegant embroideries to simple, delicate details, their collection offers impeccable quality, and versatility, enabling you to elevate the overall look of your home from ordinary to extraordinary! At 19 SIDES each collection is inspired by nature's elements creating a modern feel in earthy color tones, giving a complete makeover using various materials adding basic and contemporary embroidery, print as well as other modern methods.

Their collection comprises bespoke bedspreads, quilts, cushion covers, home decor products, hotel banquet linen, napkins, specialised room, bathroom and spa linen.



## Bespoke resin decor products by artist Madhavi Adalja

Madhavi Adalja, an artist that creates beautiful one-of-a-kind resin art masterpieces like wall art, tables, coasters, backslashes, trays, and lots more. Madhavi is known to create unique home decor pieces. These beautiful pieces made of epoxy resin are handmade and add the perfect modern touch to any interior space.

Resin, a delicate yet sturdy material makes it a great alternative to most materials out there. The earthy aesthetic and nature inspired elements makes the products unique and a must have.



## Elegant and artsy furniture

A 'subtle premium' new-age brand of furniture, art and home decor that has been specially curated for the aspiring Indian citizens who have a penchant for making their homes look beautiful and classy and/or are looking for superlative, elegant and artsy solutions for renovating their homes.

1. Noel Maharaja Chair- The Brown Finish on firm leg and a relaxed backrest make Noel the pole star of the room. With a clever interplay design of elegance in front and a jazzy floral print at the back is a highlight for this maharaja chair  
Price:- Rs 40,000

2. Solaris- An end table with a round top with a polished glossy gold finish and a terrazzo base will make it one of your most desired center piece, it will magnify your living room luxe glamor factor with ease  
Price:- Rs 40,000

3. Elain- Abstract art uses colors, gestural marks, symbols, shapes, forms, etc., to accomplish its effect. Abstract art doesn't give a complete and accurate depiction of visual reality. Instead, these paintings give viewers the occasion to peek into one's mind and soul to create a story of its own with unique interpretation.  
Price:- Rs 25,000

Available at:- Store of Cinnamon Homes

# How to deploy cash in a bear market?

When the market is bearish, deploying cash can be a nerve-wracking experience for investors. After all, no one wants to see their hard-earned money go down the drain.

However, by taking a few simple steps and doing some research, you can help minimise the risk of losing money in a bear market.

A bear market is defined as a 20% drop in the index from its recent high, consolidation then follows. If an investor is focused on a specific stock, then a bear market can provide a great opportunity to buy shares considering the fact that the underlying business principles are not affected

during a market decline.

For example, if you purchase a stock for Rs.100 and then the index crashes by 25%, and your stock is now worth Rs.75. If there is little to no impact on the company, there is no reason why you shouldn't invest all of your anticipated money into the stock. Instead of trying to predict the market crash, it is better to wait for a certain degree of safety and then start to deploy your funds. That being said overvalued stocks suffer so much more than even after a 25% fall, they would still be expensive.

That is why we focus on majorly towards identifying value stocks

with a significant margin of safety to protect the downside risk of our clients money.

For investors with a horizon of 3-5 years, every 5%-10% dip in market value presents an opportunity to buy more shares at a lower price. This is especially true for investors who already have a portfolio and want to deploy more funds.

The Nifty, which is an index of the top 50 stocks on the National Stock Exchange of India, fell from 18,000 in April 2022 to 15,200 in the same month, a drop of 15%. This was due to high inflation rates in India, which were around 7.8%, and the same in the US,



which was almost 9.5%.

So as an investor, you need to make an educated decision about whether such indicators are going to continue to go up has it peaked. You won't be able to pinpoint the exact number, but once you start seeing indicators that it is peaking, it is a good time to deploy cash as

the economic situation is expected to improve.

(The writer, Siddharth Oberai is the founder Prudent Equity)



## FinTech firms revolutionising financial market in India

The banking sector is swiftly transformed by fintech as more banks transition to digitisation, paperless, and cashless operations. FinTech companies are revolutionizing lending, payments, insurance, and wealth management. Financial inclusion can be supported by FinTech firms like Paytm, Google Pay, Razorpay, Ezeepay, Slice, etc., after the pandemic.

FinTech firms substantially contributed to reducing the COVID-19 pandemic's detrimental economic effects. On the macroeconomic front, the nation is leading an upcoming FinTech revolution that will change how India's financial sector looks. UPI transactions tripled during FY 2020-21, according to the National Payment Corporation of India (NPCI)'s most recent report. Both the number of transactions and the value of those transactions increased.

According to a study by the Ministry of Electronics and Information Technology, the Indian digital economy boosts the

country's GDP by 8%, or close to \$200 billion. Also, the digital economy can increase the nation's economy by more than \$1 trillion by 2025. India has become more accepting of FinTech businesses over the past two years and has encouraged the widespread adoption of digital financial models. Every aspect of the conventional banking system has been transformed by fintech, including paperless lending, mobile banking, digital payments, mobile wallets, insurance, lending, and more.

Digital transactions in India are anticipated to surpass Rs 238 trillion by 2025. These sizeable figures demonstrate how the emergence of FinTech businesses has facilitated the accessibility and convenience of net banking services.

How Fintech sector has upgraded in the financial markets:

### 1. Advanced self-service

In the past, visiting a bank meant anticipating long lines when you needed help, whether to create an account, withdraw or deposit money, fill out paperwork, or do other procedures.

FinTech, however, has completely altered how banking services are delivered. Additionally, you may check your account balance, send money online, and do other things digitally, which expands the cus-

tomers experience.

### 2. Cellular wallets

Payment methods like NEFT and RTGS have been around for a while. However, API-led financial solutions, notably mobile wallets like Ezeepay, Google Pay, Amazon Pay, PhonePe, and Paytm, still have room for growth.

These mobile wallets provide a safe platform for frictionless digital transactions between the bank and the customers. For instance, real-time banking user experience is ensured when a money transfer request is sent by mobile wallets and received by banks.

### 3. Support for instant payments

Instant payments have primarily grown in India due to the country's increasing adoption of digital transactions. Before the last ten years, an economy that mostly ran on cash was now primarily dependent on point-of-sale terminals.

These systems make it easier to conduct cashless transactions by enabling offline and online payments. Instant payment support has altered how you borrow, spend, and save money while also giving your financial situation.

### 4. Voice bots

Today, many banks utilize chatbots with

artificial intelligence, cutting-edge algorithms, and natural language processing to give customers quick and straightforward banking assistance.

Using chatbots in banking is anticipated to make it possible to use voice requests rather than keyboard shortcuts to do tasks. Technology-driven procedures such as invisible payments, thumb impression validation, etc., will revolutionize banking institutions.

### 5. Neobanking

Unlike traditional banks, which need a physical branch setup, these digital banks conduct all transactions through digital or mobile-only platforms.

Neobanks offer person-to-person payments, mobile deposits, etc., using phone numbers, emails, or social network identities.

Neobanks are anticipated to provide a wide range of banking services in the upcoming years, including instant loans, lending products, opening fixed deposits, investing in mutual fund schemes, depositing money in savings accounts, and more.

(The writer, Shams Tabrej is the founder and CEO of Ezeepay)



## Durgashtami: Worshipping the Great Fair Goddess

**D**urga Puja Ashtami is considered the most important day of the Durga Puja Festival. The pan-Indian festival of Navratri spans nine nights and ten days. During this festival, the nine forms of Goddess Durga are worshipped. Hence, Ashtami, the eighth lunar day of Navratri or Durga Puja, is known as Durgashtami (Durga Ashtami).

**Ashtami tithi begins:** 6:47 pm, October 2

**Ashtami tithi ends:** 4:37 pm, October 3.

**Sandhi puja muhurat:** 4:13 pm to 5:01 pm, October 3.

During Navratri, each day is dedicated to a separate form or manifestation of the goddess, and on Ashtami (eighth lunar day), the form Mahagauri is worshipped. Goddess Mahagauri is known for fulfilling the wishes of her devotees. According to the legend, she is so fair that her skin tone is comparable to jasmine and Chandan. This is why the devotees call her Mahagauri. 'Maha' means great and 'Gauri' means fair. She has four arms, and she rides on a bull. Her right arm stays in Abhaya Mudra, and the other holds the Trishul (trident); on the left side, one arm holds the Damru (a small hand drum), and the other stays in Varada Mudra.

On Maha Ashtami, women pray to Mahagauri to bless them with happiness and abundance. Also, it is believed that worshipping her will help to reduce the ill effects of Rahu, the shadowy planet.

### Masik Durga Ashtami

Every month has two lunar phases or Pakshas, i.e. the Krishna Paksha (waning moon) and Shukla Paksha (waxing moon). According to Hindu traditions and mythological beliefs, specific periods of the month are dedicated to the worship of specific gods; for example, the Chaturthi Tithi is dedicated to the worship of Lord Ganesha, Ekadashi Tithi for Lord Vishnu, etc. Similarly, the Ashtami Tithi of the Shukla paksha or the waxing moon of every month is dedicated to the worship of Goddess Durga, which is known as Masik Durga Ashtami as it is observed every month. The most significant Durga Ashtami of the year is Maha Ashtami which falls on the eighth day of the Navratri festival and is observed in the Hindu month of Ashwin. By observing the Masik Durga Ashtami fast/vrat, devotees believe that Goddess Durga fulfils their wishes.

### Masik Durga Ashtami vrat puja oidhi

Masik Durga Ashtami Vrat should be followed properly to gain the blessings of Goddess Durga. Devotees observe the fast for the entire day.

On the day of Masik Durga Ashtami, devotees must wake up early before sunrise and take their bath after their morning routine. They must wear clean clothes.

The place of worship or puja sthal is then purified and cleansed with Gangajal.

Place a wooden pooja stool at the puja sthal and spread a red cloth on top of it. Install the idol or picture of Goddess Durga and purify the idol using Gangajal.

Offerings of Akshat, vermilion and red flowers are then made to Goddess Durga. The colour red is of great significance as it is a colour dear to Goddess Durga. The idol is then offered fruits and sweets as Prasad while lighting the lamp and incense sticks.

Devotees then recite the Durga Chalisa and perform an aarti of Goddess Durga. A saatvik bhog is then offered to Goddess Durga.

Offerings of red chunari, red clothes, lamp, ghee, make-up items, bangles, ghee, incense sticks, coconut, rice, kumkum or vermilion, flowers, idol or photo of the goddess, betel nut, clove, cardamom, sugar candy for offerings, fruits, sweet,

camphor and kalava are made to Goddess Durga while performing the Durga puja.

### Durga Ashtami Mantra

Om Devi Mahagaurayai Namah  
Durga Ashtami Prarthana:  
Shwele Vrishesamarudha  
Shwetam baradhara Shuchih  
Mahagauri Shubham  
Dadyaimahadeva Pramodada

### Durga Ashtami Stuti

Ya Devi Sarvabhuteshu Ma  
Mahagauri Rupena Samsthita  
Namastasyai Namastasyai  
Namastasyai Namah

### Durga Ashtami Dhyana

Vande Vanchhita Kamarthe  
Chandrardhakritashekharam  
Simharudha Chaturbhuj  
Mahagauri Yashasvinim  
Purnandu Nibham Gauri  
Somachakrasthitam Ashtamam  
Mahagauri Trinetrām  
Varabhitikaram Trishula

### Damarudharam Mahagauri Bhajem

Palambara Paridhamam  
Mriduhasya Nanalankara  
Bhushitam  
Manjira, Hara, Keyura, Kinkini,  
Ratnakundala Manditam  
Praphulla Vandana  
Pallavadharam Kanita Kapalam  
Trailoky Mohanam  
Kamaniyam Lavanyam  
Mrinalam Chandana  
Gandhaliptam

### Durga Ashtami Stotra

Sarvasankata Hantri Tvamhi  
Dhana Aishwarya Pradayanim  
Jnanada Chaturvedamayi  
Mahagauri Pranamamyaham  
SukhaShantidatri Dhana  
Dhanya Pradayanim  
Damaruvadya Priya Adya  
Mahagauri Pranamamyaham  
Trailokyamangala Tvamhi  
Tupatraya Harinim  
Vadadam Chaitanyamayi  
Mahagauri Pranamamyaham



Sensitive feelings will hamper your progress in life. Take things less seriously than reacting to them. Your family will rely on you for finding solutions.



Others may find it difficult to deal with you and your illusions. Your analytical nature and criticising will create more detachment. Better talk it over.



Avoid expecting a lot from your siblings. Mingle more with co-workers. Holding a grudge can lead to mental illness. Planned trips may get cancelled.



Your efforts may not fetch due rewards. A difficult situation in love may lead to new self-discoveries. Being outspoken will be seen as over-smartness.



Your temptation to live vicariously will leave you frustrated. This is a good week to take projects off the back burner. Make space for life changes.

The need to experiment will take you to hostile waters. Take each new step with care. Your help and guidance will do good for your dear ones.



## YOUR WEEK AHEAD



Be gentle with yourself and your loved ones. It may be difficult to manage relationships. You may feel weak and unable to take strong decisions.

You may be feeling dull in the mind. Try to keep a grip on your emotions. The delicate and loving nature in you will get blossomed. Be confident.



You will find yourself tough, strong, energetic and restless. Signs will favour you in every step you take. Do not get greedy and turn others hostile.



Do not outright reject the ideas of others. You are not always right, no matter how well you analyse a situation. This is a good time for a family outing.

You will make the most of life. But selfish thoughts will hurt near and dear ones. Create distance from yourself to get a greater outlook on your life now.



### Mahagauri, the fairest of them all

Mahagauri is the eighth form of Durga Devi. Her other names are Shwetambardhara, Vrisharudha, Chaturbhuj and Shambhavi. Mahagauri is seated on a bull and has four arms. Two of her arms hold the Trishul and the Damru. The other two arms show the varada and Abhay mudras meant to bless her devotees. Mahagauri signifies purity, calmness, wisdom and austerity. With her help, the devotee can overcome all evil forces and lead a virtuous life and thus attain permanent bliss.

Mahagauri is considered to be the epitome of beauty. She symbolizes freedom and liberation from all that is bad. Mahagauri regained her original glory when washed with the waters of Ganga. This points to the holiness of the river and how bathing in it washes away the bad from the body and soul of a person. Mahagauri rules

the shadow planet Rahu. Worshipping Mahagauri will remove the ill effects of Rahu. Mahagauri is believed to reside in the Sahasara crown chakra, which is the culmination point of the Sushumna Nadi energy channel in the human body. This Nadi, if made to awake, can realize the full human potential of a person. Mahagauri also narrates the hardship and sacrifices one has to endure before reaching the state of pure bliss. The mudra of her right arm is to allay the fears of the devotee. In her second right arm, Mahagauri holds a Trishul which symbolizes the powers of creation and destruction. In her left hand, she holds the Damru which is symbolic of the continuation of existence through the cycle of birth and rebirth. The mudra on the other left hand is to give out blessings to the devotees. Her clothes are white and pure.

## GLOBE TROT

Get real-life jail experience by paying just Rs 500

The jail administration in Uttarakhand's Haldwani has come up with a unique idea to help people ward off bad karma - for a nominal fee of Rs 500 per night in prison. The Haldwani prison was built in 1903 and a portion of it comprising the old armoury with six staff quarters, which has remained abandoned, is currently being readied to receive jail guests, Satish Sukhija, the prison's deputy jail superintendent told. He said the jail frequently received orders from senior officials to allow recommended persons to spend a



few hours in the jail barracks. These tourist inmates are given prison uniforms and food made in the jail kitchen.

## 'Wear undergarments', Pakistan's national carrier tells cabin crew



The national airline of the country — Pakistan International Airlines (PIA) — has a new rule for its cabin crew: 'Wear undergarments', media reports said. In a strange development, PIA has told its air crew that wearing undergarments is a must, Geo News reported.

PIA has claimed that lack of better attire by air attendants is leaving a "poor impression" and "portrays a negative image" of the airline. "It has been observed with great concern that a few cabin crew tend to dress casually while travelling intercity, staying in hotels and

visiting various suffices. Such dressing leaves a poor impression on the viewer and portrays a negative image of not only the individual, but also of the organisation," an internal instruction memo sent by PIA General Manager (Flight Services), Aamir Bashir, read, Geo News reported.

Bashir asked the cabin crew to "dress properly" in formal plain clothes over "proper undergarments".

"The clothing worn by males and females should be in accordance with our cultural and national morals," the guidelines read.

## Docs remove 60 steel spoon handles from a man's stomach

Doctors in India removed more than 60 steel spoon handles from the stomach of a man who they believe had become addicted to swallowing cutlery. The patient was rushed to a hospital at the weekend after complaining of excruciating stomach pain and underwent emergency surgery to remove the metal objects. The 32-year-old man was unable to eat or drink and complained of feeling weak at the time of admission, prompting doctors to take X-rays and CT scans to determine the cause of the pain, a doctor at Evan hospital in northern Muzaffarnagar city said on Wednesday.



## Moonlighting: Serves IT czars and other honchos right

**M**oonlighting' is one buzzword that has just shaken captains of the IT industry in the country and elsewhere. Surprisingly, they are business leaders and honchos of major corporations holding multiple directorial and other key positions in a string of related or unrelated companies for salaries and perks that grow exponentially. Yet, they have the gall to frown upon ordinary employees of the company who use their specialized knowledge, talents and skills for other firms as well during their spare time.

The term 'moonlighting' originally became popular when Americans began looking for second jobs or side hustle to supplement their income from regular 9-to-5 jobs.

Dictionary definition of moonlighting and the current division in the Indian IT industry on its 'ethical' aspects apart; a professional may choose to have a second job, side hustle or even multiple jobs. There is nothing wrong in moonlighting *per se* as long as he or she does not use the time, facilities or resources of the firm in which they are physically engaged for defined hours of work. For, after all, he is bringing his knowledge, talents, skills, and experience to the table for a particular task during defined hours of work. It is not that he has pledged his brain to the company that he serves. He can rightfully use his knowledge base, talents and skills to serve other firms or individuals after hours.

Moonlighting has dominated boardroom discussions of many firms in India after some employees (courtesy EPFO website) were found to be working for as many as seven companies simultaneously, taking advantage of work-from-home or hybrid models necessitated by the pandemic.

According to Wipro Chairman Rishad Premji, who notoriously fired 300 employees for moonlighting, the practice "is a complete violation of integrity in its deepest form". He equated it with cheating.

Mohandas Pai, former director of Infosys, however, disagrees with Premji. "Employment is a contract between an employer who pays me for working for them for 'n' number of hours a day. Now what I do after that time is my freedom, I can do what I want," he told a magazine.

Sandip Patel, Managing Director for IBM India/South Asia, went on record: "At the time of joining, the company's employees sign an agreement saying they will be working only for IBM. Notwithstanding what people can do in the rest of their time, it is not ethically right to do that [moonlighting]."

Infosys' management has sent a note to its employees underlining that dual employment is not permitted. It said violation of contract clauses will trigger disciplinary action "which could even lead to termination of employment". "No two-timing - no moonlighting!"

Tech Mahindra CEO C P Gurnani tweeted recently: "It is necessary to keep changing with the times ... I welcome disruption in the ways we work". He added for good measure: "If you go by my word, if someone is meeting the efficiency and productivity norms, and he wants to make some extra

money as long as he is not committing fraud, he is not doing something against the values and ethics of his company. I have no problem. I would like to make it a policy. So, if you want to do it, cheers to that, but be open about it."

It was online food ordering and delivery platform Swiggy that took a significant industry-first decision to allow its staffers to take up a job outside, before or after office hours and on weekends, if it does not impact their business.

RPG Enterprises Chairman Harsh Goenka, while backing Wipro for its stand, elaborated: "Wipro could not be compared with Swiggy... Wipro deals with Fortune 500 clients for whom data secrecy is sacrosanct. If the customer finds even a remote chance of data compromise, it will not be tolerated."

Chief Operating Officer of Tata Consultancy Services NG Subramaniam described moonlighting as "an ethical dilemma". You lose out in the long run when decisions like this are made for short-term gains, he added.

Officially speaking, Union Minister of State for Electronics and Information Technology Rajeev Chandrasekhar has backed moonlighting with a rider. He cautioned such employees against contract violations. "Today's youngsters have every sense of confidence and purpose about monetising and creating more values to his or her skills. So, companies that want to pin their employees down and say you should not work on your own startup are doomed to fail," he said.

"Any captive models will fade. Employers expect employees to be entrepreneurial while serving them. The same people can apply it personally to themselves. Time will come where there will be a community of product builders who will divide their time on multiple projects. Just like lawyers or consultants do. This is the future," he said in a prescient manner.

Techies, though underdogs in this big fight of unequals, have a point when they ask: "When Chairmen, MDs and CEOs can assume multiple job roles in many firms and earn handsome money, why can't employees?"

Others say, given the current recessionary trends, moonlighting is a 'surefire' method of insulation from retrenchments and lay-offs that companies routinely justify based only on their bottom lines without any regard even for employees who may have slogged for them for decades.

Going forward, since moonlighting is going to be the new normal in a world changed forever by the Covid-19 pandemic, companies would do well to make a clear distinction between long-term employees hired for mission-critical, sensitive and core functions and those who support such elite personnel as gig workers, side hustlers and moonlighters, with the pay structure significantly on the higher side for the former and marginally on the lower side for the latter. That is, pay significantly more than your competitors if you expect undivided loyalty from employees who perform exceedingly well. More importantly, never take them for granted!



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Senior Journalist

**LIGHT  
THEESKO**