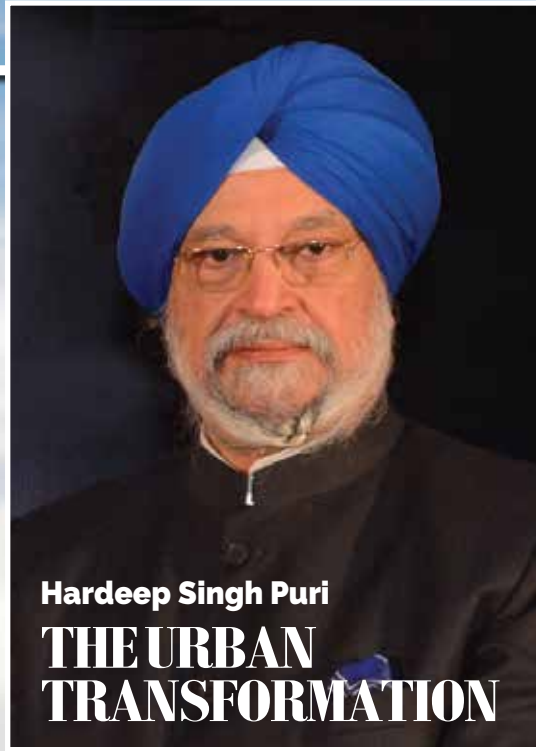


**DESTINATION INDIA**

# CONVERSATIONS

**Justice Sanjay Kaul**  
**A DISTINGUISHED  
CAREER GOING  
FORWARD**



**Hardeep Singh Puri**  
**THE URBAN  
TRANSFORMATION**



**Narayan Murthy**  
**CATCH UP, WE CAN**

**Priyadarshini  
Raje Scindia**  
**LUXURY: FROM  
HERITAGE TO  
MODERNITY**



**Sabyasachi  
Mukherjee**  
**LUXURY, CRAFT  
AND HUMILITY**

# 2024: A YEAR OF NEW BEGINNINGS!

## GOOD GOVERNANCE DAY CELEBRATED ON FORMER PM VAJPAYEE'S BIRTHDAY: THE NATION PAYS HOMAGE



Atal Bihari Vajpayee lives on in our hearts as one of India's most beloved prime ministers. An astute politician, he was a greater statesman who had friends across political parties; a true poet at heart. His birthday is celebrated as Good Governance Day; paying homage at his samadhi were the president, the prime minister and other heads in government; Vajpayee's foster son in law, Ranjan Bhattacharya was in attendance.



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**Destination India** is a monthly magazine edited and printed by Navin Berry on behalf of Cross Section Media Pvt. Ltd, 401, Surya Kiran Building, New Delhi-110001. It is printed at Advantage Offset, Naraina, New Delhi-110028. Registered with RNI under reference 28908/1976. All enquiries can be addressed to [connect@diconversations.com](mailto:connect@diconversations.com)



A new year ushers new hope, new aspirations and new targets in whatever be our desires, each to his own goals. 2024 will be a landmark year, especially for us as a nation; with general elections in the first half, whoever wins or loses, will mean so much either way for India. Amidst the din and clamour, one can only pray for restraint and dignified discourse that befits a mature and responsible democracy.

Our cities have been neglected, almost callously, for decades. There are problems galore, getting around them is none too easy. In an exclusive article, union minister Hardeep Singh Puri shares his idea of the transformation our cities need, one which he is spearheading under the direction of the PM's vision of India going forward.

2024 is also the year when Lord Ram returns to Ayodhya, after an almost 500 years wait. A triumphant welcome awaits His Honour; in under three years we have built a monumental temple, leaving literally no stone unturned - unique elements from across the country have been used to weave this rich tapestry unique only to our country. Not just the temple but the entire town, almost forgotten, is awake to become a much-revered destination for pilgrims and tourists of all hues.

Luxury in India has its own dimensions and paradoxes. Its ultimate expression is the tribute we give to our master weavers and craftsmen, in our ability to share both the glory and the financial returns in rewarding them commensurately. We bring conversations around luxury at a symposium held under the aegis of the Indo -French Chamber of Commerce (IFCCI), a French luxury association that represents some 93 global brands; its CEO was in India on her maiden trip, marking a new chapter in luxury in India.

Our highlight this issue is our conversation with Justice Sanjay Krishan Kaul who retired last month after a distinguished legal career. We believe he has much to offer, we are going to see more of him, hear him more as well, on subjects that remain close to him. The one important take-away from him is the over-riding sense of the need to moving on, with fresh beginnings, dropping unwieldy baggage, there is no looking back.

**Navin Berry**  
Editor

# VOICES



## A PARLIAMENT RESTS ENTIRELY IN THE PERSONAL OF THE LEADER!

“And nothing speaks of power projection more effectively than a form of constitutional impunity. In fact, one of the paradoxes of Narendra Modi is this: The more he is accused of impunity, the more his attraction grows, because the criticism ultimately acknowledges and reinforces the fact of his power, even as it seeks to question its legitimacy. Marx had written perceptively of Victor Hugo’s critique of Louis Bonaparte II. Even criticisms, such as Hugo’s, that ascribe the subversion of democracy to one man, “ended up making that individual great”, against the author’s own intentions, “by ascribing to him a personal power of initiative unparalleled in world history”. The permanent revolution of this government is the constant deployment of power till all countervailing power is extinguished. The disquieting question is: What is the social condition that makes putting personality in the place of a constitution attractive?”

When Modi assumed office, he kissed the steps of Parliament as he entered it on May 20, 2014. It was a nod to the sanctity of Parliament. But it turned out to be him kissing his own power. For Parliament without Opposition is simply the unbridled power of the executive. He was kissing, not a representative institution, but a Parliament that now rests entirely in the personal of the leader.”

- Bhanu Pratap Mehta in *The Indian Express*



## RAM LALLA SET TO RETURN TO AYODHYA, 500 YEARS OF WAITING IS OVER

The three-foot-high throne, spread over an eight-foot area, will be gold-plated before the ceremony. The “mool muhurta” will start from 12:29:08 pm, will last till 12:30:32 pm. This means that the total time for pran pratishtha (consecration) will be only 1 minute 24 seconds. Pandit Ganeshwar Shastri also decided the time for inauguration of Kashi Vishwanath corridor in 2021 and for laying the foundation stone of the Ram temple on August 5, 2020. Some 4,000 saints from all sects have been invited for the consecration ceremony, according to the temple trust. Rituals for the consecration ceremony will start on January 16.



## GUJARAT: HAPPY DAYS ARE HERE AGAIN, A SMALL BEGINNING

It is an effort to let people maintain what is part of their social life or lifestyle. GIFT is on way to be a major hub of economic activity not only in Gujarat but in India. We have to match the lifestyle of those who come to Gujarat to do business, said a Gujarat government spokesperson. To a question on the similar demand of traders in the Surat Diamond Bourse, imitation traders of Rajkot, and the ceramic industry of Morbi to “boost” their businesses, the spokesman said, “It’s not my subject but the government will take a proper decision whenever such demands are raised. The chief minister will take an appropriate decision.”

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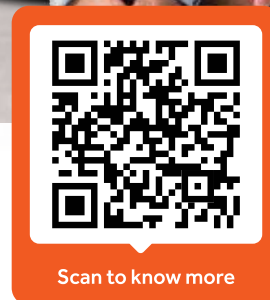
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# 2024: A YEAR OF NEW BEGINNINGS!

We wish everyone in our family, our neighbourhood, our city, our country, the region and globally, each and everyone. A happy and healthy new year ahead! As we increasingly realise how we are becoming inter-dependent upon each other, every life matters, it is a common good we are chasing. Yet, we are daunted by the innumerable 'ifs' and 'buts', the uncertainty of triggers around us? Overall, we live on hope, in the benevolence of the gods we worship, as ultimately there can only be only ONE God. Let us hope we can give HIM a new common name, and worship him. Meanwhile, we look back at the year gone by, look at some of the signal milestones and pray for an all round better and happier new year.



by NAVIN BERRY

**T**his last month has been nothing short of being explosive. Signalling an end to 2023, in a not too happy note. Too many events, issues, and rancour on the national scene. *Gaali galoch* was finding new levels, lower than ever before. And, if you thought once we had reached the nadir, there was a still lower level the next time. There was talk of a further decline in democracy, what played out was a record suspension of MPs in Parliament, a sizzling century plus, akin to the exploits of Virat Kohli and his like. Ironically, with no opposition present, the government passed some important notifications, new laws, with least discussion. Rivalries have erupted over the year like never before. *We can only hope that saner voices prevail, some new*

*guidelines in public discourse can emerge, leading to healthy debates and useful conversations.*

The year was an eventful one, with its ups and downs. A good time to look back, look ahead, muse over our unique times in the history of our nation, and globally as well.

## Elections in the Five States:

First, not to forget the results in the five states, listed as the semi-finals before the 2024 general elections. While the results were decidedly in favour of the BJP, is it safe to conclude 2024 is a done deal? Opinions would differ; witness the last-minute change in the fortunes in Chhattisgarh? A view gathering momentum

**There was war on the ground, active campaigning like possibly not seen before. Between the two, Amit Shah and Narendra Modi, there was no rest day, it was 24x7! Hard work has no substitute. Is the Opposition ready to put in this hard work?**

is that much changed in the last five days. Witness the Rajasthan debacle for the Congress – did the unity within the party hold on till the last? There is much ahead that can help the BJP in the next few months, while it also depends upon how much the Opposition can close ranks?

Compromised politicians can buckle down last minute and there are many around; who can stay the ground, only time will tell. Opposition alignments hold the key. In politics, especially in India, there is never any certainty. For the present, the winds are in



huge favour for the ruling party, with Modi ji heading for a third term, with a majority on their own, even possibly with a bigger number, as the party lays claim to over 400! Really speaking, there are few other winds, though one does get to feeling a low current now and then! *Eventually, for a healthy democracy, we need a strong opposition, both in voices and also in numbers.*

On looking back, PM Modi won in three states, triumphantly. That exit surveys showed otherwise, pundits opined otherwise, no one thought this wise. This time there were no big pre-result shouts like we will get so many, etc. But there was war on the ground, active campaigning like possibly not seen before. Between the two, Amit Shah and Narendra Modi, there was no rest day, it was 24x7! Hard work has no substitute. Is the Opposition ready to put in this hard work?

A change in tack from the BJP. There was no CM face, defying all logic that had been spun on us for quite some time. In fact, both the front-line states, Madhya Pradesh and Rajasthan had more than one face; the PM was the face upfront. It was an act apart, it was win or lose; he is banking upon his appeal to the masses, but will the voter in the deep South respond as did the voter in the heartland? Only time will tell.

The choice of the three CMs is another story on how the ruling party will change horses in the new year. Choosing leaders with 'zero' baggage. Zero in all its manifestations. The rest follows automatically. The mandate is about the same as practised in Goa and in Uttarakhand, new faces as CMs, people with strong RSS backgrounds, loyal to the core, even if they are less experienced in governance. We can expect some more to get dropped in 2024 for the general elections, new faces all over the country in choice of BJP nominees. The least baggage you carry, the more chance you have to be among the chosen ones.

*The Congress has been slow in weeding out their deadwood. The results are there to see. In this context, the losses in the three states have started the churn; within two weeks, Madhya Pradesh has a new face. Will they continue this churning? The new look Congress that Rahul Gandhi promised, is yet to register, even as President Kharge is making the right impression.*

## G20 elevated Modi's and India's stature with the common man

Through the year, the G20 narrative played on, in full gusto. In over 50 cities, that saw different shades of makeover, some very real, some marginal, but they did. In fact, if you put aside the potted plants, there was much to see in Delhi. Then, there was the summit. It is all very well to cry this happened too, 40 years ago, or even longer past in history. The fact is that this happened now! Never before in our instant recall, we have played host to such a distinguished gathering. PM Modi did rub shoulders with the global leadership. It was 'Bharat Mandapam', our own run down Pragati Maidan that played host to global leadership, in a well-orchestrated event, signalling a new high for convention tourism for the country.

Is there a possibility that select media and intelligentsia has preferred to consider most of this as propaganda and photo-ops; while the average voter has seen it otherwise; let us say, was impressed. Regardless, the gains of the G20 summit at present stand forgotten, as domestic politics and the focus on the general elections have garnered top-most attention.

We did spend much in time, effort and resources on the G20 presidency. The G20 agenda is a global agenda, equally subscribed by the global south, just as much as by India. It is development oriented, keeping in mind the diverse challenges that we face going forward. How can we adopt these goals, with another name, as goals going forward, for us as India, and the global south? Much homework was done on the eight verticals, and these can possibly serve as goals for an India going forward, along with the global south!



## The trapped miners in the tunnel showed a caring government!

Through most of the polling dates, for the five states, the rescue efforts were in full swing. There was suspense of a high order, bated breaths fearing the worst, hoping for the best, more than a billion prayers at work. Unfortunate and scary as it was, it was a caring government, putting out a new standard out there in full public gaze, saying every life mattered. The operation was not entirely smooth, with one effort

**It was finally not machines alone but the ingenuity of man that bailed us out. Heroic rat-hole surgeries worked. More importantly, one hopes this has set a new standard in disaster management in the country, putting a wider arc of rescue managers into the mould.**

being ditched after another, as the story moved on. It was finally not machines alone but the ingenuity of man that bailed us out. Heroic rat-hole surgeries worked. More importantly, one hopes this has set a new standard in disaster management in the country, putting a wider arc of rescue managers into the mould. A timely thumping acknowledgement of the Rat Miners, Indian Army, NDRF and civil administration would further uplift the national sentiment.

It served, ironically, well for redefining our goals, revising our onsite strategies, in road building especially in the hills. We gather at least a few national highways have been reverted to just two-lane instead of the ambitious 4-lane. More checks and balances have been imposed. Can we put more realistic targets in terms of time taken to complete these? Over zealous time frames provide the risk to cutting on safety and security, we land up compromising quality. Somewhere,

**In the emerging global canvas, a strong and united India means equal opportunity and equal respect to each and every citizen.**

we also need more global expertise, proved elsewhere where conditions are somewhat similar, to be available when we plan these activities. There is concrete talk of revising the SOPs, with an acknowledgement that some of the rules were overlooked by the implementing agencies.

## Are the Minorities seeking 'equal' benefits, minus the fear?

There has been a long debate, an ongoing story that minorities are being targeted. There have been incidents for sure, some harrowing to the bones. Every effort, every initiative has been extended to ALL sections, regardless of religion or caste. DBT and UTI are the notable game changers, going out to all, not to only one community alone. Is there a chance, that minorities themselves don't want to be singled out? They want equal benefits, not doles. That they too want to feel respected, as equal citizens. Equal is the word – in opportunities, in schemes, in sports and in community services. Yes, they do feel targeted, there is a sense of fear among them; it is awful dread and fear, some real and some imaginary. They would rather break free into the mainstream! There is a counter narrative started by a hopeful few, that the fear should be addressed, and taken care of. Minorities need a warm embrace, solid and genuine. Not only must we be fair, we must also appear to be fair. It is important to ensure such fears are addressed to ensure an inclusive growth. In the emerging global canvas, a strong and united India means equal opportunity and equal respect to each and every citizen. A strong India is a unified and bold India.





See what a mess we have made in Delhi. The fight in Kerala is turning ugly. But the double engine has worked well in UP; the PM is there every other day, declaring one or the other facility.

### Double engine talk making sense, the infra push in Uttar Pradesh, more specifically

Slogans apart, whatever else apart, there is roll out of major infra push. In fact, it is generally agreed that it is the government capex that has carried the wheels of progress, kept the wheels of the economy moving. Often it is said, that all this too is propaganda, even the slogan, but there is a strong visibility on the ground, as well. That the figures are not real. If it is not 100%, it is 60%. But it is there. There is also a contra story playing out, never mind how, why and by whom. The fact is that in numerous states, with non-BJP governments, the governor and the elected government are at odds. See what a mess we have made in Delhi. The fight in Kerala is turning ugly. But the double engine has worked well in UP; the PM is there every other day, declaring one or the other facility.

### Ayodhya and the Ram Temple are closer to the common man.

This too, is working. That we are now in close proximity to the date of temple opening, there is calibrated news of developments, that Ayodhya is indeed a proud new pilgrimage. It is coming true. And it is the PM who is making it happen. And, it matters to the Hindi heartland! The BJP could well say, another promise delivered. The first rushes of the temple complex, the new look city and the first test flights at the newly constructed airport augur well for what is being seen as a greenfield development, the Hindu answer to the Vatican. In terms of its visitor appeal, Ayodhya has the promise to become a global



tourist attraction, in the years ahead.

Ayodhya and the Ram Temple belong to everybody. That is how Lord Ram would have imagined this temple to be.

### The economy is doing well, India is holding on well

Government schemes are in fact filtering down to make their impact. And why not? In this global confusion where wars are taking place, numerous economies are buckling down, we are holding on. The aspiring Indian growth story, regardless of whether it is 6 or 7% GDP growth, is in real terms happening. Petrol prices have remained steady, inflation has been under check. Banks are showing better results, NPAs are getting sorted out.

### Fight against Corruption

So, while we can get pre-occupied with raids of ED and CBI and think these will suck the system, how much do they impact this common man? He sees these raids as upon the corrupt. Timing may be wrong for some, right for others. Troubling as they may be, they are calling out the right notes against corruption in high places, just when the voter is making up his mind where to cast his vote. These are within the law, for the present, their narrative is working well for the ruling party with the PM's vitriolic attacks on the corrupt. *The truth is also well known. That there are far too many compromised politicians in our system, never mind how holy and pious they may want to appear.*

### SC stamp on the abrogation of Article 370

Forget history for a moment. Overlook what the constitution says, for a moment. It has been a transparent agenda for the ruling party ever since it came to power. With an absolute majority in the Lok Sabha, a first in 30 years, the ruling BJP took upon itself the task to remove



the extra cover provided to the state. How else could it have been achieved? Through discussion and dialogue? Was this possible? Through a passing of a decision in the state assembly? Is that conceivable, with so many anti-national stage actors on the scene? Others, who would lose their political pillars on which they stand, if they endorsed the abrogation? If they do not oppose Article 370, they cede/lose their ground totally. They may as well then retire which they wouldn't like to. In the last four years, as one gathers, quality of life in the valley has indeed improved. The doles are reaching out to where they matter, to the people. And, tourism, the litmus test, has gone shooting to the skies.

Hotel rates, occupancies and new developments have witnessed never before levels. In the words of Mushtaq Chayya, a prominent hotelier with 16 properties, some rubbing shoulders with international chains, a few with foreign labels, endorsed the common perception that tourism permeates through life in the valley – it is the biggest and most respectable employment generator. The valley has witnessed relative peace and progress, on the ground, let politicians say what they want. Chayya says the man on the street is tired of unrest, wants only peace and freedom to work and grow.

*The fact is that with this removal, the government hopes to win on both fronts – show the country that it has delivered a promise. And, to the state, offer a livelihood free from civil unrest. There is no going back, only looking ahead.*

### A 100+ MPs suspended

A new record of suspensions signifying a new trend in Indian politics. It's a new nadir in the annals of Indian democracy. Both sides will belt out their own versions. The opposition was seeking only a statement on the breach of security, while the PM can give interviews to newspapers, he is not willing to speak in Parliament. Unruly scenes, undemocratic display of defiance and opposition, the speaker

**With 2024 general elections looming large, there is every chance of ugly days ahead. Mud-slinging, casting aspersions, allegations and counter allegations may appear as more respectful forms of aggression, as one can fear worse manifestations. It is going to be a tough ride ahead.**



**The fact is that with this (Article 370) removal, the government hopes to win on both fronts – show the country that it has delivered a promise. And, to the state, offer a livelihood free from civil unrest. There is no going back, only looking ahead.**

considered it safer to suspend the 'mob'. Seems a narrative that has become all too common. Interestingly, while the opposition was protesting in Parliament, another opposition (this time, BJP) was protesting in the Delhi Assembly. *The black book is the same, with no difference. Included among them, separately, was the sprightly Mahua Moitra, who made waves through the year, and promises to remain centre stage in the new year. She could be a bright star for the opposition, but she may have to tread her steps more carefully.*

With 2024 general elections looming large, it is going to be a tough ride ahead. A more decisive result may prove useful, as otherwise we may get thrown into uncertainties that we as a nation cannot afford at this time of global churning. Let us hope, wiser counsel will prevail and contests can take shape in more dignified and best parliamentary traditions.

### Is the country increasingly getting insulated from politics?

Truth is becoming a first casualty, with social media barraging one video after another. Over and above, the economy is playing out well. Basic amenities are also rolling out, at the grassroot levels. Corporate culture is gaining ground, cheque book culture; happy to work, grow and enjoy life. The young generation is hard at work, bringing out the big change in Indian society. This is also insulated from which party is in power. This insulation is even more prominent in tier 2 and tier 3 cities, mirroring India's growth story. Our economy will continue



to grow at 5/6/7 percent. An aspirational India is at cross roads, determined to succeed. So, the consuming public, the public sentiment will win the day, and possibly 2024 will only strengthen this national trend.

## Has India's time come?

Yes, we are on the cusp. But we are not there, yet. We have more than the promise. Real promise with many of the cylinders raring to go. But too many spoilers on the scene, just as much. In the past, too, for one reason or the other, we have missed our chances. Let us face it, not everybody will be happy for our success. And, we must be focussed on our goals, stay united on the course. Not every issue and concern need to become politics. Conversely, we need to bring on board every member of our society, rich or poor, this caste and the other, this colour or the other, on this aspirational drive to growth with fair and transparent governance.

*Its like cricket for us. We fritter away our chances. After a successful ten on ten in the World Cup, we lost out tamely in the final. It is the hype that builds pressure, the world's best team becomes not good enough. Witness the debacle in the first test against South Africa. Rather, we should get down to some hard work and become real, smell the coffee. Our time has come but to realise the potential, we will need to put in the hard work, the perseverance that is required of us. All the successful nations have decades of hard work behind them.*

## Disquiet in the neighbourhood!

Too many cross currents in our immediate vicinity threaten dark clouds, shades of grey. We have stepped up our defence preparedness but we have miles to go. Decades of complacency have left us behind, and here too, we have a catch-up game to play. Deft diplomacy combined with shrewd captaincy, capacity building while forging strong partnerships can hold us steady. *Testing times are ahead because each neighbour has its own internal forces at work, their own political compulsions; who can pull the trigger, why and when, is anybody's guess.*

On the diplomatic front, global relations are increasingly becoming a tight-rope act. After the alarm raised by Canada, then came a similar refrain from the US, though we had thought this unlikely. Then came the Biden withdrawal from being the chief guest on Republic Day. Judiciously replaced with Macron, with a five-day trip by Jaishankar to Russia, followed by Putin's invite to his friend Modi to visit him. Fast paced developments that promise a new year with global uncertainties, where multi-level engagements promise to be the new order.

*Therefore, there is much happening for the good, some not. We need to*

**Too many cross currents in our immediate vicinity threaten dark clouds, shades of grey. We have stepped up our defence preparedness but we have miles to go. Let us end 2023 and usher in 2024 with a prayer for common sense and peace.**

*recognize both, equally, without making everything about politics. In all this talk of India and Bharat, is there any real contradiction at all? Is it true that much of Indian politics so far has been dictated by the elite in the capital? Is there the*

*possibility that while this elite continue their elevated discourse, such discourse is steadily getting divorced from the reality on the ground. That the average Indian is indeed, the man in the hinterland, and this is where the story of modern India will truly unravel. While we sit engrossed in arm chair politics, in the confines of Lutyens' Delhi, is there actually a different narrative playing down there! 'Inclusive' is the key to growth, there are no compromises. India will have to embrace more and more of Bharat, the twain must meet.*

*No doubt, there would be, indeed, some 'real' issues that pre-occupy the minds of the intelligentsia – democracy, civic rights and liberties, freedom of the press, ED raids and so on. These too matter. A strong government that delivers and holds the country together, in the 'real' sense is our answer and hope, possibly matters more. 2024 will not be like every other year, it would be different, and difficult. The need of the hour is not only to grow, but equally to stay united. To hold our dignity, ensure rule of law, hold our head high among the comity of nations. To then, inspire genuine admiration and respect. **D***



### ABOUT THE AUTHOR

Navin Berry, Editor, Destination India, over five decades has edited publications like CityScan, India

Debates and Travel Trends Today. He is the founder of SATTE, India's first inbound tourism mart, biggest in Asia.

# Crystal Ball Gazing: Playing the Nostradamus



**While predicting the shape of things likely to come in the year ahead is always fraught with difficulties and uncertainties, we expect global growth to decelerate in 2024 because of geopolitical tensions and the lagged effect of the process of cumulative tightening of the central banks. While the global economy will decelerate to 2.4% real GDP growth, one size doesn't fit all with different shades and hues. The world today is not a melting pot of divergent economies but perhaps, more appropriately, a mosaic, where diverse economies retain their distinctive shape and colour.**

by DR. MANORAJAN SHARMA

**A**mong the advanced economies, the US would outperform Europe and China's growth momentum could peter out in the second half of 2024. What is prognostically alarming is that receding economic tailwinds and heightened geopolitical uncertainties cause concern and consternation and force us to look at the future with some trepidation.

In these rocky times ahead, there could be interest rate cuts by most central banks. Domestically, it is a time to consolidate the

gains of development in the light of India's 'tryst with destiny'.

India emerged as the fastest-growing major economy in 2023. With global interest rates rising, the US dollar appreciating, and oil prices falling, India's economy is projected to continue its strong growth. The GDP for the fiscal year 2024 is expected to reach 6.7%, with a slight slowdown to 6.2% in the fiscal year 2025 due to the global economic slowdown. The "digitalization-driven productivity gains" (IMF) are welcome and clearly demonstrate that India has acquired its own place in the sun in these turbulent times. Going forward, we see India consolidating its position in the comity of nations by important transformative triggers and drivers. The demand side is likely to be propelled by consumer boom, ascendant middle class and green transition. The supply side is driven by demographic dividend, greater access to finance and streamlining of infrastructure facilities all along the line – in both physical and digital. There are also issues of K-shaped growth in the short term, with an accent on broad-based consumption growth, sustained public capital expenditure together with gradually rising private capital expenditure, slowing credit growth with unsecured loans taking a hit and domestic capital inflows. Essentially, India is in a sweet spot. I am reminded of William Wordsworth's famous lines in *The Prelude*:

*"Bliss it was in that dawn to be alive But to be young was very heaven".*

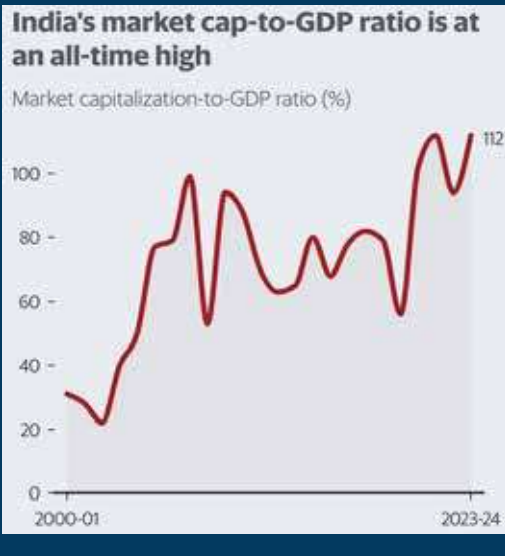
## Rupee-Dollar Movement

At the macro level, the Rupee-Dollar movement is a function of various factors. Such factors include inflation rates, interest rates, country's current account/balance of payments, government debt, terms of trade, political stability and performance, economic cycle (expansion, recession, peak or trough), speculation by the market participants, banks, importers and exporters etc. and crude oil prices. With the Indian Rupee declining by about 8% because of the multi-fold rise in the price of global commodities and the global inflationary spiral, the financial year 2023 was volatile and turbulent for the Indian Rupee. The rupee traded in the range of 80.88-83.42 against the US dollar between December 2022 and October 2023. The volatility in the forex market narrowed further to 82.90-83.42 against the US dollar post October.

The Indian Rupee disconcertingly fell below the psychological 83-level barrier against the greenback. The decline of the Indian Rupee has, however, been gradual and calibrated, partly because of the forex interventions of the RBI across various markets, including the spot, Non-Deliverable Forward (NDF), and futures markets aimed at containing the excessive volatility in the forex market. Going forward, we see the Rupee largely as range-bound from 82 to 84.

The movement of the Indian Rupee is likely to be a function of the Fed Reserve's stance, moderating oil prices, India's manageable current account deficit, domestic inflation to be contained within the threshold defined by the MPC, robust foreign exchange reserves of US \$ 600 billion, surging Foreign Portfolio Investment (FPI) inflows of Rs. 57,313 crore in December 2023 on top of the cumulative accumulation of Rs. 9,001 crore in November 2023 and greater global confidence in the India growth story.

In sum, there is a distinct possibility of the Indian rupee strengthening beyond the 80-dollar level in 2024, buoyed by foreign inflows



through Global Capability Centres (GCCs) remittances and lower crude prices. Global nominal interest rates are likely to decline, and an economic deceleration in the US is on the anvil. Indian policies are expected to shield Indian assets from risk-averse/deleveraging headwinds, leading to a gradual reduction in interest rates.

### Bull Run On the India Bourses

Indian stock market has yielded decent returns this year, with indices hitting record highs. Despite the S&P BSE Sensex ending 168.66 points lower at 71,315.09 on December 18, 2023, India's stock market has been on a roll. But the best is yet to be!

Why do we say this? Both because of global cues and domestic macroeconomic drivers. On the global level, India's economy is the fastest growing among major economies and is expected to grow by over 6% in the next couple of years. This makes India an out-performer and with steady growth seen over the medium-term, domestic equities are likely to move from one peak to another. On top of over 20% corporate earnings this year, corporate earnings are likely to increase further over the next six months.

This paradigm shift induced Goldman Sachs' report of Sept. 19, 2023 to justifiably maintain that with India's aggregate stock market value is likely to rise from \$3.5 trillion currently to over \$5 trillion by 2024. India could thus become the fifth largest in the world by market capitalization, surpassing the U.K. and the Middle East. This seemingly outrageous crystal ball gazing stems from three basic trends and tendencies underpinning strong macro momentum: Indian start-ups have raised \$10 billion through IPOs so far this year – exceeding what was raised in the last three years and more importantly, the pipeline for future public listings remains robust over the next two years. Hence, there is a distinct possibility that 150 private firms could potentially list on the stock market over the next 36 months, adding a whopping \$400 billion of market value over the next 2-3 years. This tectonic shift could herald a new era for the entire ecosystem. Zomato could be quickly followed by Paytm, Ola, and Flipkart leading to a bull run and the India growth story could, in many ways, parallel the Chinese story of the last decade. Tie your seatbelt and enjoy the ride!

Let us here strike a note of dissonance. While the big picture is unmistakably clear, a granular examination reveals a capital market divide with small-caps and mid-caps outperforming large-caps. It needs no clairvoyance to perceive irrational exuberance, bubble and unsustainably frothy valuations of mid-caps and small-caps (while Nifty gained 13% in 2023, Nifty midcap surged ahead at 39% small caps zoomed by 48%) as also, inter-alia, reflected in a significantly

higher price-to-book ratio than the long-term average in the Indian capital market. Consequently, a correction, particularly in the small-cap and mid-cap space cannot be ruled out. Given this scenario of a skew in the bourses and the possibility of a decrease in India's over-allocation in investors' emerging market portfolios, we are more sanguine about large-caps since they possess competitive advantage, sustainable growth potential and seem to be reasonably valued vis-à-vis mid/small-caps.

### Sectoral and Specific Trends

The inexorable march of India's digital economy has been both a cause and consequence of unimaginably transformed payments eco-system, over 800 million internet users and over half a billion smartphone users, rapidly surging digitization post-COVID-19 and enabling infrastructure and policy support. These and other forces and factors of resilient growth and structural transformation could boost India's share in the global stock market value from 2.8% currently to 3.7% over the next five years with segments like e-commerce, internet, internet retail, and media scripting a remarkable story, with the consumer discretionary and communication services sectors leading the way. Cyclical factors would join the party because of the renewed thrust on capex-cycle. Improving geopolitics and continued reforms and revival in FII flows would provide further tailwinds to the Indian growth saga. With BJP's steamroller victory in three major states and fast dissipating risks of political instability and a change in government at the Centre in 2024, the inherent strength and resilience of the Indian economy get strengthened. Good times are here to stay!

William Shakespeare wrote in his classic work *Julius Caesar*

*"There is a tide in the affairs of men.*

*Which, taken at the flood, leads on to fortune".*

Perhaps what Shakespeare wrote about *"a tide in the affairs of men"* applies equally to the affairs of nations. **DI**



#### ABOUT THE AUTHOR

Dr. Manoranjan Sharma is Chief Economist, Infomerics, India. With a brilliant academic record, he

has over 250 publications and six books. His views have been cited in the Associated Press, New York; Dow Jones, New York; International Herald Tribune, New York; Wall Street Journal, New York.

# India will Forge Ahead

Given the right Mindsets of the Younger Generation,  
with more Tech and Risk-taking Ability



We bring you conversations from ET CEO Roundtable, selected excerpts that identify the immediate challenges and concerns, but brimming with confidence that Corporate India is ready to face and overcome the potential headwinds. In this excerpt, though there were more voices, we feature expressions from **N Chandrasekaran**, chairman, TATA Sons; **Rishad Premji**, chairman, WIPRO, **Uday Kotak**, Kotak Mahindra Bank; **Romal Shetty**, CEO, Deloitte South Asia; **Prabha Narasimhan**, CEO, Colgate Palmolive India; **Lakshmi Venu**, MD, Sundaram Clayton and **Kunal Shah**, Founder, CRED.



**The mood is very, very positive; we are at a solid base to take off!**

**N CHANDRASEKARAN:** In the last decade, I think we have got a lot of things solved. We have a very strong policy environment, and our banking system is very strong, very stable, well managed. Corporate balance sheets have been deleveraged, by and large. Even the mood in the country is very, very positive. Consumption is going up. So, all the data points indicate that you've got a very solid base from here to take off. To my mind, there are four trends.

The first one is, you call it digital or artificial intelligence. By far, India probably has the best digital public infrastructure, and we have leveraged this and done national programmes of mass scale, of which you cannot find too many examples around the globe. So, this backbone will play out in creating new business models. There will be

“The supply chain transition. Whether it is a global crisis or not, the supply chain of global companies requires a very strong base in India, and we are seeing that. It will happen in batteries, in electronics, in semiconductors. It'll happen in pharma, in materials, biosciences, food.”

or not, the supply chain of global companies requires a very strong base in India, and we are seeing that. It will happen in batteries, in electronics, in semiconductors. It'll happen in pharma, in materials, biosciences, food. So, I think this opportunity is enormous and this is happening now. And in fact, you're having to let go of projects because you can't do everything. I think funding is required. More money has to come in. For that, the execution has to be better. Investors have to see returns. Usually, the rupee returns don't translate to dollar returns, but currently it seems to be happening. So, this should be exciting for many of the international investors.

## Some strategic transformations are happening in India, equally in the government

**ROMAL SHETTY:** Take it at two fronts. I think everybody's heard of FASTag, GST. But do you see the impact of what it has actually done? We used to move, in terms of road kilometres a day, we would travel about 250 to 300 kilometres... our truck, our freight. You take the United States, that's 800. Post GST, that is in six years, we now travel about 600 kilometres. It's quite phenomenal. Last year, the FASTag collection was about 80 crores a day. This year, it's 200 crores. It doesn't mean that, that many vehicles have actually come in. It's also transparency... We save 17,000 crores on fuel because the waiting time has moved from 12 minutes to 47 seconds. So, you see some of the impact. Second, Mr Goenka is sitting here, so maybe I'll take an example. Tech to automate, digitise is good. But when you start making business models out of it... what they looked at, for example, is to say that do I sell a tyre per kilometre? Now, this is a business model change. But how does tech enable this? Get all the IoT devices onto your tyre, look at the demographics of where the fleet owner is driving, and then build an AI model and a machine learning model to say, how do I actually drive per kilometre? How can I charge? So, if I drive in the Himalayas, if I drive in Southern India, if I drive in the deserts, the pricing has to be different. So, that is what India Inc is slowly starting to do. The third is the India stack. Look at Jio, the telco war: Using the India stack, the number of subscribers they were able to get wouldn't have been possible without using that. So that integration into our business is something that we see a lot more happening. India is now running some of the really significant transformation. Even the government... we are working with the government to digitise the parliament. There is no parliament in the world that is as much digitised as India's. So, I think the progress is happening. If we can integrate a lot more (tech) into our business models, I think India will be more successful.

more startups. And more delivery models, even in established companies. The second one on energy transition. On energy, today what we spend will quadruple in the next 25 years. That is the kind of demand. We are probably the only nation that will produce all renewable energy for additional growth and not for replacing coal energy... And I don't think we'll just stop with solar and, so on. There will be more technologies that will come. So, I think over the next 25 years, it's going to be a very exciting energy story. Third on the supply chain transition. Whether it is a global crisis



“There is no parliament in the world that is as much digitised as India's. So, I think the progress is happening. If we can integrate a lot more (tech) into our business models, I think India will be more successful.”

**Romal Shetty**



“We have the heft on the global scene. We've reached scale and size. But for anyone to be a sustainable power, it has to be disproportionately powerful militarily; sustainability is going to be the big agenda for business opportunity and finding ways of gap funding to save Earth; and we need to get our trade competitiveness up.”

**Uday Kotak**



“I think we've got to be very purposeful and obsessive about skilling and reskilling right and that requires a lot of partnership between academia, industry and government. Because, our play historically has been at the bottom of the value chain.”

**Rishad Premji**



“The battle is of platforms versus what is fintech and things. When we try to regulate something that can fundamentally evolve so fast, (it) is always going to be a challenge. But the good news is that... we have regulators that are innovating faster than most fintechs.”

**Kunal Shah**

## Our trade competitiveness needs to be upgraded, urgently

**UDAY KOTAK:** Which way is inflation going to go? Deep at night you feel inflation is coming down; you wake up in the morning and it feels like it's going up. The second one in our industry is how fast are we disrupting ourselves? If we don't, customers will make sure we are out of business. We better get our act together and as fast as we can. On the broader India scale, I think there are three important points. One, we have the heft on the global scene. We've reached scale and size. But for anyone to be a sustainable power, it has to be disproportionately powerful militarily, and (in) defence. And India is spending a hell of a lot of less money compared to what it needs to do on the defence side. True power comes first and foremost from military power. I think we need some ways to go. Second, the world's pretty clear that planet Earth is in trouble. Therefore, sustainability is going to be the big agenda for business opportunity and finding ways of gap funding to save Earth. And the third one is for India. We need to get our trade competitiveness up. At a hundred billion dollars negative trade deficit with China, we have our work cut out.

## India could be the talent destination of the world!

**RISHAD PREMJI:** I think the big opportunity India has, is to be the talent destination of the world. And if I just look at tech and tech-enabled services, today we employ about 5.4 million people across the country. If I look at that number ten years ago, it was half that. I think it'll be double that in the next 10 years. And the profound change over the last 3 or 4 years, I would argue, is that people came to India historically for cost, and they stayed for quality. But people today are coming because that's where the talent is and it also happens to be cheaper, right? So, how do we maintain this advantage? I think we've got to be very purposeful and obsessive about skilling and reskilling right and that requires a lot of partnership between academia, industry and government. Because, our play historically has been at the bottom of the value chain. But as the opportunity of new technologies emerge, how do we move up the value chain? So, we truly become a differentiator, from a talent perspective. So, I think there's a huge, huge opportunity, which is asked for the sort of complete mass capturing, and we shouldn't lose that. The good news is I think there's a lot of collaboration that does happen between industry, academia, and the government is incredibly actively involved. And I think we should sort of sustain that. I think we can really own talent as we look out over the next decade.

## In the digital world, innovations are happening fast; regulators are keeping a smart eye on fintech

**KUNAL SHAH:** In the physical world, businesses have their own natural constraints in terms of how things are done. When it comes to digital world, the lines get very blurred. For example, Tik Tok in China is a very large e-commerce company, but also an large lending company. And when it comes to internet companies, revenue and profit pools seem to follow wherever the users seem to be spending their time versus all these labels we give to them in terms of fintech, ecommerce, the short videos... all these labels are something that we are used to from the past. And now with AI coming in the lines blurry very, very quickly.




So, therefore the battle is of platforms versus what is fintech and things. So, I think from a regulatory perspective, even companies that operate with multiple regulators have a challenge because regulators seem to be operating from the departments that they have. But the fact that the internet companies are born based on what users prefer to do, is changing the way how it can be done. The users are evolving much faster. All of us have a chief technology officer at our house between the age group of 5 to 20, which is driving the house's chief procurement behaviour. And they don't seem to care about which tech you are from, as long as they like your app. And one of the common words that we deal with nowadays is that, 'Oh, I don't want to work in an uncle company'. Right? And it's a very scary situation to deal with because how do we know that we are also not in that category very soon? So, when we try to regulate something that can fundamentally evolve so fast, (it) is always going to be a challenge. But the good news is that... we have regulators that are innovating faster than most fintechs.

## New expenses are cutting across sectors, premiumisation is the new name of the game

**PRABHA NARASIMHAN:** Firstly, there is not a thing called one India, right? Obviously if you cut it by geography, cut it by demographics, by wealth, by anything and everything. There is an opportunity for India as long as you have a strong consumer underpinning or a consumer insight on which it sells. But if you take a look at what we are seeing currently, premiumisation continues unabated. It grows, it grows rapidly. There are enough consumers in this country who have the money and have the propensity to spend as well. And I think there are a lot of businesses chasing those consumers; and those consumers are responding. Equally at the other end of the spectrum, we are seeing stress in terms of consumers finding it tight, and also having a lot more outlays for their wallet. The entire betting/gaming industry didn't exist; now that's a large industry that's taking up a lot. Everybody has a phone. You've to pay for data. So, there is a lot of expenditure. Education expenses have risen quite dramatically. So, there's a lot of expenditure that wasn't there earlier that's now fighting for a share of the wallet and putting pressure. We have also gone through a cycle of fairly high inflation, which has raised the price of a lot of FMCG products quite steeply. And the combination of these does make it that at the bottom of the pyramid, the growth is quite slow.

## Innovation with multi-stakeholder agreements are needed in the farm sector

**LAKSHMI VENU:** The majority of our farms are still small or even marginal. And that's why the need for innovation comes. Today, that group of farmers is facing the brunt of climate change. There is a water shortage. Soil health has become an issue. If we look at other inputs also, they may not be well suited for the needs of those farmers. So, there are two areas where I think we need to tackle that. Two thirds of our country is still dependent on agriculture directly or indirectly and a vast majority... are small farms. So, the need for innovation is huge. And that has to be a multi-stakeholder engagement. The other is our farmers themselves. Because of increase in digital connectivity (they) are pushing for innovation quite aggressively creating their own innovation sometimes. We, I think, have the highest or one of the higher proportions of self-employed globally and a lot of that is in the rural segment. 



“There is an opportunity for India as long as you have a strong consumer underpinning or a consumer insight on which it sells. there's a lot of expenditure that wasn't there earlier that's now fighting for a share of the wallet and putting pressure. And the combination of these does make it that at the bottom of the pyramid, the growth is quite slow.”  
**Prabha Narasimhan**



“Two thirds of our country is still dependent on agriculture directly or indirectly and a vast majority... are small farms. So, the need for innovation is huge. And that has to be a multi-stakeholder engagement.”  
**Dr. Lakshmi Venu**

# An Urban Transformation that Propels India's *Amrit Kaal*



by HARDEEP SING PURI

Throughout time, cities have served as crucibles of civilisations, creators of wealth, and cradles of diverse cultures, giving birth to innovative ideas that propel humanity forward.

Some of the world's leading cities today find their genesis in post-medieval Europe when trade routes expanded, and the emergence of commerce and industry created a prosperous merchant class across the seas. This newfound wealth not only enriched cities but also triggered a virtuous cycle of prosperity and infrastructure development. Ports and docks supported growing businesses. Inventions revolutionised work, leading to increased productivity, higher profits, and the rise of affluent urban centres. This prosperity fostered vibrant artistic and cultural expressions, contributing to the splendour of today's metropolises. Cities in India, too, were touched by this burgeoning global network – most prominently, Mumbai and Kolkata.

Asian contemporaries such as Shanghai, Singapore, and Seoul ascended as global urban models to rival Western counterparts. In the west, New York and London continually reinvent themselves, maintaining their status as the world's leading cities. While some cities adeptly navigated rapid changes, others deteriorated,

“Successive governments prioritised rural development. It wasn't until 2014 that India finally witnessed a long-term vision and a concerted effort to rejuvenate our static and, in some cases, stagnating cities.”



leaving behind fragments of a once-grand past. Whether originating as ports, trading hubs, or pilgrimage centres, or even artificially created as capital cities or industrial towns, the greatest cities have continuously adapted, evolving to meet the ever-changing demands of their environments and humanity.

### India as the reluctant urbaniser

India's urban morphology was shaped fundamentally in this period, laying the foundations for our modern towns and cities. Not all Indian cities evolved equally. Some grew tremendously in the 20th century – as much a function of political realignments as economic imperatives. Others found a niche and an equilibrium, remaining static for most of the 20th century, which extended well into the first decade-and-a-half of the 21st century as well. Others, still, remained as they always were – eternal and culturally rich. Kashi, or Varanasi, is one such example. The words of Mark Twain resonate profoundly: “Benares is older than history, older than tradition, older than even legend, and looks twice as old as all of them put together.”

Nevertheless, India's cities contained only a fraction of its population. Gandhi ji's quote comes to mind, “India lives in its villages.” That, perhaps, was the abiding memory of India of the 20th century; a newly independent country, residing in its villages and grappling with overpopulation and poverty. Despite big cities such as Delhi and Mumbai, India was largely—and perhaps, fairly—considered a ‘reluctant urbaniser’.

This somewhat lengthy preamble is presented here to make the reader familiar with the perception of India and its urban systems (or lack thereof) at the end of the Second World War. And yet, the irony was that more Indians resided in its cities than the populations of many countries at the time! 17 percent of India's 350 million people, or roughly 60 million people, lived in India's towns and cities in 1951.

Over the last 75 years, these numbers have increased considerably to 34 percent of 1.4 billion, or roughly 470 million people. By 2030, it is estimated that more than 40 percent of India's population, i.e., 600 million people—a tenfold increase since independence—will live in its urban areas. This means that twice as many people will live in urban India by 2030 than the current populations of England, France, Germany and Italy combined.

The natural questions that follow are: Was India prepared to handle such urbanisation? Did it manage this massive migration well? Did it capitalise on the agglomeration effects of urban economies and lead to



▲ Inspecting the construction of New Parliament building.

prosperity – as had been observed in the Miracle Economies of Asia, and latterly, China, in the same period? The answers, unfortunately, are not promising. While Indian cities demonstrated notable economic growth, expanding not only in physical size but also in diverse socio-economic aspects, they most certainly did not realise their full potential.

### Urban development in India was neglected for decades

Successive governments prioritised rural development. It wasn't until 2014 that India finally witnessed a long-term vision and a concerted effort to rejuvenate our static and, in some cases, stagnating cities. Since I was invited to join the Council of Ministers in



Namoo Ghat, Varanasi symbolises the transformational progress of India's eternal city

September 2017 and given charge of the Ministry of Housing and Urban Affairs for the Government of India, I have had the privilege of being associated with Prime Minister Narendra Modi's vision for multi-faceted urban rejuvenation. In many ways, the integrated nature of these urban interventions is a microcosm of India's development ambitions.

The Prime Minister unleashed a comprehensive urban development programme in 2014-15 through the introduction of flagship "missions", aiming to have a transformative impact on people's lives via inclusive, participatory, and sustainable development approaches. A standout feature of these missions has been the substantial upswing in investments dedicated to urban development. The government has led the way by significantly augmenting budgetary allocations.

Over the preceding 10-year period (2004-05 to 2013-14), a total of Rs. 1.57 lakh crores (15 billion GBP) were allocated. In contrast, the cumulative budgetary allocations from 2014 onwards have soared to more than Rs. 18 lakh crores (170 billion GBP) – an almost 12-time increase. Additionally, where the 13th Finance Commission allocated Rs. 23,111 crores (2.2 billion GBP) to Urban Local Bodies (ULBs) during the period from 2010-11 to 2014-2015, the 15th Finance Commission allocated Rs. 1,55,628 crores (14.8 billion GBP) to ULBs for the timeframe spanning 2021-22 to 2025-2026. This is the kind of support our cities needed to recover from decades of criminal neglect.

**The transformational success of India's urban missions**

Guided by the Gandhian principles of *Antyodaya se Sarvodaya* (saturation of service by reaching the most vulnerable) and self-sufficiency, the Modi government devised a novel three-tiered strategy of development to suit the needs and context of individual cities. A 'one size fits all' model would not have worked for India's bewilderingly diverse urban areas.

In the bottom—and widest—tier, we have the Swachh Bharat Mission (Clean India Mission) where all the urban areas in India were required to become 'Open Defecation Free' to achieve the basic tenets of cleanliness and hygiene. Accompanying it is the Atal Mission for Rejuvenation and Urban Transformation (AMRUT) mission which involved 500 cities with populations of more than 100,000 developing sustainable water and sewerage sys-



Women driving the cleanliness movement on the ground

“Guided by the Gandhian principles of *Antyodaya se Sarvodaya* (saturation of service by reaching the most vulnerable) and self-sufficiency, the Modi government devised a novel three-tiered strategy of development to suit the needs and context of individual cities.”



Central Vista Avenue:  
Greener and more aesthetic

tems, among other civic amenities. Both these missions are now in their second avatars. Alongside this, we have the Pradhan Mantri Awas Yojana ('Housing for All' mission) which has sanctioned close to 12 million houses to India's urban poor.

Together, these three missions address various facets of urban life, spanning cleanliness, sustainable water and sewerage systems, and housing, among others, with the overarching objective of achieving comprehensive urban development. Nowhere else has such planned urbanisation been witnessed – and on such a scale!

I spoke earlier of the eternal city Kashi and Mahatma Gandhi. Few will know that the Mahatma visited the city in 1916 to address a gathering of students in various colleges, including at the Benares Hindu University. Disturbed by the filth he saw on the streets of the city and in its famous Vishwanath temple, he famously said, "is it right that the lanes of our sacred temple should be as dirty as they are? The lanes are tortuous and narrow. If even our temples are not models of roominess and cleanliness, what can our self-government be?" His lament went unanswered, even after we had gained independence. India continued to plod along until 2014.

It took a revolutionary address from the ramparts of the Red Fort on 15th August 2014 (India's independence day) by the then newly elected Prime Minister Narendra Modi to dispel the taboo around a problem which we had all been ignoring. Some sneered at the idea that a Prime Minister would speak of toilets and Open Defecation Free neighbour-

hoods in his first independence day address. Yet, this is what India desperately needed. And the Modi government delivered. It is fitting that the Parliamentary constituency of Varanasi is represented by the Prime Minister, symbolising a remarkable journey from Gandhi's lament about the cleanliness of a temple town to Prime Minister Modi's resolute commitment to cleanliness.

I consider the Swachh Bharat Mission to be the fulcrum of India's urban transformation. It is a shining example of the holistic approach adopted towards urban reforms and sustainability. It targeted the most vulnerable sections of our urban society, and reinforced core messages of sustainability. Not only have we constructed over 6.9 million toilets while increasing waste processing capacity from a meagre 17 percent in 2014 to nearly 77 percent today, we have also brought about holistic behavioural change in our citizens towards Swachhata (cleanliness). Somewhere along this journey, the Swachh Bharat Mission morphed into a 'Jan Andolan' (a people's movement).

In the next phase of the programme—with nearly 2.5 times of government funding in comparison to the first iteration—the mission will provide impetus to city governments to become 'garbage free' by planning measures for sludge management, waste water treatment, source segregation of garbage, reduction in single-use plastics, management of construction and demolition (C&D) waste, and bio-remediation dump sites. It is our hope and belief that, by 2026, we will have eliminated all garbage dumpsites in urban India.

The AMRUT mission compliments the Swachh Bharat Mission as it aims to make all our cities 'Water Secure' by providing 100 percent coverage of water supply to all urban households in the country through 26.8 million tap connections and 26.4 million sewer connections. Apart from the infrastructural remit, this mission has also focused on reforms. Over the last 7 years, we have seen 12 cities issue municipal bonds worth

Rs. 4,384 crores (413 million GBP). We have incentivised transit-oriented development; adoption of Transferable Development Rights; integration of blue and green infrastructure through nature-based solutions; in-situ slum rehabilitation; and GIS-based master planning. Several best practices are now flourishing and being replicated across the country, as well as in the Global South.

Alongside the basic needs of water and sanitation, the fundamental need of housing was given fillip with the 'Housing for All' mission. Nearly 12 million houses have been sanctioned by the government, wherein more than 11.3 million houses have already been grounded and beneficiaries have already moved into nearly 7.9 million housing

“I consider the Swachh Bharat Mission to be the fulcrum of India's urban transformation. It is a shining example of the holistic approach adopted towards urban reforms and sustainability. It targeted the most vulnerable sections of our urban society, and reinforced core messages of sustainability.”

► Harnessing the potential of data and technology through the futuristic Integrated Command and Control Centres established in 100 Smart cities (Left: Kochi; below: Surat)

“Emerging technologies such as Artificial Intelligence, Machine Learning, Block-chain, are helping our cities create innovative solutions to complex urban problems and concurrently enhancing their capabilities to harness these advancements.”

units. Most of the housing has been developed by utilising energy-efficient and low-carbon building technologies that have incorporated sustainable land-use practices.

In the second tier of the Modi government’s strategy for urban development, the Smart Cities Mission is being implemented in 100 competitively selected cities of India. The mission aims at a transformational revamp of the physical, social, economic and institutional infrastructure of these cities through the application of smart solutions. It has successfully embedded a culture of innovation in urban development. The tangible impact of the Smart Cities Mission is there for all to see: with a total project cost of more than Rs. 1.7 lakh crores (16 billion GBP), and nearly 8,000 urban projects across domains as diverse as waste management, mobility, e-health, and solar energy sanctioned.

Going beyond mere asset creation, this mission has ingrained a commitment to 'excellence' in urban governance. For example, every Smart city under the mission has a Smart City Centre (also referred to as Integrated Command and Control Centre). This is, and will be, the city's nervous system where digital technologies are integrated to social, physical and environmental aspects of the city to provide centralised monitoring and decision-making capabilities to urban administrators. Instead of investing heavily on permanent infrastructure, our smart cities have followed a tactical approach to develop vibrant urban spaces in a cost-effective and swift manner through the concept of place-making which is a multi-faceted approach to the planning, design and management of public spaces.

Finally, in the top tier, we have brought about a paradigm shift in India’s mobility agenda in select large cities. We are massively supporting public transport and Non-Mo-



torised Transport (NMT) options across the country through large investments, especially in metro rail systems and e-Buses.

We now have the fifth-largest metro network in the world with around 905 kms of metro lines laid. After the construction of another 892 kms of planned metro network, India will become the second-largest metro network in the world.

## Digital reforms and achievements in the last nine years

Technology and data are important enablers in the journey of a smart, prosperous and resilient city. Technology helps you sense the city, oversee its operations, and build connected communities. Emerging technologies such as Artificial Intelligence, Machine Learning, Block-chain, are helping our cities create innovative solutions to complex urban problems and concurrently enhancing their capabilities to harness these advancements. The Prime Minister has mandated the use of technology for the public good. The government’s programmes such as the Digital India Mission and Start Up India are also helping develop capacities. Data safety and privacy, fundamental rights of citizens, are unbreachable, making protection against data thefts and cyber threats a paramount focus.

## Lifting the most vulnerable sections of urban society

These missions, among other initiatives, exhibit the Prime Minister’s philosophy of *Sabka Saath, Sabka Vikas, Sabka Prayas, Sabka Vishwas*



The Hon'ble Prime Minister interacting with students while inaugurating the Nagpur metro.



Taking stock of progress for both his portfolios (MoHUA and MoPNG).

(with everyone's support, development for everyone, with everyone's effort, with everyone's belief). They have spurred policy focus towards reducing inequality and enhancing the quality of life of citizens in an inclusive manner.

Before 2014, the vulnerable and marginalised sections of our urban society were ignored. The built environment around them was usually informal and ill-equipped. Their aspirations, as a consequence, remained unrealised. The Modi government viewed this inherent informality of urban India as an untapped opportunity rather than a hindrance. It was a chance for us to bring millions of informally employed workers into the net of the government's welfare programme.

Around 20% of India's urban population lives in informal settlements. Naturally, it was these people who became the primary focus of the government's initiatives. There was a distinct mandate to identify to identify those being left behind, understanding the manner and areas in which it was occurring. Two programmes of the Government of India have addressed the problem of occupational vulnerability in urban areas, especially during the pandemic.

The first, the 'PM Street Vendor's Aatmanirbhar Nidhi', or the PM SVANidhi scheme, was launched in June 2020 to provide a micro-credit facility as working capital loans to street vendors. This cash infusion has not only made them self-reliant but has also harnessed a micro-economy of entrepreneurship in urban areas. In all, almost Rs. 10,000 crores (928 million GBP) worth of loans have been disbursed to more than 5.6 million unique street vendors.

The second, the National Urban Livelihood Mission is targeted at strengthening livelihoods of the urban poor through skill up-gra-

dition, entrepreneurship development, and employment creation. More than 889,000 Self-Help Groups (SHGs) comprising more than 9.1 million members have been formed under this programme. Nearly 1.51 million beneficiaries have been trained, while more than 73,000 beneficiaries have either been linked with banks or been provided access to loans in this mission. The programme has focused on increasing wage employment and self-employment opportunities in emerging markets in India's urban areas, thus also considerably moving the needle on the formalisation of the economy.

## Enhanced dignity and agency for women in urban India

The demographic which has reaped the greatest benefit from these missions has been our women. The PM's vision to empower women and promote gender equality is reflected in the fact that all houses under the 'Housing for All' mission are either directly or jointly owned by women. Many women in urban areas previously engaged in informal livelihoods, facing financial exclusion. However, with assets now registered under their names, they have gained life-altering financial security.

Our missions have served as substantial employment generators, particularly for women workers who form the predominant workforce in the construction industry. It is estimated that the Prime Minister's housing mission was directly or indirectly responsible for 6.87 billion person days of employment generation, and yielded 24.5 million jobs.



The joy of empowerment:  
Mamta Yadav, Chattisgarh



Shakuntala, Mathura



Krishna Devi, Mathura

## What lies ahead: urban development is key in realising SDGs

Despite these transformational gains, a lot still needs to be done if we are to achieve the national goal of becoming a developed country, or *Viksit Bharat*, by 2047. Rather than prescribing solutions in a piecemeal manner, we are encouraging our local urban governments to look at their cities as 'system of systems.' The next phase of our urban journey will involve integrating urban services through stronger cross-functional governance and digital infrastructure – the groundwork for which has already been laid.

The focus is on building intelligence and generating insights rather than just creating data footprint. Going forward, it could be argued that a regional outlook towards our cities and towns may be best placed to capture the economic characteristics of cities which usually transcend administrative jurisdictions, and helps identify suitable policies for local economic development. Cities can be vital in diversifying economic activity and reducing our dependence on global value chains.

At this inflection point for India—and the world—where our response to myriad socio-economic challenges will determine the country's trajectory for decades, if not centuries, to come, cities are the future of India's development. They are not just the proverbial 'engines of growth', but also serve as hubs of innovation and drivers of collective action. Indian cities already constitute over 60 percent of India's GDP – a figure that is expected to rise to 70 percent by 2030 and 80 percent by 2050. An Oxford Economics Report predicts that by 2035, all the top ten fastest-growing cities worldwide will hail from India. It is crucial, therefore, to glean valuable insights from past efforts in urban development and harness the foundation laid through our various urban development endeavours for leapfrogging success in the future.

## India's model of urban development: A beacon for the world

India's urban agenda will be integral in our pursuit of the tenets of economic progress, social equality and environmental sustainability. Whether it is reducing poverty and income inequality; developing universal access to health, education and digital technology; increasing livelihoods through industry and innovation; or optimising our energy consumption, urban areas will be crucial drivers and facilitators in achieving the respective goals.

In an eventful but ultimately enervating year for global governance, few countries emerged with any credit. India was the significant outlier.

▲ Dreams being fulfilled under the flagship 'Housing for All' mission.

“The PM's vision to empower women and promote gender equality is reflected in the fact that all houses under the 'Housing for All' mission are either directly or jointly owned by women.”

Its rise has signalled the emergence of a global order where the ambitions and concerns of the Global South will be central in global conversations. No trend is as inevitable as urbanisation. The Global South will witness a drastic increase in its urban populations in the decades to come. The recently concluded G20 under India's Presidency included the landmark communiqué of the Urban 20 working group which produced the highest consensus ever, of more than 100 countries, on the way forward for global urban development.

India has offered a model of urban development that is inclusive, sustainable, and replicable. We have shown that urbanisation is an opportunity to grow sustainably. It has been the anchor in our vision for development and will continue to play a pivotal role in our future. **DI**

### ABOUT THE AUTHOR

Hardeep Singh Puri is Union Minister of Housing & Urban Affairs and Petroleum & Natural Gas. A career diplomat who has served numerous assignments for the country, he writes often on policy and development issues.



## AIRPORT INAUGURATED, FIRST FLIGHTS LAND; AYODHYA SET TO CHARTING HISTORY AGAIN



The first Indigo flight touched down at the newly inaugurated airport; earlier in the day, the upgraded railway station was flagged off by the prime minister. This is the big month for Ayodhya and a new dawn for the city as a much revered holy destination in this part of the world.



# SMALL REFORMS; BIG IMPACT

## How Process Changes can make the Big Difference

**Sanjeev Sanyal**, Member of the Economic Advisory Council to the Prime Minister (EAC-PM), spoke on 'Process Reforms: Big Impact from Small Changes' at FLAME University, Pune. Sanyal, a renowned expert in urban dynamics and economic policy, explained how small, targeted changes can lead to significant positive impacts on economic performance.



by SANJEEV SANYAL

**W**hat on earth are process reforms? Now, you know that we have been reforming our economy since 1991. Most of the time you hear the term structural reforms. So, if there are structural reforms, it stands to reason that there must be other kinds of reforms also, because after all, why qualify the word reform with the term structural? But unfortunately, in the economic literature, in fact, in most of the conversations, you never hear of any other kind of reform. You only hear structural reform.

So structural reforms are reforms where you actually attempt to change the structure of the economy in some fundamental way i.e. the underlying architecture of the system has to be changed. The original 1991 reforms, the de-licensing and liberalization was a structural reform. It's a fundamental shift in the way things are done. More recently, the

reforms that you have, for example, the GST is a fundamental change in the architecture of how indirect taxes worked in this country. We went for a system where there were all these interlocking systems, to a national system, effectively a free trade agreement that India signed with itself.

Process reforms are actually mostly the nuts and bolts boring reforms that you may read about on the fifth page of the newspaper. Somebody in that particular sector may actually know what happened, but these are not reforms that at least most academics bother to write about.

But there is no focus on this as a class of reforms. In fact, it may surprise you to know that I have actually invented the term process reforms. It came out in the economic survey about four years ago, and since I've tried to popularize its use. But the reason I want to focus on this is because unless anything is written about and institutionalized as a, a way to think about things, it does not become something that's a matter of course.

Now, process reforms, although they are small, their impact may be very large. And the purpose of a process reform is not to change the structure, but to take a given structure and to make it that much more efficient.

And very often the cumulative impact of doing this can be very large. And in fact, over a period of time, you may actually end up actually changing the structure of the system as well. Nuts and bolts reform, small changes that very microeconomic, sometimes very focused perhaps on a specific sector, but ultimately, hundreds of these small reforms that have been done, and the reason the economy suddenly feels like it's more efficient comes from these small changes. And there are literally thousands of them to be done.

Well, the simplest one is to just take an existing administrative system and process and just make it more efficient.

Second, change the regulation given the law i.e. there's a law under which an activity is happening, but the administrative regulations have to be changed. So, just so that you are aware, basically, when a law comes out of parliament, it's not like the law is what is actually affected under that law certain rules, regulations, et cetera, forms, processes are created by the ministry and the activity, whatever it is, happens under those rules and regulations.

The third type of thing is that you have to go back to changing the law itself. So, this is a little more complicated. There has to be a parliamentary committee then, or whatever at the state level, it's a legislative committee, whatever. Then it's debated. Finally, it goes

through the president. Then the new law comes. Then on the basis of that, some new regulation comes.

Fourth, adding capacity of some level of government to remove bottlenecks. There just aren't enough people, processes, capacities, institutions. You may actually need to create capacity at some level of government to open out that bottleneck. So that's another kind of change you can make.

And finally, removing a requirement or some state mandated activity, which is becoming a bottleneck. So, one is to add some capacity or somewhere actually removing a process or capacity, which is getting in the way of other people.

So, this is administrative streamlining. There's the simplest kind of process reform, and it's carried out by merely streamlining a process. So, I'm going to take the example here of voluntary liquidation of companies. This is not companies that go to the insolvency in bankruptcy code because they've gone bankrupt or something bad has happened to them. These are perfectly good companies. Thousands of companies every year want to just shut down, but voluntarily shutting down companies, even when there is no case, there is no tax, there's no problem. Doing this, sadly, is not an easy thing to do. In India, it can take years to shut down a company just because the process is very complicated.

Now, there are two ways in which companies can be shut down in India voluntarily. One of them is the section 248 of the Companies Act of 2013. This is the more important route because this is the simpler one. And



“There are literally thousands of them (process reforms) to be done. Well, the simplest one is to just take an existing administrative system and process and just make it more efficient.”

then there is section 59 of the insolvency in bankruptcy code. So, although the insolvency in bankruptcy code is meant largely for companies that are insolvent or bankrupt, there is a segment for voluntary shutting up. Now, in June, 2021, there were 28,536 companies pending with the Ministry of Corporate Affairs who wanted to shut themselves down. And out of this, 10 of them were pending for more than a thousand days. And 54% of them were pending for more than one year. So why can't they be shut down? Where are the bottlenecks? And we discovered that there were two reasons why things were getting stuck. One was that you, it took a lot of time getting permissions and no objection certificates. And you had to do it in sequence. So, you had to go to get permission from the tax department guys, the GST people, various other people you needed NOCs to shut down the company. You need to get a NOC from

the tax department to shut it down. But you had to do it in a certain sequence. There is no particular reason why this should be done in sequence. After all, if you know, the registrar of companies saying it's okay, why does it require him for various different tax departments to why does GST need to know whether income tax has a problem? And vice versa, they can do it parallelly. But that is not how it was done. There was a certain process. It was not, it was done sequentially and not as a parallel. But there was a bigger problem, is the most ridiculous of all. You see, in order to shut down a company, you have to actually publish this in a newspaper. The idea being that if there is any creditor or anybody who's owed something by that company, they can come and make a claim because they know the shut company's being shut down. And turned out that this was the biggest bottleneck. It took literally years sometimes for the ministry of Corporate Affairs to publish the name. Now, there were many reasons why this took long time. Not the least we discovered that



it required you to let's say use the word 'encourage' the junior official who published these advertisements in the newspapers. I'll leave it to your imagination, how the encouragement went. But the fact is, this particular bottleneck meant there were thousands of companies in the country that couldn't shut down because the ad had not come out. And there was no reason that the ad couldn't come.

The Secretary in the Ministry of Corporate Affairs of that time put in an extra effort, provided budget, got around the various excuses, usually given for delay, and then there was a burst of publication of these company names. So as a result of this, what has happened is that there's been a dramatic speeding up of the process. The same thing happened with the IBC. It turns out that the no objection certificates that were being asked for, first of all, were not even required by the IBC route. And even if you wanted it, they could all be done parallelly instead of sequentially. So, the impact was very dramatic. So, what happened is, as of July, 2023, just in two years, the pending number went down from 28,000 plus to 8,800, and only about 12% of them down from 54% that are pending for more than a year.

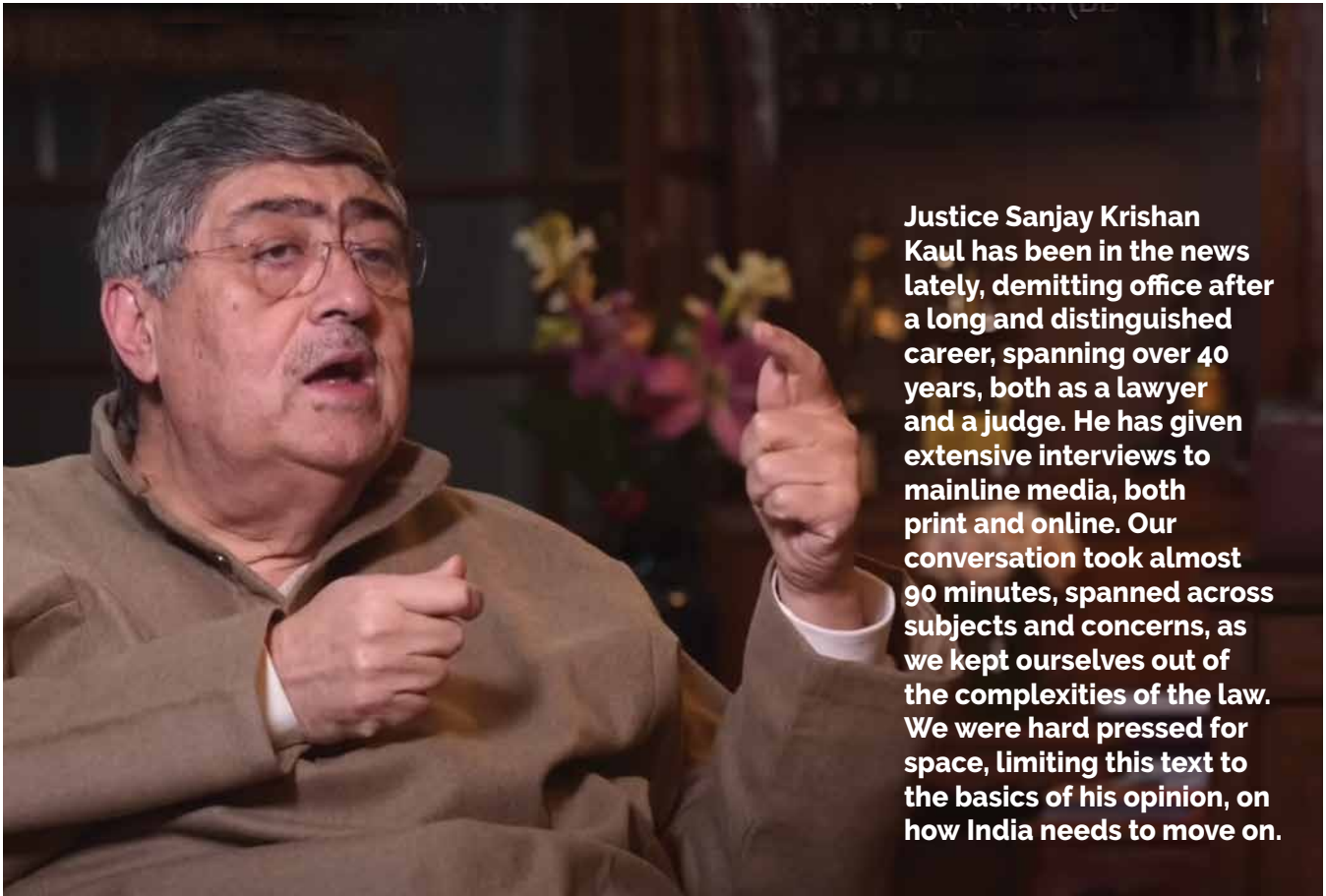
Now, this is a very small thing in the system. It didn't require changing anything, just needed to find out the section officer who happened to issue the advertisements, and that was it. And there are thousands of people who benefit from this. Now, this is not earth shattering. But it has suddenly made one small part of the system radically more efficient. So that's what this process reform is about. **D**

## ABOUT THE AUTHOR

Sanjeev Sanyal is a member of Prime Minister's Economic Advisory Council. He has worked on several editions of the Economic Survey of the Ministry of Finance. He has authored several books, including 'Revolutionaries', that was recently released by Home Minister Amit Shah.

# Time to Move on

## Carrying Diverse Opinions, the Nation needs to move on! Within the Demands and Compulsions of Democracy



Justice Sanjay Krishan Kaul has been in the news lately, demitting office after a long and distinguished career, spanning over 40 years, both as a lawyer and a judge. He has given extensive interviews to mainline media, both print and online. Our conversation took almost 90 minutes, spanned across subjects and concerns, as we kept ourselves out of the complexities of the law. We were hard pressed for space, limiting this text to the basics of his opinion, on how India needs to move on.

by NAVIN BERRY

**Y**ou have behind you a very, very distinguished career, both as an advocate and as a Chief Justice in several states, and then as Supreme Court second in command. Some learning out of all these years which you want to share, just top of the mind, two, three things which could be your and our learning?

So, look I believe this is both the legal profession and the judiciary is something you have to really enjoy. That's how I say it, to be able to carry it on, maybe possible for most professions to be able to do it, as well. But at least for me, as a lawyer, I spent 19 years as a lawyer, almost 22 and a half years as a judge. I was not a person who had planned to come into the profession. But I have enjoyed what I have.

On the learning part, I think one of the great challenges of the judiciary is that we take too much of time and as the society has progressed with more technology in other fields, we can't expect people to wait for this long. So, how to get justice quickly and solve the dispute.

If you look internationally, I don't think there is any country where this is the volume of litigation which courts face.

So, we have a problem of the judge litigation growth ratio, which has been talked about many times. But still very low. And then you have, especially with the American system where they take many cases out of the mainstream to alternative methods of resolution of dispute. Less than 3%



cases go to trial. In India, 99% cases go to trial. We also have many tiers of scrutiny. So how many tiers of scrutiny should a case go through in a matter of time.

***Is there a solution in sight?***

I trained myself as a mediator, also when mediation was set up in India. And I feel that's the way forward because a lot of issues need to be addressed by the parties with the facilitator rather than everything going to court. If you look from the social context where the socially and economically weak sections of society are involved, especially the National Legal Service Authority, which again, I got an opportunity to head for more than a year, has played a stellar role.

Between mediation and national legal service authorities, I think a greater role has to be played so that everything doesn't go to court. But one of the major challenges, how, how does the government decline its litigating tendencies. Because more than 50% litigation in India is by the government or government bodies. Now, they must also look to a more practical view rather than litigate everything.

***Any steps towards strengthening the alternate avenues?***

Where government is 50% litigator, there should be mechanisms where the government reduces the litigation. That can happen. The people in the government should accept that if a verdict is given by the court at the next level, that should be fine, rather than carrying it through. But there's a little reluctance from the bureaucrats on this issue. And I think the reason is that some of them have found themselves in trouble in later years of their service.

***So, it's more a defence mechanism?***

It's a defence mechanism, therefore maybe some kind of a committee or something to analyse what kind of cases should go further can be an important step in this. Alternative dispute resolution, yes steps have been taken.

We have to devise an alternate method, not only because we want to reduce litigation, because I truly believe it's a better system to resolve disputes. See, a litigant is not in control of the litigation. You will be decided according to certain parameters, which are laid down in law. You may get something which you really want or not, is not relevant. So, a mediation provides a negotiated settlement. So sometimes a perspective can be had of what you want, what the other side wants. And the structured mediation system, which we have tried to adopt and other parts of the world now practice, is that the mediator is a trained person who does not limit. Sometimes it can also be a family elder or somebody like that. In the structured mediation, there will be sessions, joint sessions. There will be individual sessions. So, you can disclose things in confidence.



“We have a problem of the judge litigation growth ratio, which has been talked about many times. But still very low. And then you have, especially with the American system where they take many cases out of the mainstream to alternative methods of resolution of dispute. Less than 3% cases go to trial. In India, 99% cases go to trial.”

***Is the institution of the mediator already in place?***

There is an act now. We were signatories to the 2019 convention in Singapore. It has taken us time, because of covid. It's only in 2023 that this act has been passed. Finally.

So well, when you train as a mediator, I think the best example is what they give when the training begins, which is the difference between litigation and mediation? So, they



would say, well, if there are two parties and each has a half share, the judge would cut the oranges to be divided half and half and give it to them. But mediator would look into what one needs. If somebody wants to make a marmalade out of it, another wants to make a juice out of it, one can have the rind, the other the pulp.

The mediator is essentially a lawyer, but it can be a non-lawyer. But lawyers, a lot of them are getting training. This has been happening for now almost 15 years in a sense, but at different levels.

***Could it also be that many decisions in the lower courts are not fully satisfactory?***

There's a structured legal system to give justice at the lower court level. Now, since we have different layers of scrutiny, any litigation, somebody has to succeed, somebody has to fail. That is the job of a judge. One party will always be unhappy. So, this party goes to the next level, then to the next level. So that's the nature of litigation and nature of the problem, which exists.

The other problem is that each state does not have the same problem. There are different problems; for example, in, one court, criminal appeals and bails may be a major workload. When I came from Chennai in 2017 to the Supreme Court, murder appeals of 2016 were being heard.

***When we talk about the three pillars of democracy, each holding on to its own shall I say, independence in such a way to keep the pillars intact in the democracy, is there also some kind of a push towards understanding each other? There is the constitution and the popular will. So, we as a nation, keep moving. You used an expression in the Article 370 abrogation case. That it is time to move on.***



“In coalition governments, the balance arises more internally because it is not one party in power, and some issues need to be sorted out. The pressure on the judiciary would be less. When single majority government is in power, they feel we have the electorate authorization to carry on the government, which is the way it wants, certainly on policy decisions, that it is the government which has to take a decision.”

***So, in many of these situations, is there also time to move on and find how the nation will move forward?***

The constitution envisaged a democracy. We accepted democracy, and we chose a particular method. That method was adult franchise with equal vote to everybody. And the first past the poll principle, whoever crosses the line, in a sense, in an electoral battle, succeeds, often governments have been with 40 to 50% votes. There are nations which say no, they must have proportional representation. Now, since it is first passed the pole, of all the judiciary is supposed to be, is a check and balance in the system. In coalition governments, the balance arises more internally because it is not one party in power, and some issues need to be sorted out. The pressure on the judiciary would be less. When single majority government is in power, they feel we have the electorate authorization to carry on the government, which is the way it wants, certainly on policy decisions, that it is the government which has to take a decision.

But there are certain fields where there is a check and balance by the court, whether it meets the touchstones of the various parts of the constitution. That is where the role of the judiciary comes in. Now, in that role of the judiciary always

there will be more pushback when majority government is there because they feel they have a greater authority to do so.

***But is there a converse understanding in the judiciary of the implications of what they decide upon? Like the ramifications of decisions they take, understanding them beyond the limits of the constitution?***

Let us understand, for example, always the election commissioners have been appointed by the government. That is how the system worked for so many years. Now, whoever comes to power would like to appoint one. Whoever is out of power would feel, there should be more check and balance. And since there is no law on it, and law was required to be framed. So, in the absence of any law, they created a structure whereby you had the Prime Minister, there was the leader of the opposition and the chief justice. The parliament has now brought an act where the first two are there, and the third is the nominee of the Prime Minister.

***That means only that in such a situation the government is only seeking to centralise its hold more and more over key positions?***

So, the government says I have the entitlement, and I have the majority in parliament to get the law through, and I am getting the law through. So especially where the opposition numbers are small, it becomes difficult for the opposition to keep a check in parliament. And that's where I have said, we are not here to play a role to support or oppose the government, to support or oppose the opposition, in that sense. We are not here to deal with political matters, but we are here to deal with legal matters. And there can be political legal matters, so long as there is a legal ramification, we will deal with it. Of course, in a more majority government, checks and balances are a little more carefully done, because it is difficult for the opposition to play a role the way they would like to.

***In the case of the gay rights, the government contention was that socially gay couples are not acceptable in society. And you said you***



“After the abrogation, there is also the fact that you have had four years of relative improvement in the lives of an ordinary Kashmiri. This would mean largely the majority community there. Their lives have improved! So, there may be political people who will still believe that no, this is not the correct decision. They are entitled to their view; they may campaign in whatever way they want.”

***would like to provide that freedom that gay couples need as their rights. But after having made those pronouncements, you let your verdict slide along with the government view that society is not ready yet to accept them.***

So, I will put it in different way. It is a social issue. Undoubtedly, everybody knows it. There was a process of de-criminalisation, which took place, right? Which also went up and down, up and down. And finally, a consensus was built where even the government did not seriously oppose the de-criminalisation of the same sex relationship. This later case, was by that community, a second endeavour, an advanced endeavour to see that if they are living together, there's some kind of an institutional recognition for it. Now, this may be for adoption, this may be for inheritance. So many different things. So, when this came up, ultimately, the Supreme Court decided to take it up. Now, it was made clear, it has also many religious ramifications, because marriage is a religious institution,

right? So, there will be different perspectives, and therefore the court confines its role, really, whether there is a special marriage act to deal with, with interreligious marriages and things, and whether such relationships can fall or be controlled under the Special Marriage Act.

Now, none of the five found it feasible, but two of us, who were in minority, felt that a civil union could work. So, you give it a label, it may not be a marriage label. So civil union, I said, is the second side of the same coin.

And then the government must work out methods for dealing with their right of adoption, the right of inheritance. Ultimately, legislation was the answer. Even the government said, so special categories need legislations. But again, since there was no legislation, two of us thought that you create a working space till that legislation comes. But three of us did not agree. They said, no, this is not an issue which we can get into. So, it was a 3-2 verdict, and ultimately it was left to the government or





the legislature to make law and choose.

Now, these things happen. It's a minority judgement, it's also sometimes a cry for the future. Maybe ten years down the line, five years down the line, social thinking may be different. Conditions may be different.

The government felt the society is not ready for it. Now, society is what? India is more diverse than the whole of Europe. Culturally, language wise, food wise, such divergent different sections of society need different protections.

*You have said quite vehemently that you want to go and enjoy life. You want to get into hospitality. I sense a political future, given the kind of eminence that you have enjoyed, would lend itself to a prominent political career where people will look up to. I think the country also needs more people with your background in politics.*

I have been open about it. I have not been completely reclusive. I have interacted with society. When I speak, I speak judicially also quite openly. So, when I said that we have constitution protection, we should be bold enough. We should be able to say what we believe is the correct position in law and where we stand. Incidentally, I did little bit of politics in my law faculty days; I did make a try, I messed it. I realised I am not meant for it. And at 65, you have certain parts which you want to carry. I am not a hotelier, but I have a property and I would like to help in, in keeping a legacy, how to keep it, how to get the family also back to the roots and keep a continuous association.

*You have also mentioned in your judgement, the need for a truth and reconciliation commission. Are both words equally operative, or can we take the truth as unelaborated, as more difficult, and accept reconciliation*



“It (gay rights) is a social issue. Undoubtedly, everybody knows it. There was a process of de-criminalisation, which took place, right? Which also went up and down, up and down. And finally, a consensus was built where even the government did not seriously oppose the de-criminalisation of the same sex relationship. This later case, was by that community, a second endeavour, an advanced endeavour to see that if they are living together, there's some kind of an institutional recognition for it.”

*based on acceptance of whatever the truth was.*

I don't believe reconciliation will be possible without recognition of the truth. There's a whole community, four and a half lakh people who were practically thrown out under the circumstance. Now, they may settle lives elsewhere in India, abroad. I know they're not suddenly going to go back to the state, but they want to connect with your roots. That much space should be there. And they are fully secure in where they are now.

Then, we were fighting almost a war. So, the army moved in, para military moved in. Whenever war occurs, there are collateral damages. So, it happened on the population which was living there.

Therefore, what transpired during those years needs to be giving a balm touch. We can't say ignore history. You could learn from history.

*Part of Kashmir today, which feels also seeking a similar truth and reconciliation is the Muslim community, which, which feels wronged by the state operators.*

So, that's why I said in my order also, I am talking about





both non-state and state actors now, and that's why I gave the example.

*On the other hand, after the abrogation, there is also the fact that you have had four years of relative improvement in the lives of an ordinary Kashmiri. This would mean largely the majority community there. Their lives have improved!*

So, there may be political people who will still believe that no, this is not the correct decision. They are entitled to their view; they may campaign in whatever way they want.

But so far as the social displacement of people and the sufferance of the population, which stayed there was concerned it will be an acknowledgement of who all suffered in what manner and helping assimilation of the points of view and the society not in the same manner as it existed earlier, because people are not going to just leave their lives and come back.

*Has there been any response from the government on your idea?*

I didn't expect immediately a reaction because we are in an election year. But there are people outside, et cetera, who have been happy that somebody has talked. And intrinsically when I have been going, now every year there, as you say, I have seen a change of people who are acknowledging that a reconciliation commission is necessary.

I stayed in my own family house after 34 years. After 1989 for the first time this summer, I stayed two weeks there, I got to know my neighbours better, whom I knew family-wise, but would not know the current generation.

Now because of this G20, lot of development has taken place around the river (my house is on the Jhelum). So, there is a cycling path, a walking path, my children would take their dog out for a walk at even as late as 11 o'clock at night. There were people just walking there, local people, tourist people walking. How many places can you walk like this and go?

Until 1989 I could go there, go to my orchard, life was most peaceful. Then, something must have been brewing, which neither politically was judged or maybe our seclusion, from my personal perspective, was not able to judge what was happening.

*With all that kind of upheaval, flux, even in our country, elsewhere globally, 2024 is going to be an even more of a tumultuous year. Regardless of which party wins or loses, it is going to be a year we have to watch and tread carefully. So, it is very important for our three pillars to stay united somehow, we need to work with a minimum common programme, so that we stay united. So, any thoughts*

*from you on that?*

I would fully agree with you. I feel a more powerful government needs to make an effort to carry the other political thinking with them. And the other political thinking also must learn that if they have not succeeded, then the average public somehow is not in sync with them at the moment. But there are common programmes. So, so earlier foreign policies, issues like this, defense purchases, in earlier times there were there were commonality of intent. So, there should be something on which there should be agreement. When there is a disagreement on everything, that you may disagree on five things, doesn't mean you must disagree on all the 10 things.

Also, the manner of dialogue needs to improve. That is very, very important today. I have seen earlier parliamentary debates of the earlier days, they have simply gone out of our lives. I said that as a student who passed from university and college in late seventies, it was emergency time and the post emergency time, I used to admire the way people like Vajpayee 'sahb', used to debate in parliament and many other, you see before that, they used to say things, but say it in a manner with a little bit of humour and convey the same thing.

We are faced in competition with nations which don't have democracy. And democracy is always a challenge. It is far easier in a unified leadership to decide what has to be done, where democracy does not exist. So, you say such countries are developing faster. Well, democracy's own challenge is because you can express your opinion. Somebody may say it should not be disruptive. But yes, it doesn't have to be disruptive, but there is always a different point of view. And democracy is a consensus building exercise.

*Do you see any of that happening the way it's going at the moment?*

I'm finding it difficult to see it going that way. And as I say, everybody wants to speak. Nobody wants to listen. Another problem is that between your Twitter and other social media accounts, people want to have a point of view on things which they really don't know nothing about. It is the in-thing to talk and express your opinion. But the question I pose to myself, is somebody listening, also listening to the other point of view, listening is equally important as speaking. **DI**

## ABOUT

Justice Sanjay Krishan Kaul is a product of St. Stephen's College and Delhi's Law Faculty, spent over 40 years in judiciary both as lawyer and judge. He retired last month as a judge of the Supreme Court.

# CATCH UP, WE CAN

*Only Hard Work will Pave the Way*



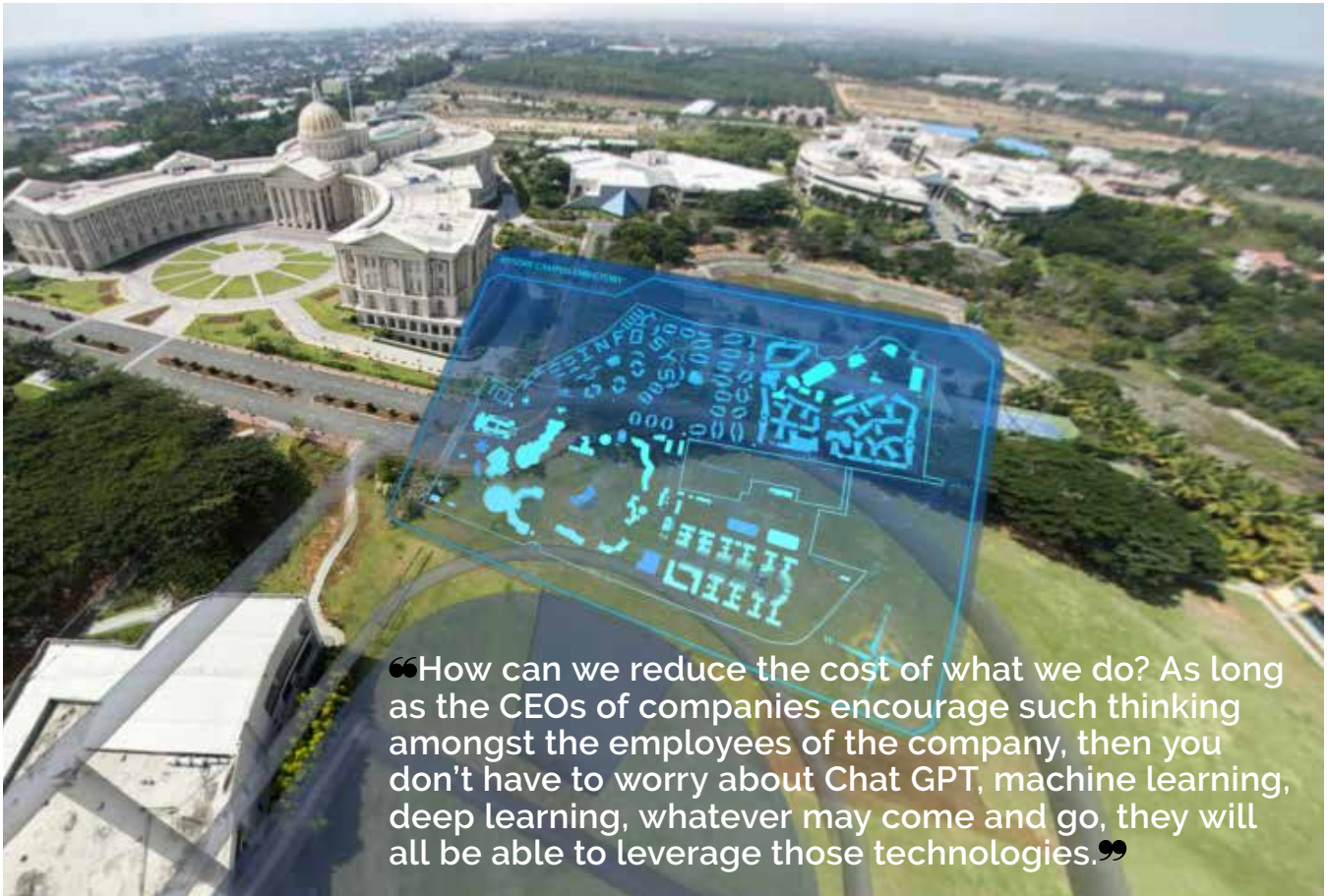
**There is no substitute for hard work, at least two shifts in the manufacturing sector. There is need for political consensus over basic policies and enterprise must be free and practice compassionate capitalism, where you look after the lowest paid in your company, and your society. Says Narayana Murthy, founder of Infosys, the IT services provider, in a conversation with Nikhil Kamath, the young founder of Zerodha, a new age start-up. Read on for an interesting take, on how India can outgrow competition.**

## **O**n capitalism and compassion! Not just profit, but contribution to society in all respects.

**NIKHIL KAMATH** If I were to talk about economies overall, what would be your thoughts about socialism, capitalism, what works or which part of what works and how you've seen the world around you change over your illustrious 50 plus year career. And what do you think are the nuances required in today's form of capitalism to continue to work?

**NARAYANA MURTHY** You know, I had the fortune of working in France in early seventies, and as a student, I was a strong leftist because my father was a high school teacher. We were eight children, and he was a great admirer of Jawaharlal Nehru. Nehru believed in socialism. And every day we were fed a very staple diet of socialism. So, we'd all become strong socialist leftist, not communist, but strong leftist. But when I went to France, my whole edifice phase of socialism and

leftism crumbled because I saw clean roads, I saw prosperity, I saw most advanced trains running on time. Therefore, I was transformed from a confused leftist to a determined, compassionate capitalist. Now, what do I mean by a determined, compassionate capitalist? I believe that capitalism based on the twin pillars of free market and entrepreneurship, is the only solution to any country to solve its problem of poverty. There is no other reason, let me assure you. So, what you need is free markets where government doesn't interfere, and second entrepreneurship where government goes out of its way to encourage the entrepreneurs to run their enterprises legally



and ethically. The government becomes a fair and transparent regulator. Now, that's on the government side. On the other hand, on the side of the entrepreneurs, they have to realize that they are the evangelists for capitalism, because by and large capitalism is still new in India. It's not been fully accepted, particularly in politics. So therefore, the entrepreneurs of today have to realize that it's not just sufficient for them to seek free market and encouragement for entrepreneurship, but they have to bring fairness, transparency, and accountability to running their enterprises.

They have to ensure that when they take their decisions, they have to look at whether the poorest or the lowest level employee in the company is made better by the decisions they take. They have to pay their taxes, honestly. They have to contribute a certain percentage of their profits to the betterment of the society. In other words, not only should they seek to grow their revenues and their profits, which is very legitimate, but at the same time, they have to become an integral part of society to lift the society to a higher level. That's what I term compassionate capitalism.

**NIKHIL KAMATH** When you are talking about benevolence in capitalism, are you saying that the anomalies of capitalism or people who have done exceedingly well, they need to be benevolent in particular? Or are you talking about society at large?

**NARAYANA MURTHY** While self-interest will drive every one of us to do what is best for ourselves, there are rules and regulations laid down by the government, which ensure that I do not tread on your feet. I do not compromise the interest of the society. I pay my taxes properly. I follow every rule of the land. The moment I follow every rule of the land, the moment I am a good citizen, then I am absolutely free to maximize my profit. So that is the kind of economic equilibrium that you and I would want.

“When I went to France, my whole edifice phase of socialism and leftism crumbled because I saw clean roads, I saw prosperity, I saw most advanced trains running on time. Therefore, I was transformed from a confused leftist to a determined, compassionate capitalist.”

“I believe that capitalism based on the twin pillars of free market and entrepreneurship, is the only solution to any country to solve its problem of poverty. There is no other reason, let me assure you. So, what you need is free markets, and second entrepreneurship where government goes out of its way to encourage the entrepreneurs to run their enterprises legally and ethically.”



“We have at least 800 million people who do not have the capacity to earn two meals a day. So, in order to create efficient, corruption free, and effective public goods in our country, the taxation will have to be obviously higher than what you see in developed countries. So, I personally would not at all grudge if I have to pay a higher level of taxation.”

“However, when you provide those services, when you provide those subsidies, there must be something in return that they're willing to do. Nothing should be given free, but there should be a contribution of the citizen also towards making our society a better society.”

### On levels of taxation, on paying our taxes honestly!

**NIKHIL KAMATH** Do you have an opinion in particular about taxation, sir? I think many governments and we have precedent in the western economies where someone like Richard Nixon maybe tweaked the tax rates multiple times. He realized that 20% is probably the kinder number, where most likely will there be honest taxation, where people are willing to pay that 20% and the incentive to circumvent that goes down. Do you think in the capitalistic society of today, India included, there is an appropriate level of taxation?

**NARAYANA MURTHY** Well, you know, we have to realize that India is a poor country. A per capita GDP of \$2,300 puts us about twice the per capita GDP of what is called low income countries by the United Nations and other bodies. We are still far away from being called a middle-income country, where the per capita GDP is somewhere between \$6,000 to about \$12-15,000. You know it very well. Now, in a country like India where there's a large mass of poor people, I think we, the evangelists of capitalism must accept that we have to pay a higher level of taxation because there are so many public services that our government will have to provide for the poor people. You know, the other day the Prime Minister said that his government will provide free ration to 800 million people for the next five years.

So, what that really means is we have at least 800 million people who do not have the capacity to earn two meals a day. Now, it's partly their problem, but partly the problem of the society. They would've tried hard, but they may not have been able to get jobs. So, in order to create efficient, corruption free, and effective public goods in our country, the taxation will have to be obviously higher than what you see in developed countries. So, I personally would not at all grudge if I have to pay a higher level of taxation.

However, when you provide those services, when you provide those subsidies, there must be something in return that they're willing to do. For example, if you say, I will give you free electricity, then it would have been a very nice thing for the government to have said, but we want to see the percentage attendance in schools in a primary schools and middle schools to go by 20%. Then only we'll give you that. In other words, nothing should be given free, but there should be a contribution of the citizen also towards making our society a better society.

We should expect something in return from those people who receive those free subsidies to take a slightly bigger responsibility towards making their future generation, their own children, their own grandchildren, better in terms of going to school, performing better, et cetera. That's what I mean.

### Suggestions on Change in today's eco-system to ensure higher GDP growth

**NIKHIL KAMATH** Just extrapolating on that same thought a bit further, if, like you said, let's say that GDP per capita number where things start to change drastically in today's ecosystem, let's assume it's \$5,000 per person. If you had to give three very definitive suggestions that could easily be implemented by the government that you think will go a long way towards helping this outcome, what would they be?

**NARAYANA MURTHY** We have a neighbour in our north - China. China has reached a GDP of 19 plus trillion dollars. We are at 3.1 or 3.2, 3.4, I don't know, whatever, maybe four. Some people are saying four, I don't know. In other words, a neighbour of ours up in the north, which had all the same problems as us, which you know, has reached a GDP five times India's, or six times India's. So, all that I would humbly request our political leaders is to study China very, very carefully and then see what are the good things that we can learn from China and implement it here so that India too advances at the same pace as China.

**NIKHIL KAMATH** One answer to that could be China of the eighties and nineties and two thousands, early two thousands was really open in nature. You yourself have worked in an industry which is



outsourcing services for a long time now. India is still not truly both capital account and current account convertible, which makes it hard for businesses like this to truly thrive. Do you think we are at risk of over regulation? Do you think overregulation is curtailing the animal spirits of entrepreneurs in India today?

**NARAYANA MURTHY** Well, you know, there is a difference between China and India. We were a colonized country for 1000 plus years. Our destiny was under the control of foreigners who did not identify themselves with our country. So, it is very difficult for us to compare with China, which did not go through this. And second thing is that we have a different model of governance. We are a democracy, at least in voting, and therefore it's not that easy. It's not that easy for the government to push through what it believes is the best methods of increasing the prosperity. So this is a very complex issue, but what we need to do is, in some way, all the political parties come together and each political party contributes a couple of intellectuals from their party and they form a committee, and then they all sit together and then invite a few successful, well experienced academicians and corporate leaders and all, and then say, what are the practical solutions that we can come out with so that we move up to one in five when attracting foreign direct investment, not foreign portfolio investment.

Foreign portfolio investment comes today and it goes tomorrow at a profit. On the other hand, foreign direct investment is where people come here to stay long. They put in a lot of money in building infrastructure, they make the company stronger. So, I think if we can come out with a report wherein we can say these are the hundred things that have made various other nations a fast progressing and prosperous country, therefore let's try and see if we can implement it. Now, it is very, very important, whether it is a BJP government or a Congress government or any other, they all have to say, our country comes first and then our party. And, and in order to do that, we may have to make certain minor adjustments in our own, in the aspirations of our own party.

### **Improving India's education system, the importance of formal degree, and the new national education policy!**

**NIKHIL KAMATH** If I were to move on to education, a lot of companies in the west – Facebook, Meta now, X, lot of them are not insisting upon traditional college degrees to the extent that there might be some companies claiming that you don't need to mention where you graduated from on your job application to these companies. We spoke

“First of all, I must congratulate Shri Modi's government on forming NEP, the new, the National Education Policy. It's a step in the right direction. And given that Dr. Kasturirangan was the chairman of that, given that people like Manjul Bhargava are part of that, I have tremendous hope that it will show us a path towards becoming better.”

“The need of the day is to seed in the minds of our children, the primary and the secondary school children, independent thinking, active listening, critical thinking, Socratic questioning, relating what is learned in the classroom to the problems around us, and thinking of solutions to our problems.”

about income inequality earlier. If one were to assume that the biggest barrier or the biggest solution to the problem of income inequality is education, what do you think is broken with the education system in India broadly, and do you feel a use case, can be made for the education system or the process of education in itself to become more fragmented in nature? I mean, where you don't go to one particular college to get all your educational needs, but you get it from five or 10 different places and you go to experts at different things for different things?

**NARAYANA MURTHY** Well, first of all, I must congratulate Shri Modi's government on forming NEP, the new, the National Education Policy. It's a step in the right direction. And given that Dr. Kasturirangan was the chairman of that, given that people like Manjul Bhargava are part of that, I have tremendous hope that it will show us a path towards becoming better.

The need of the day is to seed in the minds of our children, the primary and the secondary school children, independent thinking, active listening, critical thinking, Socratic questioning, relating what is learned in the classroom to the problems around us, and thinking of solutions to our problems. The moment our education gets transformed to this model, my belief is that then your college degree they start battering less, but even



“China has reached a GDP of 19 plus trillion dollars. We are at 3.1 or 3.2, 3.4, I don't know, whatever, maybe four. Some people are saying four, I don't know. All that I would humbly request our political leaders is to study China very, very carefully and then see what are the good things that we can learn from China and implement it here so that India too advances at the same pace as China.”

“I think if we can come out with a report wherein we can say these are the hundred things that have made various other nations a fast progressing and prosperous country, therefore let's try and see if we can implement it. Now, it is very, very important, whether it is a BJP government or a Congress government or any other, they all have to say, our country comes first and then our party.”

there you would need for certain kinds of stuff, you do need college degrees. You need undergraduate and postgraduate degrees, you need PhDs. They're all required, but it would not be as important as we see now. I am very positive that the NEP will show a path towards making our children more competent in this kind of education. And then the demand for these degrees will reduce.

**NIKHIL KAMATH** For companies like Infosys, which are exporting services to the western world, amongst many other things that Infosys is doing. How big of a threat do you think language models, artificial intelligence? I've spent the last couple of days trying to get my head around QStar, AI's new product. I'm still trying to figure out how it actually works, but on the face of it, for somebody who is not an expert at this it could systemically affect how companies like Infosys work. How do you think they will transition into the world of tomorrow?

**NARAYANA MURTHY** Well the reality is that the human mind is the most flexible and the most powerful instrument that ever existed. We have seen, starting from the invention of the wheel to GPT-4 today, it has been as a journey of asking questions as to how can we use technology to make our lives better? How can we use technology for us to become more productive? How can we reduce the cost of the technology? How can we make this technology become all pervasive? And all of that has happened due to either invention that happens once in a while, or to innovation that happens on a continuous basis. So, the only insurance that any company, in any field that you can think of, the only insurance that it has for its survival, growth and success is the ability to create a mindset in the organization that constantly innovates and that constantly says, how can we improve our productivity? How can we improve our you know, the quality? How can we reduce the cost of what we do? As long as the CEOs of companies encourage such thinking amongst the employees of the company, then you don't have to worry about Chat GPT, machine learning, deep learning, whatever may come and go, they will all be able to leverage those technologies for the betterment of the companies, the individuals, and the country.

### **Big Learnings from his journey, both professional and personal.**

**NIKHIL KAMATH** Can you talk about some of the big learnings that you have had through your journey? Doesn't have to be very professional in nature, but just as an individual, as a person.

**NARAYANA MURTHY** Well I was very fortunate that I was brought up in a home where the father, he was in a petty job, what you would call, and mother was busy in the kitchen from 6:00am to probably 8:00am because those days she had to use wood to burn the stove. So, the result was both the parents were busy with their own chores. And the only time when we all sat together was at dinner.

Father would talk about all the wonderful things that were happening during Nehru's time. And he would tell us, the only escape you



have from poverty is a little bit of smartness, a lot of hard work and an enduring value system. He said, those are the only three things that will take you from where you are today to betterment. So, we were brought up with tremendous independence in our mind. When I left France, I said I want to actually collect more data on my belief of compassionate capitalism. And I said, I want to go and spend, I spent about 11 months on the road in not just Western highly developed nations in Western Europe, but I also want to go and spend time in Eastern Europe, which was primarily under the communist regime those days in Russia, in Israel, in Iraq, in Iran, in Afghanistan, et cetera.

Because I was trying to obtain more and more data for my belief that compassionate capitalism is the only method for India to remove its poverty and free market and entrepreneurship are the only tools that compassionate capitals have. And that is how I spent my time going through so many of those countries, and I got confirmed by the time I reached Afghanistan. I was certain that that's the only thing that will work. And I'm very glad that I have been proved right.

### On the city of Bengaluru, its work culture and its future growth

**NIKHIL KAMATH** You are a big aspiration to young entrepreneurs such as myself. Bangalore has created that unique nuance culture, a combination of people that in, in combination make the city what it is. If you were to chart out Bangalore's trajectory over the next five years, or the next 10 years, what do you think Bangalore is doing? Right? What do you think Bangalore is doing wrong and how does it thrive over the next decade?

**NARAYANA MURTHY** Well Bangalore I believe contributes about 35 to 37% of the total software exports from India. So, what that means is you are looking at about \$75 billion US from just Bangalore, because if you looked at \$200 billion as the total export from India, 75 would be the thing. Now, I'm not even getting into other areas expertise like you have in other areas, but what is it that we can do to make Bangalore even more attractive? One, I found during my 30 years as the CEO and the executive chairman, that the maximum percentage of local people that you can employ in an industrial like software services is about 60%. It means that the rest, 50% of the talent will inevitably come from, come from other states in India, maybe a small percentage from the developed countries, et cetera. So, the first task of a good public governance system for Bangalore to become even stronger is we have to provide total freedom to start English medium schools, whether we like it or not.

Second, I think we have to improve our infrastructure with a sense of alacrity. It may not be very palatable to say it here, but I will say in 2004, the Chinese government came to know that we were looking for starting a development centre in China. So, the Mayor of Shanghai invited me to his place. And he asked me what he want. I said, look, I want land, right in the centre. I want about 25 acres. And he said, of course they do their work before meeting. Said, we've identified three pieces of land. You kindly go and see, and by tomorrow evening, 5:00pm we will give you the letter of allotment and possession. And that happened. Now, the reality is that yes, China may not be our friend today. I accept all of that. That is for our political leaders who will handle China the way it should be handled. I am only talking about it from the dimension of taking quick decisions.

So, I think we have, for example, completing the electronic city metro, completing these metros to other parts where there are a lot of companies, all these have to be taken up on a priority. The people in that infrastructure industry must work three shifts. They should not work just one shift, come at 11:00am, 10 fellows sitting there and then go at 5:00pm. At least on the electronic city road that's what I see. I may be completely wrong. But elsewhere, in the nations that have high aspiration, people work, I have seen two shifts, definitely two shifts, because I would return around midnight, and I've seen people working, as if they were going to disappear tomorrow morning. While I cannot



“I have no doubt why India cannot grow even faster than China. Our base is only about 3.5, whereas China's is 19 trillion. But we will catch up with China and hopefully one day we can overtake. But that requires taking quick decisions, making sure that all hurdles for entrepreneurs like you and others are removed.”

vouch for three shifts there, but definitely I can vouch for two shifts. Now we want to be better than all those countries. Why don't we say we, our people will work three shifts? Ask them what are the requirements for them to complete that thing by their workers working three shifts, provide them that.

So, I think there is a little bit of these things that can be done by our leaders. And if we did that, then I have no doubt why India cannot grow even faster than China. Not just the growth alone, because our base is only about 3.5, whereas China's is 19 trillion. But we will catch up with China and hopefully one day we can overtake. But that requires taking quick decisions, making sure that all hurdles for entrepreneurs like you and others are removed. **DI**

#### ABOUT

The above conversation was a Fireside Chat at the recently held Bengaluru Tech Summit – as featured on CNBC TV18.

# BETTER MANAGING OUR HIGHWAYS IS CRITICAL, AS UNDERTAKING CARRYING CAPACITY OF OUR HILL STATIONS



by RAGHAV CHANDRA

**T**hey say that the best view comes from the hardest climb. But if the climb is a vehicular journey by road and it turns exasperating and exhausting, the feel too becomes ugly. Beyond the debate whether a road should be widened beyond 5.5 metres or not because of the fragility of the Himalayas, it is necessary to underline the criticality of suitable land-use planning, soil conservation and effective highway management.

Long before Joshimath's sinking or the recent flash floods in Sikkim, Himachal and Uttarakhand that have wiped out swathes of highways, it has been evident that most of our hill-stations too have sunk – albeit, in a different way. They have become congested, over-constructed and environment management has been neglected. Well before one reaches the hill-station, logjams on roads leading to

them, piles of debris and waste and shops cantilevered randomly on both sides, are eyesores that distress us. Even before we consider their carrying capacity, it is opportune to consider what should be done to better manage approaches to hill-stations. It is particularly imperative to safeguard routes like the Char Dham highway that is already being redeveloped at a cost of thousands of crores and that is expected to carry millions of pilgrims and lakhs of vehicles.

A new mountain highway is an outright environmental hazard to begin with. When old trees that bind the soil are uprooted, when drilling and blasting is done, then debris is generated and it runs down the slopes. Beyond the debate whether a road should be widened beyond 5.5 metres or not because of the fragility of the Himalayas, it is necessary to underline the criticality of suitable land-use planning, soil conservation and effective highway management. Once the road is operationalized, there will be unprecedented, even overwhelming surge of continuous vehicular traffic, making it impossible to retrofit and redress the situation.

There are several key measures that should become part of the government's management agenda for all mountain approaches, including the significant Char Dham highway project.

First, government should (in consultation with the respective State Government) freeze the land use on both sides of each mountain highway till it is formally and scrupulously master-planned with the assistance of town-planners/architects. This is essential because the moment an alignment is declared, there is frenzied attempt to plan shops, restaurants, dhabas and hoardings along the highway in a random manner. Political populism at the municipal and state level invariably buckles under pressure from private business interests seeking to leverage land commercially. Structures get built directly abutting into the highway – to reap advantage of frontal



access. That causes traffic pile-ups and environmental damage.

Secondly, have an entire program to stabilize the hills above the area demarcated for the road, not just the road stretch itself. When the base has been carved out vertically for the actual alignment, both the upper levels and the lower levels too get disturbed. This causes soil-binding plants and dressing to get dislodged, increasing frequency of landslides. In the long run, it causes the impact of heavy rainfall to be more deleterious. As we have seen this causes parts of the road to get washed away. Technical specifications too need to be strengthened.

Thirdly, particularly where the highway intersects urban centres and habitations, it is necessary to segregate the highway traffic from the city one and to control land use to a depth of 20-30 meters on both sides. Elevated corridors, service lanes and slip roads need to be provisioned to prevent smooth flow of traffic.

Fourth, it is necessary to master-plan and earmark designated points for wayside amenities – restaurants, toilets, car-repairs and other auxiliary services – even if it means compulsorily acquiring private land at a premium. Shops and related utilities should be prohibited at points other than at designated nodes; vehicles should not be allowed to stop at any other point. Kalka – Shimla and Dehradun-Mussoorie roads are glaring case studies – brimming with shops, one after the other, jutting precariously into the valley – a symbol of abject access surrender, poor traffic management, environmental impairment, apart from obstructing a panoramic view of the hills.

Fifth, a comprehensive runoff-characteristics mapping of the mountain area should be done by studying twenty years historical data rigorously to plan against water-logging, rapid soil erosion, flash floods that can damage the road. Concrete surfacing of vulnerable road sections and drains should be undertaken to ensure it remains impervious. Likewise, rigorous landslide mapping of the area will guide for undertaking special buttressing of sensitive hill sections with retaining walls, gabion structures, technical-textile mesh technologies and hydro-seeding of relevant slopes to stabilize them.

Sixth, noise-mapping should be undertaken in view of adjoining ecologically sensitive/wildlife hotspots. It is important to impose an SOP for commuters to prevent blaring horns/music volumes, and to regulate vehicle speed not only to prevent accidents and pedestrian safety but to mitigate undue stress to the natural environment.

Seventh, an Intelligent Transport System (ITS) should be put in place for traffic management along with a robust Passenger Information System (PIS) – only limited number of vehicles should be allowed at any time along vulnerable sections of the highway to prevent pile-ups and jams, especially during environmentally delicate periods. Even the tiniest of landslides can create panic – sudden reversing/jamming of cars can cause their collision and toppling over the hill.

Eighth, a fully equipped Disaster Management team and highway patrol should be in place (with tow-vans, jibs, rescue teams and walkie-talkies), ready 24X7, to evacuate/redress chokes and accidents and remove debris in the light of the disaster-prone nature of the rock formations. This should include technicians for instantly repairing the highway – to redress geometric deficiencies, faults in electric fittings/crash-barriers/signages – in a prompt manner. They should work on the principle: repair first, recover cost later.

Ninth, decarbonize mountain transport in the context of climate change strategies by incentivizing electric vehicles (exempt them from toll for the first two years). Create suitable charging infrastructure. A special Sustainable Development Tax (SDT as done in Bhutan) be levied on hill-station visitors. Diesel/petrol vehicles (including 2 and 3 wheelers) should be charged higher SDT as per the polluter-pays prin-



ciple. Shadow tolling of government/military vehicles should be done to keep a record of their carbon footprint.

Tenth, for major mountain highways such as the Char Dham one, it would be wise to establish an Environment Protection and Safety Management Company – this should be run professionally. Verticals should inter-alia include – risk and emergency management, ITS, afforestation and access control functions. A predetermined percentage of toll revenues, SDT and other penal levies should be mandated to fund this company to make it sustainable.

Keeping in view the intense pressure of tourists/pilgrims and the exceptionally delicate Himalayan geomorphology, it is of vital importance that not only the hill-stations but their approaches should be better managed. The aforesaid measures for abatement and mitigation can ensure that the cost to the natural environment is minimized.

Once the approaches are addressed, a similar treatment can be administered to the internal hill-station roads by the local municipal body. One-way vehicular movement, pedestrian paths that are not encroached and better traffic management will yield instant results. Apart from the positive experiential benefits by way of tourist safety, visual amenity and aesthetic appeal, this will be an adrenaline boost for responsible tourism. **DI**

**Keeping in view the intense pressure of tourists/pilgrims and the exceptionally delicate Himalayan geomorphology, it is of vital importance that not only the hill-stations but their approaches should be better managed.**



#### ABOUT THE AUTHOR

Raghav Chandra is a former Secretary GOI and ex-Chairman of the National Highways Authority of India.

# GOVERNANCE IN DELHI

## *Collaboration and not Confrontation is the Solution*

by P. K. TRIPATHI



**Delhi being the national capital of a federal country, its governance by Government of National capital territory, Delhi (GNCTD) is shackled by a multiplicity of authorities. It is largely dependent on the Union Ministries and neighbouring states for adequate supply of its basic needs like power, water and even clean air. Its infrastructure has to bear the brunt of rapid urbanisation and huge migration. It has to perform under the critical gaze and scrutiny of the Legislative Assembly, Parliament, National and International organisations, the triple hierarchy of courts and media.**

This can be achieved in the context of India being the largest federal democracy in the world, thereby requiring an elected local/ territory government working in tandem and under the control of the Union Government. The National Capital Territory Capital Act 1993 was an attempt to achieve this dual purpose. Concerns of security, need of land by the Union Government, other State Governments and to meet international commitments led to the concept of reserved subject under the direct control of the Union government. Even in respect of subjects transferred to the GNCTD it is subject to the supervision and control of an administrator, namely the Lt. Governor. This system, while essential, fetters the decision making and implementation capacity of GNCTD. It results in friction between the aspirations of the elected Government and its subjugation to the supervisory control of the Lt Governor.

Being the National capital, Delhi is a large trading centre which helps in generating huge revenue for GNCTD. Investment of Capital by the Union Government, its public sector undertakings as well as state governments enriches GNCTD. The city is also home to the country's top politicians, judges, bureaucrats, media barons, professionals, captains of industry who are alive to and affected by governance in Delhi and therefore ever willing to lend a helping hand. Their support can be harnessed by GNCTD for carrying out improvements in the city. A case in point is filing of a PIL by commander Sinha, a resident, of Delhi, in the Supreme Court, ably argued pro bono by legal luminary Shri Rajiv Dhawan which often bailed out the Delhi Jal Board (DJB) from the vagaries of the Government of Haryana in getting timely release of water to Delhi under Supreme Court orders.

In spite of limitations mentioned above, the GNCTD could plan and execute many challenging and sophisticated projects on account of its strategy and willingness to forge alliances, by entering into partnerships with the Union and State governments. The construction and operationalization of the Delhi Metro is a shining example of this joint effort. The willingness of GNCTD to shoulder equally with the Union government the funding requirement of constructing the Delhi Metro became a national template. The timely release of Funds by GNCTD even when the Union Government fell short, ensured that the Delhi Metro achieved timely targets. Apart from funds the GNCTD also ensured that the Metro was professionally run and not subjected to any political pressure.

A similar approach helped the GNCTD to meet the challenge of

**In spite of limitations mentioned above the GNCTD could plan and execute many challenging and sophisticated projects on account of its strategy and willingness to forge alliances, by entering into partnerships with the Union and State governments. The construction and operationalization of the Delhi Metro is a shining example of this joint effort.**

severe pollution choking the city in the beginning of 21st century. The problem was resolved by the following initiatives of GNCTD with collaboration of the Union Government.

Converting the entire public transport fleet of Delhi Transport Corporation to CNG. The entire cost of acquiring a new fleet of CNG buses met by GNCTD. The centre helped in setting up CNG stations.

Carrying out massive plantation drives in his own land, the ridge and also in the Yamuna River Bed, which led to increase in the Green Cover of the City.

ATC losses zooming over 55% leading to severe power cuts had become the norm. Formulation and implementation of power sector reform package, leading to unbundling of production, transmission and distribution of power, setting up of an independent power regulator, and privatisation of distribution through private players, following a transparent process, ensured not only reduction of pollution, but 24-hour uninterrupted power supply in Delhi.

This challenging task was made possible on account of the Chief Minister of Delhi, adopting a collaborative approach and her ability to successfully involve the union power minister and other officials and experts, in finalising the power sector reform package. It is worth recalling that when questions were raised in Parliament regarding the privatisation of power distribution in Delhi the Union Minister for Dis-investment, belonging to a rival political party, stood up to defend the GNCTD.

A similar approach yielded excellent results in the water sector. While pleading for its share in the river Yamuna both at the level of Union Government and in courts. GNCTD reached out to the neighbouring states and offered to underwrite heavy investments in their areas for mutual benefits. It volunteered to pay the proportionate cost involved in the construction of Tehri dam and the strengthening of the Upper Ganga Canal. It assigned the task of construction of water pipelines from Muradnagar in Uttar Pradesh to Sonia Vihar in Delhi, to the UP irrigation department and provided adequate funding for the same. On similar lines GNCTD agreed to fund the entire cost of brick lining, the Yamuna canal from Munak in Haryana to Haiderpur in Delhi, along with the cost of construction of the road along the canal. This collaboration was undertaken by the Chief Ministers belonging to rival political parties. These joint initiatives resulted in additional availability of drinking water by 220 million gallons per day to Delhi.

Struggling with the delays arising from multiplicity of authorities, hindering the improvement of civic infrastructure, GNCTD took the initiative to host the Commonwealth Games 2010 (CWG 2010). The immense challenge can be gauged from the fact that normally construction of a Government school in Delhi takes several years as a process involves getting land allotted from DDA and approval of building plans from the Municipal Corporation of Delhi(MCD) and the Delhi Urban Art Commission(DUAC). The sagacity of the Chief Minister of Delhi to get the Chief Secretary of GNCTD appointed as chairperson of the Empowered committee of CWG 2010, and his reporting progress concurrently to the Lt. Governor of Delhi, Cabinet Secretary Govt of India and Union Group of Ministers, greatly facilitated speedy clearances from DDA, MCD, DUAC, Union Ministries including Railways, Home and Defence. Implementation of these projects lead to major improvement of the city infrastructure in a time bound manner.

All governments are multilayered , operating concurrently at many levels. The AGMUT cadre officers gain vast experience in various challenging regions of the country and also develop friendly networks due to their ability to facilitate the needs of Union Government officers, lawyers, judges, professionals, etc. They are therefore in a unique



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position to use this network of powerful friends for resolving the problems of the city.

The Chief secretary of GNCTD is in-charge of both the 'transferred' and 'reserved subjects' and is the chief advisor not only to the Delhi Cabinet but also to the Lt. Governor as well as Union Government in matters relating to Delhi. His position enables him to cut through the labyrinth of red tape. He is the principal instrument available

to the elected Government to achieve its goals and objectives. He is also the head of the entire bureaucracy and can galvanise the entire bureaucracy to perform. GNCTD has benefitted and would continue to benefit immensely by reposing trust and faith in its Chief Secretary.

To conclude, the limitation both constitutional and situational, require the GNCTD not to adopt a confrontational approach in its functioning. GNCTD will have to rely on the twin mantras of developing collaboration and trust with the Union Government, Lt.Governor and neighbouring states. It must empower trust and support its Chief Secretary and bureaucracy to successfully implement its policies. **□**



#### **ABOUT THE AUTHOR**

An alumni of Allahabad University, he joined the IAS in 1977. A widely experienced and

respected officer, he has served in Arunachal Pradesh, Andaman and Nicobar Islands, NDMC, DDA, DJB. Retired as Chief Secretary GNCTD (Delhi).

## Trends in Retail in Luxury Segment

# THE PARTY HAS JUST BEGUN!

The Indo-French Chamber of Commerce and Industry organized a one of its kind full day symposium, signalling a first time gathering of luxury providers and influencers in the capital. We bring select conversations in three parts, covering three sessions. The first was on trends in retail in India. Moderated by **Dibirath Sen**, MD and Head of Banking, North India, and India Lead for Sustainable Finance, HSBC, the session saw an exchange of views from **Pushpa Bector**, Senior Executive Director and Business Head, DLF; **Gopal Asthana**, CEO, Tata CLiQ; **Ispita Das**, MD, Moët Hennessy and **Mevin Murden**, Director Education, Istitut Marangoni.



**DIBIRATH SEN:** Pushpa, clientele for luxury goods or services in India have equal access to international destinations. These are very well healed, well-travelled travellers. What do you think will propel them to buy more in India?

**PUSHPA BECTOR:** So, a country which is just about emerging a few decades back, going abroad was a big thing. And going abroad and coming back with a suitcase full of goodies was a big thing. That's no longer the case. I think we as a country have evolved. We also as a country have got a certain pride of being Indian, which I wouldn't say was the case a few decades back. These are the two macro issues that I see as a

change. Today an Indian wants to wear something that they have bought domestically with pride.

The second is the fact that as I alluded upon the fact that the pricing has also become so much more at par. We in India, of course, with the help of great training, we have to inculcate better customer service than what we have today. We, or all the time I talk to the brand say how do we improve the service at our shop floor? Because I think if we give the right kind of experiences, curate great events domestically within our properties, then luxury no longer becomes transactional. It becomes experiential. And the moment you make it experiential, you're changing the game completely. Then it is so important for people to belong to a community and to be seen around in that community, which is what I would credit the designers from India. They have managed to do, they've managed to create communities, micro communities, which people feel very proud of.



**Dibirath Sen**  
 MD & Head of Global Banking,  
 North India, India Lead for  
 Sustainable Finance, HSBC

Strategic insights from our panellists on enablers that could propel the current Indian luxury market to its estimated potential of \$200 billion by 2030.

The fundamental macroeconomic factors are having a very beneficial effect in terms of the rising affluence, the increasing internationalization of the Indian clientele. And of course, we always have had a very favourable demographics, and this all together is making India a magnet for luxury brands.

The second most interesting aspect as data bearers out is post the Covid re-openings. It seems that the Indian luxury market is inflation proof because we have seen a bit of a key shaped recovery, as we like to call it, as bankers, where the entry segments are definitely getting impacted because of inflation. But we have seen swelting sales in the luxury segment of the market. And this in a sense, is actually drawing a lot of the international

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“It is felt that one of the factors constraining the growth of luxury in India is the high-end retail distribution infrastructure.”

brand houses into India because this could be an antidote for some of the degrowth that they’re witnessing in some of their key markets.

Third, we are seeing some large strategic partnerships between Indian corporate houses and global luxury brands. And these have been very, very instrumental in evolving the overall shape of the market.

Fourth, what we call as India exclusive offerings. Now, India has always been a market which has required customizations from all brands, and we are increasingly seeing international brands customize or have some very exclusive India offerings.

And finally, I think also the focus to responsible luxury, which is driven by the consumers as well as the global corporate boards in terms of aligning themselves with sustainability.

While we talk about very often about the potential of the Indian luxury market at \$200 billion within a certain period of time, however, currently the sales are pegged at about six and a half billion dollars for India. Comparing that with UK is about 14 and a half billion dollars. France is about 18 and a half billion dollars. China is \$207 billion. So, the absolute size of the market is small, and it is felt that one of the factors constraining the growth of luxury in India is the high-end retail distribution infrastructure.

And people will no longer really look at going overseas and buying. They would go walk into Emporio, go in for their trials and have a great experience within the country, within their own city to experience luxury. Beyond this, I think it’s also important to lay emphasis on the fact that the Indian designers, there are so many brands which have grown within the country, and there are luxury brands that are growing within the country, which is also sort of aiding to this cause of luxury consumption domestically.

**MEVIN MURDEN:** I just comment on here? I think in terms of the service, yes, it is a problem, but then I think about luxury hotels in India. I’m sorry, but some of the hotels here have the most amazing service. What are they doing different?

**PUSHPA:** So, around six years back we identified the same thing and we have got most of our cluster heads or operations people are all from five-star hotels. I’m from the Oberoi School way back, so I do believe

that the hospitality in this country has always been way ahead. There are only two countries which are fantastic with service and luxury hospitality. One is Thailand, the other is India. And in India, we’ve got fabulous schools. So, we also are in fact, the person who is heading Emporium China care, sitting right there, he’s from Marriott, and right next to him is a person who is from Oberoi. So, we believe that hospitality inculcation at an early age is great, but what you did touch upon the fact that retail on ground staff don’t feel that sense of pride, that really is on us to work harder to make sure that that is not the case. We don’t want shop floor staff to be any different to the managerial staff.





## Pushpa Bector

Senior Executive Director & Business Head, DLF

In the preamble you had stated the fact that the Indian luxury market is growing and so is the consumer. We have done our own bit of studies. We've seen what BCG is saying, what Bain is saying, et cetera. The writing is on the wall that the moment for luxury has come in India, and we see not just luxury for retail overall, the next decade to be the year of retail for India. And as DLF, as a pioneer, we are obviously there right in the forefront in terms of expansion. And so, we are expanding and we do believe that luxury as a destination has to be curated, crafted very carefully. We got the first and dare say in North India, the only one Emporio and Chanakya, both of them are statement of luxury in the country.

We've tried to make sure that the experiences, the brands, et cetera, have only evolved as time went by. We see that within that Emporium district, we have enough space we are going to be expanding. We are doubling the portfolio right there. So, you will see Emporio 2.0 emerge, which would be almost, you know, two times the size of current Emporio. The reason that we will be doing this is because during Covid and post Covid, even before Covid, we saw a lot of brands knocking on our doors. We have very deep relationships with most of the brands you know, both Italian, French, et cetera. And we think that with the right environment, the brands will also get enthused.

Important aspects that I'd like to mention is say LVMH or Dior etc, all of them want more space within the current Emporio. The reason they want is because their sales is more than doubled or tripled over the past three, four years. So obviously the things that have changed for luxury in India, as we have seen the journey is today, whatever is current in Paris is current at Emporio. So the merchan-



dise is as relevant as it can be. We, on the other hand, have seen the consumers evolve. The consumers are now extremely savvy. They discover digitally and they come and they're very planned about what they want to shop physically.

And if we curate it right, be it brands or be it merchandise we believe that the consumers are ready because they are highly exposed, they're highly travelled, and they know what they want, what's the level of luxury.

And the third aspect that I'd like to emphasize upon is millennials. Today, we all talk about millennials and Gen-Z's being the next wave for luxury shopping. You can see it physically at an Emporio or a Chanakya because the demographics of people actually consuming luxury is lower. People come in from different parts of the country, especially in North India. It's a great exploration. And people do have the money. They have discovered what they want and they'd like to see and touch, feel, and experience luxury.

So with that in mind, we are expanding our current one. I see that when I look at market as a whole in India, there are one or two key markets that interests us even beyond the Delhi NCR region. We think that in around four years time, we possibly can have an opportunity to do something in Gurgaon because infrastructurally DLF has expanded and created such beautiful homes. Now in Gurgaon, it's a whole different city. One would never have thought that apartments can get sold at a hundred crore, but it has, so it shows disposable income.

If I may add one more. It is also the fact that luxury brands have adjusted their pricing now, and that's a very important aspect to also emphasize earlier, the arbitrage between home country to India was as high as 35% to 40%. Today you get current merchandise, but you get it at a 15% difference, which the consumer is willing to pay for the superior consumer experience that they're getting.

“You will see Emporio 2.0 emerge, which would be almost, two times the size of current Emporio. The reason that we will be doing this is because during Covid and post Covid, even before Covid, we saw a lot of brands knocking on our doors.”

**DIBIRATH SEN:** Gopal, if I were to ask you to give us a sense of where do you see e-retailing for luxury five years from now in terms of the percentage share of the overall market, where do you see it, number one? Number two is also what are your asks from the policy makers and the brands themselves.

**GOPAL ASTHANA:** I saw that the luxury market in India is supposed to be close to \$200 billion. Give and take something here and there. Now what I see more is that the total number of smartphone users, the total number of internet users, and the total number of social accounts we have in this country individually, are more than the total population of this country,

We are getting into online now, we moved from, in last seven years, the total number of digital transactions as a percentage in this country moved from 10% to 20%. This year alone, till 31st of October, 84 billion transactions have been done on UPI. And it is expected that by 2025, you will have more than 220 million transactions rather on internet shopping. And you'll be surprised to know if you already don't know that India, which is a population of 1.4 billion, already has 900 million people who have wallets on internet. Now it's very difficult to go and penetrate and say that how much of these will be luxury. And to a question which you asked and which I also ask my team members and everyone is that what is luxury actually, what do you call as luxury? Is it the price point? Is it the brand?

So, I think if we do everything, like I said, if you're \$200 billion overall, and if you see that say 5% is online, in a period of say, five, seven years, you're still talking about \$10 billion, which includes everything. I think one of the very important things which we go through and I'm sure everybody goes through is fake products. Fake and counterfeit products are of a big problem. Very big problem because that is where we lose the trust in online.

**DIBIRATH SEN:** Ipsita, over the last few years, we have seen that increasingly the Indian subsidiaries of global corporations, including financial institutions such as us HSBC, have been some of the biggest PBT contributors in the bottom line. I mean, for example, we are the fourth largest PBT contributor



## Gopal Asthana

CEO, Tata CLiQ

I actually have worked in physical retail for long. I think to my career in physical detail, I've opened close to about a hundred, 140 odd doors, standalones department stores for these luxury cosmetic brands. Just to take an example of beauty, I have seen how initiated these make-up artists are with their clients. They exactly know where, what foundation, what colour will suit you.

Now, from there, this shift into online now. Especially in online luxury, now you start adding a lot of other things like watches, sunglasses, fashion, apparel and all that. So how do you do it? And when you have to sell a product worth 500,000 rupees or 700,000 rupees of a watch, or 200,000 rupees of a Mulberry bag, which is sold in physical retail by gloved hands, you feel touch, you have people talking to you. And you come to online and what do you see?

When you get into luxury, any which ways, content plays a very important role, but in online content is the mother of everything. How do I show the same Cartier watch to the customer which actually when she sees at a physical shop is able to relate and doesn't find anything that is missing? So, there is something called product page, right? It's called Product details page in e-commerce, where you see all the details of the product, right? Creating fantastic content and fantastic imagery is extremely important, okay? I'm keeping it very short.

Second thing, is trust. So, you have to build trust in online. So being TATA, I'm very proud. If I want to take you to a particular product, I have to build my whole UI UX and the navigation accordingly, which is a big problem because two scrolls and three scrolls, customer is over. So we in online luxury, we build a lot of innovations and ensure that we take the best of technology, we take best of human interventions. And the last thing, personalization. The only way I can reach you is if I know who you are. So, your behaviour is being captured by some people in analytics department that I have.



## Ipsita Das

Managing Director, Moët Hennessy

We Indians love our whiskey and it's an 80% whiskey drinking country. Interestingly, Moët Hennessy also has not just wines, but a very big brown spirit portfolio as well with Hennessy, which is in the name with cognac, and of course whiskeys. Well, the trailer that we have seen is a story that we have largely seen in the top most cone of the pyramid of the demographic of India, which is exposed largely to France and every other Western country and procuring their products, a lot of the consumption is happening as an imported product.

However, as we are seeing this demographic change, we are also seeing a very, very fast growing upper middle class with a huge aspiration. And then there is a marriage that is happening with this aspiration and the desirability that the brands are creating, not just globally, but also in India. This trailer I would build into chapters. I think the first chapter is around the two buckets of people or the segments of the demographics, who is consuming it. One is the ultra-luxury and one is more accessible luxury. And then the second chapter is around products which are coming from outside India and getting imported here. And then the products, the luxury products that are getting created in India. There is a story of luxury wines and spirits also getting made in India.

So, Moët Hennessy, of course has a winery in India that is called Chandon. And we are proudly putting a sparkling wine in the global map of luxury sparkling wines. So, the trailer has just begun to say that to reach out, not just to the ultra-luxury with our imported set of portfolio, but also to the fast growing middle class in India, we need to make our products very accessible and to a certain extent, while we create that desirability, we also make it affordable. And wines and spirits are known notoriously for having 150% custom duties, which makes it quite inaccessible. And hence the answer that we have found for now is to Make it in India, create a world-class product in India.

for HSBC globally. In the luxury space do you see this happen with India actually contributing that significantly to some of the large global brands who has to be, say the top five markets, if so, anytime horizon that you see that happen?

**IPSITA DAS:** Well, I would say for some of our brands within Moët Hennessy, it has already happened. Like Glenmorangie, which is our whiskey brand, we are in the top five markets in the world. So, it is a journey for a few categories. It is a journey for a few sectors. But the answer for questions like this is a resounding yes. And it's going to happen not just because people are going to travel and get exposed to new brands. Like last year there were 10 million new passports that were issued, like post Covid India has issued 25 million new passports. So, people are travelling, people are getting exposed.

**MEVIN MURDEN:** It being in India now for three years has really pushed me to understand Indian luxury in terms of craftsmanship and the rich heritage that India has. And we are pushing students from year one to go back and research local crafts and develop it in their designs or create business plans for engaging with craftsmen and social responsibility. I think this is super fascinating and we are working also with the European schools. So, I had a colleague who came here for research from the London School really looking at how we can help communities of craftsmen to innovate and go global because we've met a lot of craftsmen where the large generation of people are doing this type of craft and the new generation is working in IT. So really trying to do this as a social responsibility work as a school is, is personally satisfying for me.

And in terms of the outlook, it's amazing. I think we are training students here. We are sending them to finish in Europe. They're fully exposed. They're working every term on industry projects with executives from all the brands possible in different countries. They come here and they're also exposed in the Mumbai School with speakers who come to school to teach them, to mentor them. Today, is the moment for India and all eyes are on India, and the school is here of course to supply the market with the right talent.







## Closing Comments from the Panel

**MEVIN MURDEN:** I think in terms of experiences, for me it's as we were talking about staff working in luxury retail, understanding who they are working for and gaining that pride of working for such global amazing brands. Experiences such as Jio and Chanakya, the whole event I think made also staff understand better who they're working for and what they're working for. These types of events really educate the staff, but also our students to understand better these global brands and how important and beautiful they are and what they stand for. And this is the key to understanding what these brands are about. And then eventually, of course, working for them, but also attracting interest in terms of learning and gain, getting into this industry.

**IPSITA DAS:** Well, I would say the evolving landscape of luxury in India, the lies in what we are doing together today here. 200 of us under one roof, pretty much all luxury brands that are present in India are here. And this is actually instilling the confidence of what luxury is going to do to India or rather, the prospects of luxury in India that we are going to see in the coming months and years to come. And I would not say it's even a decade away. India's time has come, luxury is here, and that's what all of us have to do together and the driving forces sitting in the room today, and I'm glad to be a part of it.

**GOPAL ASTHANA:** So, in the midst of all this applause, I want to say that, closing comments, please come and shop at Tata CLiQ Luxury. We all need to build luxury. We all need to build the confidence in the customers to buy online, of course, offline also. And we really want to work on customer service, customer excellence. We want to be the best in terms of customer service, retention, loyalty, and build luxury. That's what is our ultimate goal is.

**PUSHPA BECTOR:** Well, with the entire lot of us sitting over here, of course with come over and shop at the Emporio. This has set the platform for the fact that India, we are ready infrastructure is there. We just want more global luxury brands to enter the country because the consumer is ready. I think we are seeing the space the way say China saw 10 years or 15 years back. We are seeing that situation today and we believe that when we get in the newer brands coming in this will become a stronger market than what they had ever envisage because




## Mevin Murden Director of Education, Istituto Marangoni

I think we have a happy stressed team at Istituto Marangoni at the moment, because five years ago when we opened the school, the situation was completely different. When I came back, now we are being bombarded by the industry to send CVs and even our students who go to study abroad, we have to beg them to come back to India because this is where the jobs are. So, they finish their studies in Europe, they're looking for jobs. Europe, of course, it's more difficult. And here we have so many opportunities. So, we are asking them to come back. So, they're fully trained in Mumbai and in Paris for example. So, they're fully well trained, ready for the industry exposed, but there is a problem.

So, the problem is they don't want to start with retail. And what we think in terms of the career department is the pay first of all, and second is the prestige associated to working in retail in India. So, this is a big problem for parents because they don't want to, after sending their students, their kids to study abroad, coming back to work in retail, it's a bit of a challenge image wise. Luxury service needs retention and training. So, I think creating relationships with customers, long-lasting relationships in with customers in terms of luxury, needs a certain type of talent, and to be able to attract and retain this type of talent, something needs to change in terms of the pay the treatment and also the image associated to working in retail in India.

domestic consumption is happening in a big way.

**DIBIRATH SEN:** I think you (the audience of global brands) are already in a market which is so colourful and vibrant, and you have heard each of our panelists being so upbeat about the potential of the market and the reality in the market is actually surprising most of us. We are in a great place. I know there have been some amount of skepticism about India having lost certain decades, but I think we are in for a great run. 

# ‘Luxury and India: FROM HERITAGE, A JOURNEY TO MODERNITY’



How Luxury is a treasure carrying on, from the past to the present and then onto the future, how luxury has always been intrinsic to the Indian way of life?

A conversation between **Priyadarshini Raje Scindia**, from the royal Scindia family, an entrepreneur and a hotelier and **Swagata Bottero**, Vice Chairperson, IFCCI Luxury Committee & India Affairs & Strategy Director, Cartier International.

**SWAGATA:** With focus on the legacy that India holds in the world of luxury and its pivotal role in the future, shaping the world of tomorrow from heritage to modernity, let us narrow down in this conversation underlines the relationship that India has from the past, present to the future.

**PRIYADARSHINI:** France and India have had cultural ties going back to the 16th century, and so to be able to speak today at a forum talking about art, craft culture, the communities that are based around that, the diplomacy and the interactions that we bring together through these is truly an honour for me.

**SWAGATA:** With your legacy, your traditions and your heritage, would you describe to us what luxury meant in generations past?

**PRIYADARSHINI:** Whether you talk about how you cook or what you serve in, whether you talk about your textiles. India was known to be a country where you could find diamonds at the banks of rivers. You've got some of the world's most amazing luxury brands like Cartier that are inspired enough by India to create necklaces like the Tutti-Fruity. And for India, luxury is in its DNA, you know the way we celebrate, the way we come together, it's about communicating generosity with each other.

**SWAGATA:** Absolutely. I love that it's a very fluent language. Luxury is a fluent language in India. It is not new. Luxury is a cornerstone of our history. As you said, it's deeply rooted in our heritage, but it's also very relevant to the New India of today.

**PRIYADARSHINI:** I think we all sort of resonate with luxury also, through memory and through experiences. And even today, I think is a country that still inspires on a day-to-day basis. There are still discoveries to be made. I live in Madhya Pradesh and I see every day a new craft is being developed or being rediscovered, to me that is luxury as well. So, India will always throw out all these amazing webs of design and architecture and jewellery, and by weaving those threads together, we open up the international market to absorb all of that immediately.

**SWAGATA:** If we have to remember really one point today, it's about this duality that India presents about heritage and modernity. What is this important role that legacy plays in the transformation of tomorrow? How did the royal family's royalty evolve?

**PRIYADARSHINI:** So, if I may go back a little bit, I think when India became an independent country we went through a great change in our fortunes as well. It was a time when the country did go through a huge famine and then come 75 years later again, once again in this short span of time, we're being celebrated for the things we did. What's important is to also recognize at the time was the fact that it was a time when new entrepreneurs from these families of caretakers had to emerge to sort of



Cartier Tutti-Fruity necklace



Cartier Trinity collection bangles

create a new identity for themselves in a country that was initially theirs and then became a democratic country. So, you had the emergence of business, you had it in hospitality, you had it in textiles, and this was also a great time for women to come out because, suddenly the ladies who were ordering for through crafters for themselves also realized it was an opportunity to showcase it to others.

I think that is the turn that India took at that time. And we see that even today. I mean my own son runs two startups, one based deeply on journeys through India, through heritage and culture. The other one is connecting tech to tier three and tier two cities through the application of food. There are so many stories of this entrepreneurial talent that has had to come up even in the royal families of India.

**SWAGATA:** Truly admirable how the royal families have evolved and become really so contemporary.

**PRIYADARSHINI:** Contemporary, contemporary. However, you are also sort of still looked at by the people that you live around with a lot of love and respect. So, there's a lot of traditions, there's a lot of values that you still have to protect because of the sentiments of the people that still live around you and still have huge expectations.

**SWAGATA:** So, you have this responsibility of being the guardians of the legacy definitely. And unique crafts and lifestyle.

**PRIYADARSHINI:** As well. Exactly.

**SWAGATA:** The beginning of our conversation, I had mentioned that luxury is in your DNA. What does luxury mean to you personally?

**PRIYADARSHINI:** For me, luxury is definitely the things that make my life easier. It's definitely not about overthinking something, but understanding what quality and heritage is also about. The ability to spend the money on the things that I think are the most important to make my life easier. Also, to me, time is one of my biggest luxuries. The fact that as soon as I get some time, I'm able to spend it with my family. I'm able to spend it with the people that matter most and spend it doing a lot of things that are very creative.

**SWAGATA:** How about the Trinity story you told me this morning?

**PRIYADARSHINI:** Yes. So, we were discussing a few of the pieces luxury that are special to me. And I was mentioning that my engagement ring was a Cartier Trinity. And a lot of people obviously expected me to have this one big ring when I got engaged. But I think the most spe-

cial thing for me was the fact that it was the Trinity, even though we all know it's gold, but in India, the significance of the three metals coming together and building that aura and that strength was something, was a story that also was very special to me. So, luxury is deep rooted in our culture because of that, because India also has one of the oldest texts on Gemology.

**SWAGATA:** I think there's something utterly organic between luxury and India. And this is where I think we have some wonderful takeaways for luxury brands, especially Western luxury brands who aim to achieve success in India. We have to invest in time in relationships, to your point.

**PRIYADARSHINI:** And also, I mean it was wonderful to have Dior do their fashion show in India recently, and also be able to own the fact that a lot of their embroideries were created in India, which has not been done that much in the past. And India being at that space today where we are able to say, well, we do the best, so come and experience the best that we do. Whether you talk about hospitality, India has some of the finest properties in the world. However, apart from that, we also have a deep-rooted value system of 'Atithi devo Bhava' which automatically roots us in generosity and the spirit of community and sharing. So, I think that has, you know, a huge impact that even international luxury brands need to keep in mind that India is about generosity. And if you come

## Priyadarshini Rajee Scindia

“You've got some of the world's most amazing luxury brands like Cartier that are inspired enough by India to create necklaces like the Tutti-Fruity. And for India, luxury is in its DNA, you know the way we celebrate, the way we come together, it's about communicating generosity with each other.”



in, you are generous to learn, you are generous to seek, you are generous to experience. India will always welcome you and welcome you with open arms and you will learn the India way soon enough.

**SWAGATA:** And the value of craftsmanship, the stories that we need to believe in, because you know, from the outside world, we want to tell contemporary stories now, but there's this wonderful duality again, which is India's strength about heritage and modernity.

**PRIYADARSHINI:** You're talking about craft stories. For me to wear a handwoven sari, it's one year of a man's or a crafter's life that they've spent maybe weaving it in a little town with very little electricity sometimes. And I've spent a year now, if I think about it with this crafter's family, because I've been through the good times, the bad times, while they've been weaving every emotion, every memory, every crisis, and every celebration is woven into the sari. So, for me, I mean, to be able to wear it today to this occasion and to represent a crafter so purely and finally is an honour, really.

**SWAGATA:** So that's again, a takeaway for international brands. Bespoke is in our DNA. It is not only for the *creme de la creme*, it is for every class of the society. And we understand this language very well. This makes me think about the luxury consumer of today,

Priya, who are they? What are the expectations and is India ready for this shift?

**PRIYADARSHINI:** So, from what I've seen through obviously my own children and their friends and how shopping or the owning of luxury is concerned, I think first of all, the emergence of women being able to come out and own something by themselves without having to wait for it to be bought for them. I think that is a huge shift altogether. Although India has always had a very, very strong history of women being the preservers of craft. So, what happens is the stories of women sort of ordering those beautiful pieces because they were paid for by their representatives, which were usually the men, but the designs of them, the fact that every celebration or 'puja' or function, you had to create a beautiful sari.

I think that is the legacy of women in India. The change has come where we don't need to be represented when it comes to paying our bills. So, for me, I think to see that happening is great. Also, at the onset, as you discussed previously of technology, already because of technology something that could have made me nervous to walk into a designer store and even ask what the price is of something, I think those barriers have come down because I'm able to buy online and I'm also able to check prices online.

So, it's opened the doors to luxury for women also who maybe didn't go out. Men are great consumers of luxury even though they keep blaming it on women. I think the men sometimes had the better necklaces and the better diamonds than the women did, but it's nice to see that change now. And it's nice to see women going out and rewarding themselves.

**SWAGATA:** I think the Indian luxury consumer is changing phenomenally. They are younger, making decisions definitely, and they are rewarding themselves, but they are also as much proud of the heritage as much they are of the future. So, this duality again that I'm coming back, which is a key point of our session, is this whole conversation of past and present, which is very anchored in India.

**PRIYADARSHINI:** I think the beauty of India is the fact that our values and our history is integral to who we are. And there's that famous saying that says, if you don't know your past, you can't make a future. So, when you have such a strong value system with family, with relationships outside family automatically, you know, you are able to have as much stronger base to build that future and invest in that future.

**SWAGATA:** Let's continue to speak about India's strength and conclude our conversation with one last question. What are your thoughts about India and the world stage and what are the key learnings we can really take away about India's strengths?

**PRIYADARSHINI:** Again, going back to the 16th century, we have always, always inspired each other and the west in many ways. When you talk about either foreign investment, whether they are happening in India or India is investing outside the country, there is a huge change in that. And it's amazing to see where India is today. However, India has always been ready. We've always been a country that's so ready to showcase and to talk about our culture and to talk about our food and our history and our people and the vibrancy of it.

And so, we are always sitting with open arms to showcase to the world as to what we do best, and that is tell our stories beautifully, capture our culture, and be able to show it to other people. **Di**

“I think there's something utterly organic between luxury and India. And this is where I think we have some wonderful takeaways for luxury brands, especially Western luxury brands who aim to achieve success in India.”

**Swagata**

## LIFE COMES FULL CIRCLE FOR KABIR BEDI, WITH ITALY'S HIGHEST CIVIL DECORATION, THE ORDER OF MERIT!



At the private ceremony, overlooking the Gateway of India in Mumbai, international actor Kabir Bedi was awarded the “Order of Merit of the Italian Republic” (Merito della Repubblica Italiana), the highest Italian civilian award. The Scroll of Honour was signed by President Mattarella and counter-signed by Prime Minister Giorgia Meloni, and read by Consul General Alessandro de Masi.



# Luxury and Craft

## THE VALUE OF 'HUMILITY'

In this conversation, we look at the co-relation between the artist and the craft and true appreciation of the artisan, his creativity and give it the value that it deserves. How Indian consumer behaviour will change the way the product will be offered to him. Featured here with anchor **Bandana Tewari**, Lifestyle Journalist & Sustainability Activist are **Bénédicte Épinay**, President & CEO, Comité Colbert and **Sabyasachi Mukherjee**, Founder, Sabyasachi Couture.



by RAGHAV CHANDRA

**BANDANA:** To start with, I know there's a lot been said about the craft industry today, and as we know the ones who live here, that craft is a lived experience. It is something that is extremely grassroots, and it is something that is about rural communities. So, when we have this very elevated conversation about craft as luxury, and I pose this thought to both of you, maybe Bénédicte you can start, is that how do we then be very careful that craft doesn't become a commodity, however, luxurious. How do we take on the challenge to keep craft to what it really is, especially in a country like this? It starts from the grassroots.

**BÉNÉDICTE:** The part I prefer in my job when I took my position four years ago, after 30 years in journalism, is to visit workshops. It's so important. It's roots. Everything started with the workshop centuries ago. And this is our main asset. I love what you said, when we say that, what difference between a good brand and a major brand is integrity, you said that and is so true.

And integrity as in workshops, integrity in the work of hands, integrity as the history. And we are not an industry, like we are a cultural industry. So, the link between the economy and culture, will have to be cherished. We have to cherish our artisans. This is the main assets.

**SABYASACHI:** I'll just remind you of something that happened not so long ago. In L.A, the writers from the movie industry were at strike because they were asking for better paychecks and also over the invasion of AI. When we talk about the new consumer, our children, our grandchildren, and our great-grandchildren, what are they going to be born as? Are they going to be born as robots or are they going to be born as humans? The answer is very clear. They're going to be born as humans. You know, today we live in a very strange world, Bandana when you talk about commodity, I say what is real, what really is commodity is when you, it's almost the opposite of sustainability. When you're producing bigger, stronger, faster, a lot of it generated by technology.

Today we have the world divided into two. So, we have people who live and thrive within a tech world, which is completely infested with technology and another world where people are dropping out. So, I dropped out of Instagram about three years ago, and I probably have never been happier.

And I think that today there will be two kinds of consumers. Maybe the larger consumer is going to be, who are consuming because of what social media dictates. And for them, they're going to be, they're

“I know there's a lot been said about the craft industry today, and as we know the ones who live here, that craft is a lived experience. It is something that is extremely grassroots, and it is something that is about rural communities.”

**Bandana**

going to be people who are going to consume commoditized luxury. But then there is going to be another set of consumers who are going to drop out, and they're going to create this silent rebellion of humanizing the world a little more. Because we are human beings. You know, if everything from joy, laughter, sex, every relationship could be expressed in the artificial world. Who are we as humans? And I think there will be a more collective consciousness of people moving towards things which are made by hand, things which are touched by humanity. And that is going to be, that is going to become the bastion of true luxury.

**BANDANA:** So that actually begs the question Bénédicte, because in this industry, that means while we are toggling a technologically savvy society year after year, and we are going to deal with AI on a more realistic level, as opposed to just reading about it. Do you feel that, do you feel now that you know, the brands have to be even more aware that this is the world that they're competing in, right? So do they have to be more immersed in what they're delivering as authentic luxury?

**BÉNÉDICTE:** Absolutely. And that's why, I don't know if you pay attention to that, that since maybe four to five years, the luxury brands opened the doors and bring people behind the scenes to show the artisans. It's new. And I think it's a good way of, of thinking for the future because they, they raise their prices a lot. And people have to know that if they pay for products, very expensive, this is for one good reason. It's because it's handmade and handmade with people that work a lot with passions to make lovely things. They need a lot of expertise.

**BANDANA:** And so this brings us to the interesting question of, so who is the consumer? Maybe Sabya, you can start with this. The consumer of today can be generalized in so many ways, but I've had this conversation with you before, and you are very specific about the Indian consumer. There is no doubt all eyes are on India, and rightfully so, big legacy brands who have to sell here and the exchange of beautiful ideas, aesthetics, products. But have we nailed the Indian consumer, which both Indian designers and western designers are hoping to captivate and capture?

**SABYASACHI:** Before I talk about the Indian consumer, let's talk about the global, the consumer as human beings. You see, one very good thing that happened with social media, though I'm not a very big fan of it, is the fact that in many ways, it united people. Everybody has a community, so everybody can discuss their problems, their fears, their insecurities, their anger, their political will. When you divide human beings, human beings end up becoming underconfident. When you put



PHOTO: COMITÉ COLBERT

“I'm convinced that there is a place here for luxury, strong Indian luxury brands, building a strong community here collectively of a strong market and with a place for western luxury brands taking care of the local identities, Indian local identities.”

### Bénédicte



them in a community, they start becoming stronger, more resilient, and more confident. I'm going to say a very controversial thing that I've said many times before in my interviews, that fashion for the longest time has made a lot of money by feeding on people's insecurities.

But today, so earlier, brands used to decide what the consumer would buy, and you see a major reversal that's happening because the consumers are deciding what the brands should sell. That is because when you put people in a room, when they're allowed to have thoughts and exchanges, people become more and more secure about their self-identity. And then they start dictating to the brands what the brand should be producing. And I think today we have reached a very unique place where, and you will see in years to come, and you can throw in a comment that brands which have built their businesses with integrity, which have focused on the product first and marketing second, are brands which are going to become the brands of the future. Because you are talking to an extremely confident, extremely decisive customer.



PHOTO: COMITÉ COLBERT



“Any French brand trying to come into India, I have only one thing to say to them, you are coming into a very resilient country, which is a very strong sense of self and purpose. Don't be in a hurry, don't try to change, collaborate and adapt.”

## Sabyasachi

Gone are the days when you could use very big influencers and you could throw a great party. And then, you know, you can spend billions of dollars in advertising and just getting the consumer. Today when you spend money in marketing, a lot of consumers engage. But how many of them are buying is the big question. So there has to be a reset. And that reset will be now done by consumers and not by brands. I think we are, we are going to go into the new chapter of luxury right now, which is again, going to go back to how luxury really started. It was really about the product and not about the marketing.

**BANDANA:** As a normal consumer, on the one hand you tell us, buy, buy less, but buy things of value at the same time. This is the industry that runs a novelty on newness. So how do you reconcile that conversation and does that reach ordinary consumers like me?

**SABYASACHI:** I don't think any other Indian brand has been as trolled as I have on social media, and people troll me for everything. People will always have an opinion about who you should be. But it's very important for you to have an opinion about who you should be and who you are. I've always said that it's repetition that makes a look iconic. And I think when you learn to dismiss criticism and start believing in yourself, you are creating something authentic and something of value for your consumers. So, for me, I think novelty

is important, but novelty will never give you longevity. What's going to give you longevity and where people are going to remember you is when you stay true to who you are.

**BANDANA:** And I want you to deep dive into this because I think the whole idea of this exchange is India and France and a craft legacy, I think there's a great need for understanding with the Indian customer. And I hate using the word consumer, the human being who's going to participate and enjoy a beautifully crafted brand.

**SABYASACHI:** Let's talk about the Indian consumer. You know one of a colloquial word in India is a word called 'juggar', which means quick fix. So, one of the biggest 'juggar' in India was a concept called the missed call, which means if you didn't want to pay for a call, you called a friend three times, you made one call and you dropped it so that you wanted the friend to call you back.

Then let's talk about sustainability. Our mothers never threw anything away. If a sari got torn, it got converted into a blanket. When I talk about the Indian consumer, there's a word that I use, which is called 'dheet', which means a consumer who's very stubborn. The consumer is very stubborn because the consumer is very sure. The Indian consumer Bandana is educated. A lot of the education comes from life itself. A lot of the education comes from school. The Indian consumer is also someone who will not pay you a larger gross margin just because you have a bigger brand ambassador. The Indian consumers is very resilient, is an astute and a very, very intelligent consumer.

Because they had to work so hard to be able to get to where they are today. We are people who have been victims of partition. We have had all our wealth has been uprooted in one day. I think we have gone through what we call is the biggest cultural genocide. So, I think when we have, when we have survived from all of that, and we have come to where we are today, and the nation's doing well alongside that is a new sense of nationalism. Today Indians all over the world are doing fantastically well.

The Indian consumer does not feel any less today. And when you





PHOTO: SABYASACHI COUTURE



PHOTO: SABYASACHI COUTURE

become more and more confident about who you are and your identity, it's going to be very, very difficult for brands to come into this country and try to sell their ware without engaging with them.

You know, they say that the Indian consumer bargains a lot. The Indian consumer the Indian consumer is constantly looking for a better deal. My question is, why should you not? Because at the end of the day, who doesn't want a better deal? But the Indian consumer also knows that if you have created something exceptional and if you stay true to your ground, they will convert. While they are looking for a bargain, they also value integrity and quality.

**BANDANA:** So, is it fair to say that perhaps this generation of consumers that you're talking about who are unapologetic and not bogged down by what I call post-colonial blues, do you think that is a big shift? Do you think that plays a, a big role in the attitude of the younger generation?

**SABYASACHI:** My mother had nothing. So right now, she wants to redefine her life by looking at things that were never hers. But the young Indian who's born in India today is educated abroad. They don't have such problems. Their gender roles are very fluid. There is so much acceptance about everything. Parents will allow you to do everything. There is no repression. When you grow up in a free world, when there is no repression, the first thing that you seek out is your identity.

So, I don't know the amount of girls who come to us and buy graduation saris because for the graduation day, these girls want to wear a sari irrespective of whether their mothers are wearing suits or gowns. I think that's a great India. It's a young India that's extremely proud of who they are, and they want to embrace their roots in a completely modern, unapologetic way. And that is going to drive the future of consumption in this country.

**BANDANA:** If there were a bunch of students sitting around Bénédicte, what would you want them to take away from your beautiful country? And given the symposium's theme, if there were all kinds of designers who would want to work in the luxury business, two takeaways that

you want us to take from you and Sabya, you can start thinking about the reverse. If you were sitting with a lot of French investors in the luxury business and they want to come to India, what would you like to say.

**BÉNÉDICTE:** I think that we are progressively shifting from a global luxury worldwide vision of one luxury, expanding everywhere to a luxury with local identities. And I think it's the most important is one takeaway. I'm sure that every brand is really aware of that they're working on to maintain strongly these cultural identities everywhere in the world. And the second takeaway is that all I discovered in one day here, is that I'm convinced that there is a place here for luxury, strong Indian luxury brands, building a strong community here collectively of a strong market and with a place for western luxury brands taking care of the local identities, Indian local identities.

**SABYASACHI:** So, any French brand trying to come into India, I have only one thing to say to them, you are coming into a very resilient country, which is a very strong sense of self and purpose. Don't be in a hurry, don't try to change, collaborate and adapt.

**BANDANA:** What does the new leadership look like? What kind of human being is the kind of leader I want to personally look up to, or I want my daughter to be able to follow. And in that female leadership is very, very important. So just encapsulating this day's events about craft and luxury, what can craft teach the leaders of today?

**BÉNÉDICTE:** Humility.

**SABYASACHI:** Absolutely. I think that I was just going say humility and sensitivity because craft has existed much, much before the biggest luxury houses were born. And hopefully it'll continue to exist after all of them have gone because of greed. **Di**

# Made in India VFS gets UK's global visa account over 142 countries

**D**uring 2024, VFS Global will deploy 240 Visa and Citizenship Application Service (VCAS) Centres for the UK in 142 countries across Africa & Middle East, Americas, Australasia & Europe, China & Taiwan, and Asia & Asia Pacific regions. These centres will accept all categories of visa applications as well as UK passport applications in some locations. Combined, these new centres are estimated to process 3.8 million applicants every year.

During the year, VFS signed with five other countries – namely, Sweden Global, Australia Global, Latvia Global, Iceland Global and Austria Global; creditable achievements on the global pecking order.

Beyond the scale of the deployment, VFS Global will invest to improve the customer journey and increase accessibility - including through new customer websites, and through updated in-person experiences. And VFS Global will deploy its latest technologies to maintain robust identity checks and ensure the integrity of the visa and passport application process. The new contract is expected to deliver savings to the UK Government.

Zubin Karkaria, Founder and CEO, VFS Global, said, “We are delighted to win this contract and expand our partnership with the



**Mumbai grown, 'Made in India', now a global gold standard in visa outsourcing, VFS Global, which has been a trusted partner for the UK Government since 2003, has won the global contract for overseas UK visa and Citizenship services. This award is the latest in a long line of wins for the world's leading visa, passport and citizen services provider.**



- VFS Global becomes the service provider for all UK Visa and Citizenship Application Centres overseas – operating across 142 countries.
- Estimated to manage 3.8million applicants every year, VFS Global is now opening UK application centres in 84 new countries during 2024.
- New contract will also see significant investment in technology to improve the customer experience, accessibility and security.
- The UK contract is the sixth global contract won by VFS Global during 2023.

This win comes soon after VFS Global being awarded the global biometric collection service mandate with Australia and renewal of the global visa service contract with Sweden.

VFS Global is the world’s largest outsourcing and technology services specialist for governments and diplomatic missions, at present the trusted partner of 70 client governments, operating a global network with more than 3,300 Application Centres in 147 countries. The company has processed over 270 million applications since its inception in 2001. The company manages non-judgmental and administrative tasks related to applications for visa, passport, and consular services for its client governments, enabling them to focus entirely on the critical assessment task. The company headquarters are in Zurich/Switzerland and Dubai/United Arab Emirates. **DI**

Home Office to become their service provider for all UK visa customers overseas. We are excited to begin operations in new locations, and to take the next step towards providing customers with a seamless, simple and secure visa and passport application experience. This win is a testament to our dedicated efforts to provide all our client governments with best-in-class services.

The UK is a popular destination for travellers from across the globe with India, China, Nigeria and Turkey being the top four application locations.

In addition to the VCAS Centres, VFS Global will expand its network of additional paid application centres bringing the visa application process closer to home for customers through partnerships with popular hotels and resorts. VFS Global currently offers these in India, UAE and the USA through hotel partners in those countries.

## ABOUT VFS

VFS Global is majority-owned by funds managed by Blackstone, the world's leading alternative asset manager. The Swiss-based Kuoni and HUGENOBLE Foundation and EQT, a global investment organisation, headquartered in Stockholm/Sweden, hold minority stakes in VFS Global.

# The Spirit of Chennai

by BIJU VERGHESE

While the entire nation is debating on the "Non-sense" called "Intolerance", there is humanity at its best in Chennai. I can tell this for sure because, I stay in Qatar and my family (wife and 2 kids aged 11 and 7) are in Chennai. With all the floods and problems, I am getting the message from them, "We are safe".

In the wake of calamity, Chennai is "One". It has only one religion, "Humanity"; It has only one enemy, "Water"; there is only one aim "Help". And they did it in style. When they were offering help, they didn't ask whether you are "Hindu" or a "Christian" Or a "Muslim". They didn't ask whether you are "Rich" or "Poor". They didn't ask whether you are a "Tamilian", "Malayalee", "Telugu", "Kannadiga" or "North Indian". Only one question they asked; "Do you need any help?"

The rich people; my neighbors who never interacted with anybody in the neighborhood in last 4 years; opened the gates of their huge house. The man stood outside and welcomed people to his house. "We will eat whatever we have. We will share whatever we have. You can stay here until the water recedes"; that all he had said.. He accommodated around 35 people in his house. He is a Hindu Brahmin. He provided mat for the Muslims to do Namaz. He allowed Christians to pray in his Pooja room.

There were volunteers outside helping people to reach safe places. They used anything and everything as tool; until the army people reached. Once the experts came, they gave the leadership to the more experienced and helped them to help others. My wife told me that, there were group of people going through the streets with neck deep water and asking "Sir / Madam, do you need any help?" in front of every house. They provided whatever help they can and they distributed food and essentials. There were groups providing cellphone batteries for 5 minutes to any-



“In the wake of calamity, Chennai is "One". It has only one religion, "Humanity"; It has only one enemy, "Water"; there is only one aim "Help". And they did it in style. When they were offering help, only one question they asked; "Do you need any help?" ”

I will never forget this in my life! A city which gave me and my family safety in the hour of need.. Thank you Chennai!..

Thank you Indian Army! Thanks you India!!!  
Education surely matters! 🇮🇳

body who want to talk.

I have seen people fight for food when there is a calamity. Even the most modern countries, when there is a calamity, people fight for food. They think only about themselves at that time. But, when the food was distributed in Chennai, it was calm. People stood in queues and they have given food for the people who are not able to stand in queues (elderly, mothers and kids). They brought rafts and just went on helping people.

On top of all these things, this is what my kids are seeing. This is what they are learning. How to help each other at the time of need. It goes straight into their brain. The images gets implanted there. And then, when there is another calamity, they know what to do.. How to survive.. How to get help and how to help others... This is what I want my kids to learn.. Humanity, without boundaries....

There is no wonder that, Chennai is one of the oldest cities in the world. It has survived everything thrown at it.. It will definitely remain so for ever. They are united. They can beat anything.. They can survive anything...

## ABOUT THE AUTHOR

This column has been picked up from a social media chat group. It is so overwhelming in its simplicity, the way of life in Chennai city, it is worth sharing in the hope it serves as a model for all. At the time of going into print, we were unable to reach across to the author! Our appreciation of his sentiments goes out to him nevertheless!

# DCWA has Moved Up in its 71 years of History

## a Proud Journey from its Simple Beginnings



Learning Centre at DCWA

Their largest annual fundraising event, the **DCWA International Bazaar**, is being held on 3rd February 2024 at the Jawaharlal Nehru Stadium, New Delhi. The women behind the **Delhi Commonwealth Women's Association – DCWA**, have been passionately resolute towards their goals to heal, empower, educate, support and better the lives of the lesser privileged in society for 70 years now. It is heartwarming to see the joy and keenness with which the members work, as well as the joy on the faces of the many they support, giving them a better life. DCWA's pride of place is its Medical Centre, with a dedicated team of doctors across several specialities, in New Delhi, treating an average 70,000 patients each year. It also has a dedicated learning centre for about 120 children who are less-privileged as well as the differently-abled. They also conduct several skill development courses and community outreach programmes.

By PIA GUPTA

The story began in 1952, when Lady Garner, wife of the Deputy Commissioner of Great Britain, formed an international association of women as a forum for social and cultural exchange. The Association started with 36 members, who initially met in private homes for talks and presentations, to which were added fun events as diverse as lessons in Hindi to Scottish dancing.

The DCWA's membership represented a group of women who were both educated and privileged. These women recognized early on, that there were social needs they could address and DCWA's activities expanded to include several welfare projects. These projects were funded from subscription fees, fund-raising dinners, proceeds from handicraft/ thrift sales and books on cooking and gardening published by the members, motor rallies, art auctions, film premieres, stage plays,

costume pageants, and international bazaars.

Over time, the Association took on a formal shape as a registered society. The membership to the DCWA was so sought after that there was a waiting list of women who were keen to join; today the membership stands at a little over 300 dedicated members.

**At the Medical Centre, a hub of activity; an everyday affair for numerous needs**

As early as the 1960s, the DCWA decided to have its own Medical Centre to provide basic medical services to the underprivileged. But it was not until the 1980s that a 1300sq yd. plot of



Executive Committee, DCWA. Seated left to right: Rajni Khanna, Jaspreet Arora, Neera Wig, Jyoti Malkani, Dr. Kanchan Kataria, Manju Gupta. Standing left to right: Renu Idnani, Rosy Sahni, Leena Singh, Parbeen, Gagan Anand, Ritika Kochar, Sunitee Abbi - Chairman; Geetanjali Mehta - Vice President; and Ritu Mal.

“I have had a delightful and memorable association of nearly 50 years with DCWA and 7 years in the capacity of Chairperson of the Medical Centre. The growth and evolution of DCWA is accredited to the dedication and hard work of our unforgettable late colleagues, Deep Duggal, Bharti Nayar, Rita Sehgal, Mrs. Amardeep Singh, Mamoni Sehgal, Raj Chawla, Dr. Saroj Oberoi and others. We have a challenging task of continuing to provide improved and inexpensive medical treatment to the poor strata of society.”

**Dr. (Mrs.) Raminder Singh, Senior Doctor, DCWA**



Patients at the Medical Centre

land was acquired at Zamrudpur, New Delhi.

Today, as one enters the gates of this impressive building it is hard to imagine that the same was funded through a “Buy-a-brick” scheme under which each brick for the construction was bought by the members for ₹2. Thirty-four years after its conception, the foundation stone of the building was formally inaugurated by the Duchess of Kent, in 1986.

In the parking lot, there is a mobile van of the DCWA parked and ready to take a team of doctors and nurses to ‘jhuggi’ clusters in Mehrauli and Sangam Vihar to provide medical treatment to those who are unable to come to the Centre.

Closer to the building, there is a line of patients at the registration desk, where at a nominal registration fee of ₹40, patients are registered and then examined by empanelled doctors. Inside the building, a typical scene that confronts you, once you pass the X-ray

department and the lab, you could be greeted by the wail of a toddler who has just had his vaccinations, further down there’s a young boy getting his leg bandaged after a fall from his bicycle, only too happy to have missed a day of school.

On the first landing, there is a group of expectant mothers waiting outside the Gynaecology Department. The mood here is quite cheerful as the women seem to be busy catching up on the local gossip. Outside the well-equipped physiotherapy and neuro rehabilitation department is a water filter donated by a grateful patient who came to the Medical Centre for physiotherapy on a wheelchair and after only a few months of therapy walked out of the Centre without aid. In a room close by, there is a talk in progress on breast cancer awareness. Here, a group of women are being made to understand the importance of women’s health. Behind closed doors, a counsellor speaks to a patient while the out-patient departments of ENT, Cardiology and Dermatology have their own queues of patients.

In an adjacent room, children with cerebral palsy, autism, and speech and hearing impairment are receiving therapy. Four-year old Priyansh who was diagnosed with autism and delayed speech impairment, is in there practising new words.

On the floor above, the Dental department is well equipped with

a row of dental chairs and modern equipment. There are also three small operation theatres on this floor where minor surgeries are undertaken. Moving towards the back of the building, a sewing class is in progress. Rows of girls behind sewing machines are busy tailoring aprons. In a separate room, a beautician's course is underway.

Under a tie-up with NIIT, young teens are being trained in basic and advanced computer skills in the computer room. There is also a hospital assistants' training programme (HATP) in session in an adjacent room.

Going down the stairs at the back of the building we hear children reciting the alphabet. In cheerful classrooms painted in primary colours, these children in smart school uniform are taught the basics of language, colours, numbers and alphabets so that they have a head start in the school admission process.

The stairs leading down to the basement take you to the ophthalmology department where Shroff Eye Centre's team of doctors treat eye related issues and provide free cornea and cataract surgeries.

Walking back to the front of the building there is a large room with over 80 school going children sitting in groups waiting for their tutorial classes to begin. For these students, the DCWA has a scholarship program that provides tutorials and scholarships to fund their education. There is a board displaying pictures of the recent Diwali celebration where these students performed choreographed dances and had a small get-together that was sponsored by the members. A notice on the board invites students to attend a talk at the Medical Centre, given by a career counsellor in the coming week.

### **A Helping hand, from one and all!**

While most of the members volunteer with their time, resources and professional services, there are still medicines to be bought and staff salaries, maintenance charges of equipment and machinery, building repairs, taxes and utilities to be paid. The expenses of running the medical centre are met from the member's subscriptions, donations and fundraising events. To this end the fundraising team organises a summer ball and other charity events at venues around the city through the year. An outsider can help by volunteering their services or by donating funds. These funds could be donated by individuals or through the Corporate Social Responsibility (CSR) route for a project like the treatment for patients with tuberculosis, diabetes or other medical conditions. There are also projects for training students, providing them scholarships for further education etc. The links at the end of the article provide more information on making donations and volunteering.

# Onward to February 3, 2024, the community bazaar at J N Stadium

A few members are seen dropping off cartons that are being taken down to the basement of the building. These are all donations of almost new clothes, books, and household items which will be sold at the biggest and most awaited fundraiser of the DCWA: the DCWA and Diplomatic Community Bazaar on February 3, 2024 at the Jawaharlal Nehru Stadium. The centre is abuzz with the planning of this impressive event which has an anticipated footfall of a few thousands of visitors.

It is incredible to see what the DCWA has created: what started as a primary healthcare centre has now become a pillar of the community it serves. In its 71 years of operation, the DCWA has treated over two million patients and continues to better the lives and future of deserving and aspirational youth and countless others.

**The big annual event; how it works and where do the proceeds go?**

The biggest and most awaited fundraiser of the DCWA is the annual International Bazaar. In the early years, the Bazaar used to be held regularly at the British High Commission grounds. As the popularity of the bazaar and the footfall increased, the bazaar was moved to the lawns of the Ashoka Hotel. Due to the steep rise in hiring these lawns, the DCWA has to constantly find more affordable venues. During the two years of COVID, the Brazilian Embassy generously offered their premises for a series

**The Diplomatic community is given a stall and the proceeds from the stall are donated to the DCWA. Stalls are also sold to the general public.**

of fundraising boutique bazaars and events. In this event, the Diplomatic community is given a stall and the proceeds from the stall are donated to the DCWA. The Diplomatic community also perform their traditional dances and serve their local cuisine. Stalls are also sold to the general public as well and the funds raised from the entire event i.e. from entrance fees, DCWA's own handicrafts stalls etc. are used to fund the running of the centre.

**The biggest and most awaited fundraiser of the DCWA is the annual International Bazaar. In the early years, the Bazaar used to be held regularly at the British High Commission grounds.**



Views of the DCWA International Bazaar



## Glimpses from DCWA International Bazaar 2023





DCWA Medical Centre New Delhi

### Expansion plans going forward: Little scope as too much funding would be needed

At this moment, there are no plans of creating another medical centre. The centre at Zamrudpur which is adjacent to Greater Kailash-1 is a prime location and another centre in Delhi would be unaffordable. Secondly, the DCWA does not get any government grants and is financed by donations and fund raisers. The DCWA makes just about enough to run the Medical Centre, and it would require considerable funds to run another medical centre financed solely by donations and fundraisers. In addition, the services of the members, some of whom are doctors, counsellors, teachers, chartered accountants, lawyers and therapists are honorary. To get another full team of people to provide honorary services for another centre would take many years to create.

### The British connect, how much of this is tied up with the Commonwealth?

There is no other direct British connect except for a few families of the older British members who continue to make donations to the DCWA. There is no restriction that only Commonwealth members can get involved in the DCWA. In fact, the Delhi Commonwealth Women's Association is now more popularly known by its acronym: DCWA, to avoid any such confusion. Between thirty to forty countries take part in the annual DCWA and Diplomatic Community Bazaar.

### Some past associations and honourable support for DCWA

Sir Sobha Singh Trust, Uttam Singh Duggal and Co., Raj Chawla Shani, Piari Chawla and Manorma Goel funded the construction of some rooms at the medical Centre while the school rooms were donated by the late Shirin Paul and Dr. N.P.S. Chawla. When the Medical Centre started in 1986, the contributors for the equipment and machines were the British, Canadian and Australian High Commissions, the Japanese Embassy and the African's Women's Association.

Over the years, the DCWA has also become a social hub for students. Festivals and seasons are celebrated with song and dance performances and get-togethers are sponsored by members and friends of the DCWA. Gifts, achievement certificates, prizes, uniforms, warm clothes books, stationery, shoes and school bags are regularly distributed. The highlight of this year were the dance performances of the pre-schoolers, children from the special needs' classes and those from the tutorial group, at the International Bazaar at the Sunder Nursery.

The DCWA could not have come this far had it not been for the support of its patron, Fali Nariman, who has provided his legal services, pro bono and made regular donations to the DCWA.

“Being Chairman of DCWA was the most humbling experience. It meant thinking, serving, achieving what was in the best interest of DCWA. At the end of my term, our team could measure the size of our achievements, by the obstacles we had to overcome to reach our goals, with a firm decision or a hug.”

**Swerneek Singh, Former Chairman, DCWA**

“DCWA the beacon for the underprivileged for health, education and empowerment. My journey for this awareness begins and ends with DCWA. An ennobling learning for me.”

**Reva Khanna, Senior Member, DCWA**

“The journey from 1987 till date has allowed me to witness how this small facility has grown into an impressive medical centre. Today it is the finest charitable organisation in the vicinity, equipped with all medical specialities. Decades of hard work and commitment of the members and doctors working as a team has made this center what it is today.”

**Dr Kanchan Kataria, Medical Chair, DCWA**

“I have enjoyed every moment of my involvement with DCWA. I wish DCWA all the very best to carry on the good work left behind by our seniors. I would like to mention Late Bapsi Nariman, our officer Emeritus, who will always be remembered.”

**Pami Modhok, Senior Member, DCWA**

So, onto February 3 this year and to another annual event; in the hope of more support to this robust NGO that has served the local community with gusto! 🇮🇳

Website: [www.dcwaindia.com](http://www.dcwaindia.com)

Facebook: [www.facebook.com/dcwasocial](https://www.facebook.com/dcwasocial)

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#### ABOUT THE AUTHOR

Pia Gupta has been an editor of the DCWA newsletter and is a lawyer by profession.



# Traffic Rights: Then and Now! Will Indian Carriers Hub over Dubai?

*News on airline bilateral rights between nations always attracts attention. Given the ever-growing interest in travelling international, India remains one of the fastest growing originating markets globally. This is where the world's single biggest aircraft orders are coming from, it is a most lucrative place to be. Why are bilateral rights important? They determine how many seats you can offer on any country-to-country basis. This determines finally the price of each ticket. Connectivity plays an important part in business and economy and commercial global play.*

by NAVIN BERRY

**The background:** Indian carriers were not growing two decades back, our national carrier was limping, especially after the failed merger of Air India and Indian Airlines; its inability to service the purchase of newly ordered planes added to its woes. How would an Indian travel? European carriers did not have the appetite and it was the Middle Eastern airlines that looked for markets, they found one big one in their own backyard. They had the money, the appetite to buy more planes, wanted to develop tourism as an industry, creating hubs was a big growth strategy. Our planners were not growing airports, there was little understanding of aviation as a big business. It is the Middle East carriers that found a win-win-win situation, regardless of all conversations, regarding methodology and deals that made their business possible. These brought India to connect with the world.

**The present times:** Granting bilateral rights has ceased to be a matter of lobbying, there has been a uniform suspension by and large. Especially since 2014, when the present government took charge. It was their understanding that this was a grave area where traffic rights were being traded, they put to a stop on them, a big clamp down. Air India's woes continued, and in between there was the covid lockdown, the zero-travel period, the subsequent revival; not to mention the long-awaited sale of Air India, and that too, to a deep pocket buyer like TATA. Indian carriers were not exactly growing, except for Indigo adding competitive capacity, we saw the fall of the mighty Kingfisher and Jet Airways. Spicejet did not live to its promise. And, now Go First also went down. Dismal scene, overall, with only two airlines coming through.

Newer destinations are being added significantly, especially Indigo is bringing new city pairs on its global network. Vistara and Air India are connecting globally, we are witnessing a resurgence, with these two carriers.

Our airports are adding adequate muscle. Mumbai and New Delhi will soon have a second airport each. Airport capacity is now for the first time in a position to provide hub traffic; in fact, multiple hubs, to rival each its own. Like Chennai can become an alternative to Colombo, Delhi and Mumbai to Dubai and Abu Dhabi.

Indian travellers have emerged among the world's best bet. There is demand for more flights. The government says they will calibrate the growth in seats offered, giving our Indian carriers a chance to add capacity before we allow more flights to foreign airlines.

So, we have the aircrafts, the airports, the travel demand and a government willing to understand, support and grow the sector and



the eco-system that it needs around it.

**Going forward:** So, where do we go from here? Given the steady market growth, do we wait for a few years more till our own capacity is closer to the foreign capacity? Some kind of calibrated opening would be desirable to keep India well connected to ensure airfares can come down, as price is a bigger deferent at present. Airlines are happy but the customer is not.

Media reports suggest that India could be seeking 4 seats for every 1 seat given in any new bilateral negotiation with the UAE, Give the fact that only some 25% of the traffic going from India to the Gulf is destination bound, the rest is going beyond, what we call the fifth and sixth freedom rights, given that every 1 seat we get will be UAE bound, are we saying we will build a hub over Dubai and Abu Dhabi in the next few years? That is an ambitious target, to say that we will muscle around our travelling numbers and also pick up traffic ex-Dubai? That indeed will be a new chapter for Indian air transport industry.

On the flip side, this could be just a conjecture. More likely, this subject will be deferred to post election time. The popular opinion would be that we build our own hubs, Indian travellers want direct, non-stop flights. Presently UAE traffic rights are negotiated separately with Dubai, Abu Dhabi, Ras Al Khima and Sharjah. If these had been consolidated, say sources, this might have released some unused capacity for EK. But presently it is learnt that Etihad is increasing flights, both directly and through Air Arabia JV, leaving no room for enhancement at present.

What about the European carriers? The Indo-US route has an open sky policy and does not need any rights. But open we must, liberal as we need to be! **Di**

# STORIES IN CULTURAL HERITAGE TOURISM

by DR NAVINA JAJA

Stories and storytelling practices in heritage tourism act as beacons of innovation to change perceptions of and connect experientially with heritage landscapes and human practice. A compelling collection of stories about heritage and adopting an effective way to tell them increases visitor footfall. It empowers local creative communities, which play a role in conserving heritage and facilitating sustainable, responsible tourism. The repository of tales and how they are curated and presented form part of interpretative commentaries associated with heritage environments, be it a building or engagement with intangible heritage such as performances, crafts, cuisine or with a natural heritage site, transform audiences from mere visitors into participating *rasikas* (or active audiences). Dramatic storytelling in heritage tourism comprises lively, immersive, interactive, theatrical presentations of the heritage landscape and local cultures. This essay brings illustrations of existent folklore, riddles, legends, songs and other forms of oral and written stories that celebrate the content of stories in real and imagined heritage experiences. The short account explores the theme of 'stories in heritage tourism' to connect and rejoice in the reflected shared past between different cultural sensibilities transcending regional and international borders.

## Birds of the Divine Water

Indigenous tribal tours bring stories surrounding cultural practices and world views dating back centuries to the forefront. Which story to select and how to tell them requires imagination. Recently, across India, several tribal museums have been established to display these

ancient communities, and simultaneously, the growing popularity of tours on tribal facilitate journeys into their lesser-known world where there are stories on community symbols, practices, beliefs and festivals. Telling these tales opens doors for the visitors to immerse themselves in their exotic world. Often, stories of indigenous cultures revolve around the theme of nature and the environment; hence, the encounter with the tribal world becomes a humble reminder to address the hovering global environmental crises. The journey itself translates as climate action through heritage tourism.

◀ Mahua flowers



▲ Gond painting with Muha Flowers, trees, and birds

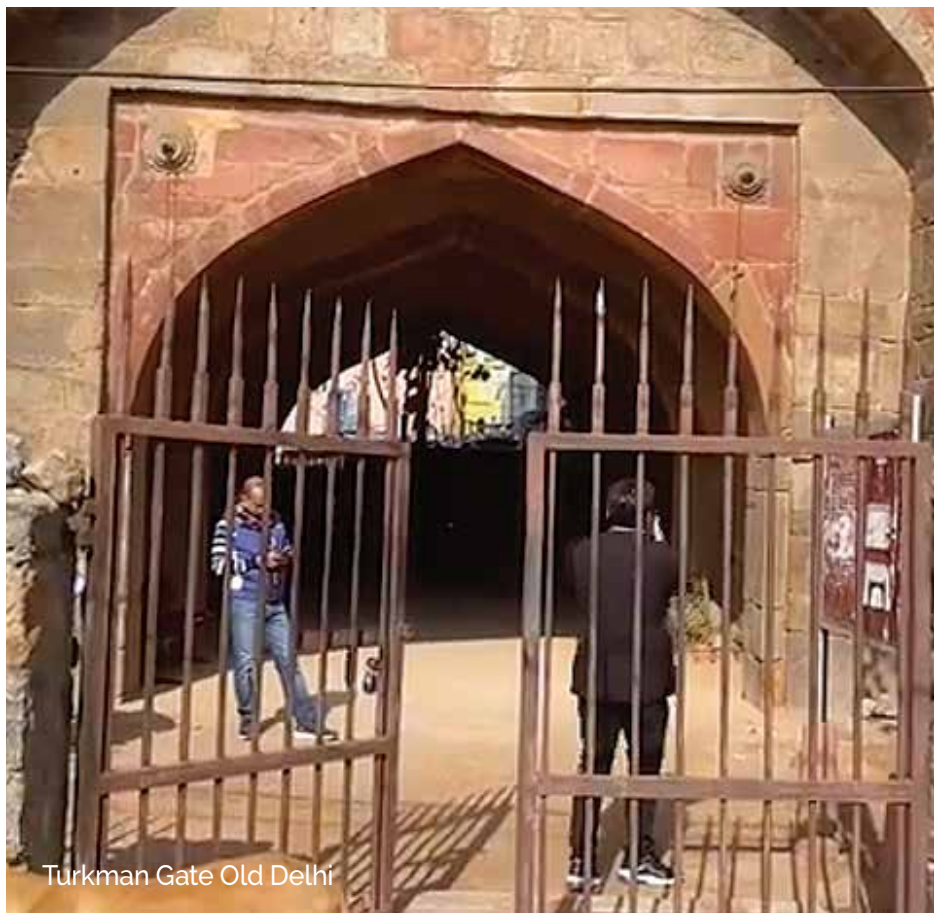


A traveller aspires to escape his everyday world, and the element of fantasy creates a special effect similar to the stagecraft of lighting and sound in a live performance on stage. Myths, folklore and community histories carry magic that transforms the heritage surrounding into an imagined world.

It was an exciting tour into the world of the forest dwellers, the 'Gonds' in Bastar, Chattisgarh, a Central Indian state. Shyam Gond proudly led the travellers on a village tour, going in and out of homes adorned with vibrant paintings and visually communicating fascinating stories. Soon, the visitors were walking a jungle path when a handsome pied Kingfisher swooped down from an Indian Butter Tree or *Mahua* (*Madhuca longifolia*), dived a pond of water and then rose to soar with a fish in his beak. Shyam sang a riddle in his native language, turned, and translated for the audience - "His wings are white, on his head is a tuft of hair, and He meditates by the river, we (fishes) thought him an ascetic, by his tricks, he takes our lives." Shyam teasingly asked the travellers, 'What is it?' and a traveller in the group replied, 'Kingfisher!'. Shyam laughed and led the group closer to the *Mahua* tree, where birds sang in a chorus. Shyam dug into his shoulder bag and took a Gond painting of a tree filled with birds and curious flowers. "While the birds remind us of freedom and symbolise us to dream of eternity, the *Mahua* flowers occupy a seminal sacred place in the Gond world. Once, a man strolled around the forest when he saw a *Mahua* tree from which the beautiful flowers fell and filled a pool of water. As he neared the water pool, he saw that the pace of falling flowers from the tree increased in the light-blowing breeze. The birds sang in accompaniment to the dance of the falling flowers. The man sat, watched, leaned over, and sipped the water now soaked with flowers. A current ran in him; he saw the beauty and power of nature; he felt the supreme spiritual energy, and from then on, *Mahua* is special to us!"

## Fantasy and Magic Tales - Reimagining Past Worlds

A traveller aspires to escape his everyday world, and the element of fantasy creates a special effect similar to the stagecraft of lighting and sound in a live performance on stage.



Myths, folklore and community histories carry magic that transforms the heritage surrounding into an imagined world.

## The Story of the Hidden Marriage Procession in Delhi

Delhi, the chosen location for many rulers over centuries, encapsulated stories and stories in every page of her colourful historical past. A walking tour experience in the crowded Old Delhi navigating one narrow lane to another in the neighbourhood behind the 17th-century Turkman Gate conjures magical and fantasy tales surrounding the 12th-century itinerant Sufi Saint Sahms-ul-Arifeen Shah Turkman Bayabani after whom the Gate is named. The word *bayaban*, which means wilderness, refers to the preference of the ascetic to seek quietude and isolation in what at one time was a forested jungle. Stories surrounding Sufi mendicants (Islamic mystics) permeate heritage landscapes across the Indian subcontinent. Many Sufi mendicants travelled over centuries, some with caravans and others with armies, and others made their journeys across North-South and East-West along the land and sea route in Asia and beyond the continent. The hospice of Shah Turkman lies in a quiet corner in the interiors of the neighbourhood. The forest existed before Shahjahan, the fifth Mughal Emperor, chose and built his capital (Shahjahanabad) in the 17th century. The entry into the Sufi hospice opens the view to many graves belonging to

Turkman Gate conjures magical and fantasy tales surrounding the 12th-century itinerant Sufi Saint Sahms-ul-Arifeen Shah Turkman Bayabani after whom the Gate is named.

revered wise men, and between them are many big black cats believed to be friendly djinns walking around. An old caretaker takes pride in narrating the tales of Shah Turkman and the Sufi hospice, "The stately royal mosque of Jama Masjid built by Emperor Shahjahan is located on the Bhojla Hill where once dwelt Bhojla, a feared robber who attacked and looted those who crossed the forest.

Bhojla, the robber, respected Shah Turkman, whose spiritual power gained much fame. On one occasion, Bhojla and his men chased the procession of a wedding party laden with gold and silver. The people, including the drummers and musicians travelling with the caravan, ran and sought the protection of Shah Turkman, who sat sipping herbal tea in his humble shelter. Hearing the plea to save them from the robber, Shah Turkman hid the entire procession in his cup and kept it in a closet in the wall behind him." The old caretaker stopped and told the visitors, "If you come here at midnight and put their ears against the wall, you will still hear the sounds of drums and trumpets! Later, when Bhojla died, he too was buried here in the hospice."

## Stories and Empowerment of Local Creative Communities

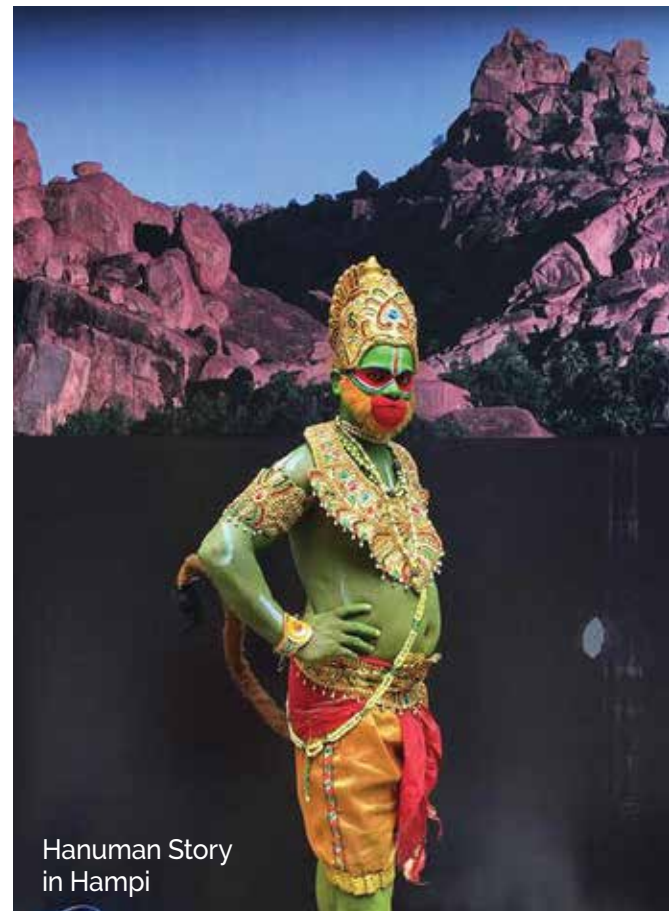
Stories and different ways to tell them in tourism introduce, on the one hand, the traveller to varied cultural traditions and skills surrounding heritage sites, but also provide a more holistic experience to the visitor, sustainability to the local creative communities and ensure the conservation of the intangible living heritage of the area.

Like most parts of India, the landscape around the World Heritage Site of Hampi, in North Karnataka, has many living cultural heritage skills of crafts and performing arts, of them the art of shadow puppetry locally called *Togalu Gombeyaata* and the theatrical street performing art of traditional impersonation called *Hagalu Vesh* are storytelling traditions empowered to bring the imposing stone reliefs, sculptures, and mythological tales of the grand heritage site alive.

Hampi, built and ruled by the Vijaynagar Empire (14th-17th Century), also carries many mythological histories, especially the association with the story of the epic Ramayan,



Ramu Charan Hampi walk on Hanuman Ramayana

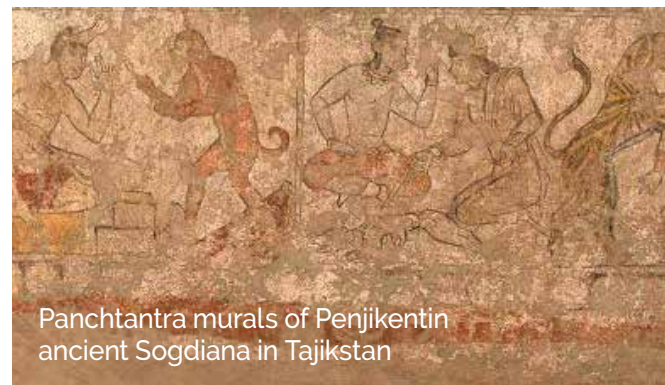


Hanuman Story in Hampi



◀ Mendut Centra Java, Indonesian Buddhist Temple, 9thc Jataka Tale

▼ Ajanta caves



Panchtantra murals of Penjikent in ancient Sogdiana in Tajikistan

making it unique. It was here that Hanuman, the Hindu Monkey God, was born, and it was in Hampi, Ram met Hanuman, among other events from the epic.

The range of spectacular ruins against the Tungabhadra River, marked by granite outcroppings, has multiple meanings of past landscapes that span mythological canvases and interplay of power. It is encased in factual and oral histories that echo the lived picturesque beauty of the natural setting. The mythological association of Hampi and the Tungabhadra River, locally called Pampa, forms the anchoring identity of the location that provided the Vijaynagar Kings legitimacy of power through ritual associations.

## When Epic Tales is Performed -The Ramayana Story Tour with Traditional Impersonators

Ramu, who hails from the impersonation tradition *Hagalu Vesha*, described, "We are the Bugajngam community and have been entertaining local communities as mythological actors from the epics and the Puranic stories." Initially residing in tents, moving from one village to another, they now live a more settled life. "We perform at different pilgrimage sites, processions, and markets, and now I have a small 12 male actor company. Earlier, the women used to set up tents, but they are also storytellers who use hand puppets and perform door to door, and for their performance, they are given rice." Rituals characterise their transmission and performance systems. "For example, on Hanuman Jayanti (the birthday of Hanuman), we have special rituals for our community deity. We wash our costumes and accessories like the Gada (mace), place them in front of our altars and pray. We make our costumes and sets

as craftsmen, but the income is insufficient, and we have to do something else."

The traditional impersonator receives tourists dressed as Hanuman and begins by introducing the heritage site and its association with the epic Ramayana. "Hampi is known as *Kishkinda Kshetra*, a region important in the epic story *Ra-*

*mayana*. The faithful believe Lord Ram created his alliance with the Monkey Kingdom in Hampi." My grandfather told me this was the Monkey Empire of Bali, Sugreev, 770 million monkeys, and the kingdom of Jambavan, the lone Sloth Bear. Hanuman was the supreme commander of the monkey forces in Ram's army. In the heritage walk, as visitors, you will visit places of vital events mentioned in the Ramayana epic.» In between, the impersonator, Hanuman, leaps and makes sounds like a monkey. He takes the visitors to different places and narrates stories associated with the events in those locations. "The *Ramayana* heritage walk with Ramu transforms the experience of the dramatic setting of the Hampi ruins. The site became a theatre as if the Gods came to meet the visitors from somewhere above.

Narayanappa, a shadow leather puppeteer (*Togalu Gombeyaata*) and a National awardee under the Sangeet Natak Akademi, performs for visitors with his small family troupe stories from local folktales and mythologies.

Unfortunately, the traditional artists are not faring well. "Although I have innovated and am using my craft skill to reposition the leather puppets in household items such as lampshades and wall hangings, our tradition is on the brink. As storytellers, we hope we will get more work in tourism!"

**Hampi, built and ruled by the Vijaynagar Empire (14th-17th Century), also carries many mythological histories, especially the association with the story of the epic Ramayan, making it unique. It was here that Hanuman, the Hindu Monkey God, was born, and it was in Hampi, Ram met Hanuman, among other events from the epic.**



◀ Golestan Palace Library, Tehran  
 ▼ Rampur Raza Library



◀ Khalil Wa Dimana – Persinan Panchatantra from Tehran  
 ◀◀ From Rampur

## Heritage Stories - Connecting India, Connecting the World

Stories and their themes are potential content for cross-national tour experiences and can be soft diplomatic tools to connect people and build trust between different countries. Although the epic Ramayana is often described as one collection of stories for travel to countries outside India, two other literary expressions, namely the Panchatantra and the Jataka Tales (moral stories of Buddha's previous lives) can be important content for travel in an outside India.

The Panchatantra (dated approximately 5th- 6th CE) is a Sanskrit text attributed to a writer, Vishnusharma, and remains one of India's masterly literary heritage. Translated into over fifty languages, scholars assess the Panchatantra as being next to the Bible, perhaps the most travelled text in the world. Each of the five divisions of the Panchatantra comprises moral fable stories in which political and social consciousness with animals awaken the imagination of rulers and their citizens. The Panchatantra stories are in old and new artistic expressions across India and other countries.

The Panchatantra tales dot sculptural reliefs in archaeological sites in Karnataka and are also found in the pre-Islamic murals of Penjikent in ancient Sogdiana in Tajikistan, Central Asia. Similarly, the Jataka Tales are painted in the Buddhist Ajanta caves in Maharashtra and are sculpted in the 9th-century Buddhist Medut Temple in Java, Indonesia.

In the literary forms, the Panchatantra manuscript inspires heritage tours centred around libraries. For example, the stately buildings of Raza Rampur Library in Uttar Pradesh and the library in the exotic Golestan Palace in Iran provide an experience of incredible architecture and also house Persian manuscripts of the Panchatantra titled '*Kalila Wa Dimna*' by Nasr Allah Munshi. The travel journey around stories pres-

ents an opportunity to build an experience of a shared literary heritage of the Sanskrit and the Persian languages between India and Iran.

Stories bring heritage alive in tour experiences. Their power lies in the recall value they generate on universal subjects transcending time, and like music, their strength can bring people together. On an individual level, the enactment of stories in different storytelling traditions in travel allows people to reflect on alien surroundings through the narrative structures of the tales, compelling them to think, argue, change, and explore their self-identity when in contact with another world. At the core of stories on heritage and the approach of storytelling foster in experiential tourism the space for innovations in service delivery, delighting travellers and introducing transformative processes. **DI**



### ABOUT THE AUTHOR

Navina Jafa is a renowned curator and scholar on Cultural Heritage & Tourism, and a most accomplished

classical dancer. She is a prolific writer and regular contributor to art discussions.



  
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# SANDOOKA

## *The Living Museum of Kodava Culture*

India's immense cultural diversity is arguably the world's richest intangible heritage. Very little of this diversity has been documented and preserved for future generations. The lesser-known communities, their history, their origins, their unique social and cultural markers needs to be documented for posterity before they vanish from our cultural map.



PHOTO: CLARE ARNI

Ummathaat dancers





Nadikerianda Savitri at Thook Bolcha

by RATHI VINAY JHA

One such unique and small community, barely two lakhs in number, is a martial race that resides in the Western Ghats. They are the Kodavas and their land is Kodagu, a district in Karnataka. Earlier they were called Coorgs and the land was called Coorg. The name change came after the reorganization of States when Coorg at that time a C State was merged with the State of Karnataka.

The Kodavas worship nature and ancestors. It is the land of coffee and spices. It has the highest per capita number of serving and retired Generals, Air Marshals and Admirals in the country! The Kodavas identify themselves with clans and are famous for the inter family hockey and golf tournaments with hundreds of participating families.

The India Foundation for the Arts [IFA] is a not-for-profit organization which implements projects across practice, research and education in the arts and culture in India. IFA was commissioned to create Sandooka-The Living Museum of Kodava Culture, an interactive online space to showcase the rich and thriving culture of the Kodavas of Kodagu, Karnataka. This virtual platform is a repository of the multi-dimensional cultural narratives of the land and its people and the manner in which these have evolved over the ages.

Sandooka (Chandooka in the Kodava language) means a treasure chest, a familiar term in many parts of the country. It is a treasure chest found in many homes, symbolizing the collection and preservation of material objects and cherished memories.

Sandooka has been in the making for near two years. It has brought to life, through meticulous field research along with diverse materials contributed by the community, the integral experience of Kodava heritage, landscape, traditions and culture. The idea to create a virtual museum came up at the time of the pandemic.

The pandemic and its impact on the ways of thinking and human behaviour changed the world in ways we could not have imagined. The travel and hospitality sectors were crippled beyond belief.

Words like hybrid and virtual have come into



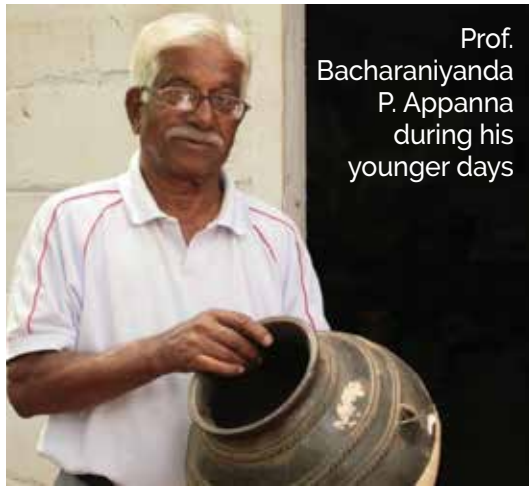
PHOTO: DR BISHAN MONNAPPA CHOTTEKAMAJIA

▲ Glowing skies over Kodagu

▼ A bride and a groom in traditional attire



PHOTO: DEEPTHI PUTTICHANDA



Prof. Bacharaniyanda P. Appanna during his younger days

PHOTO: SHALINI NANDA NAGAPPA

The Virtual Museum of Kodava Heritage was completed earlier this month and was formally launched online. As a corollary to the Sandooka Museum, a digital repository of artefacts from different parts of Kodagu, representing Kodava culture is also being created and will be uploaded as a companion platform. Sandooka will be a living museum, a continuing work in progress as it were.

▼ Kokkethati Thirtha

▼ Pathaak Thirtha



Picking ripe coffee berries

PHOTO: DARSHAN GANAPATHY

the lexicon of tourism. This is the new reality. Monuments, cultural heritage sites and famous museums across the world have gone hybrid to provide 'online' guided tours through their sites and galleries to millions who are unable to travel for one reason or another. The cultural reach has grown exponentially. In India, the Government has announced plans to provide online access to major museums and UNESCO World heritage sites in the country. Technology makes this possible and opens the doors to the magical world of virtual museums.

The project team brought together different expertise to put this museum together. Designers, graphic artists, photographers, animators, content writers and online technology experts joined hands to undertake this complex task. They travelled extensively in Kodagu to record festivals, traditional homes, marriages and unique ceremonial practices and the landscape itself. The support from eminent scholars, writers, artists and many others from the community helped us to put together an authentic narrative of the customs and culture of the land and its people.

The Virtual Museum of Kodava Heritage was completed earlier this month and was formally launched online. The narrative in the Museum is spread across nine categories. These address Architecture, Arts and Crafts, Community Histories, Clothes and Jewellery, Cuisine, Customs and Rituals, Festivals, Landscape and Literature and Folklore. The website also has a glossary of commonly used Kodava terms and a list of book and website resources.

As a corollary to the Sandooka Museum, a digital repository of artefacts from different parts of Kodagu, representing Kodava culture

“It was a great experience to initiate and mentor the creation of a repository of information about my community. I have always been proud about where I come from and fascinated by its unique culture. With families living across continents I feel this will help our progeny to understand the richness of our history and traditions.”

“In all our programmes to enhance a more informed understanding of heritage and traditions it would be worthwhile for the Ministry of Culture to promote such virtual museums especially about smaller communities in India. Way back in 1988 Kamaladevi Chattopadhyay, a doyenne of the arts had invited some communities like the Parsis and Coorgs to introduce their cuisine, arts and attire at the IIC in Delhi. Working on that project was a learning exercise for me. Today there is a lot more information on various platforms and such efforts give access to comprehensive information of our land and its people.”



Prasad KuliyaTheray

is also being created and will be uploaded as a companion platform. This is just the beginning of the story. Sandooka will be a living museum, a continuing work in progress as it were. There will be a constant exercise to update, bring in new information and arrange interaction on subjects of relevance and community interest. It is conceived as a dynamic repository of cultural stories and related information.

There was a time when the geographically challenged confused Coorg with Coonoor! That was in line with the times when in the thinking of most people from South India, north was Punjab and for those in the north, South India was just Madras and nothing else! Tourists have become discriminating and throwing the travel net wider discovered Coorg.

With its numerous luxury resorts, pristine natural beauty, thousands of square miles of coffee plantations, large number of home stays, three golf courses and a golf resort, wildlife sanctuaries, Coorg has become a very popular tourist destination.

The Virtual Museum of Kodava Culture could not have come at a better time. It will add a dimension to the tourist experience that is unparalleled. For the diaspora and those travellers who look beyond the obvious, it will provide an extremely enriching cerebral experience. **Di**



The mund, or inner courtyard, of the Nadikerianda ainmane in Karada village.

PHOTO: CLARE ARNI



#### ABOUT THE AUTHOR

Rathie Vinay Jha is retired IAS officer, served as secretary tourism, textiles and was founder director, NIFT. She

also served as CMD of ITPO.

## INDIA'S FIRST ART, ARCHITECTURE & DESIGN BIENNALE CELEBRATES NATION'S DIVERSITY



PM Modi inaugurated the first Indian Art, Architecture & Design Biennale 2023 at Red Fort, Delhi. Simultaneously, he inaugurated the Aatma nirbhar Bharat Centre for Design (ABCD) and Saunti - The Student Biennale. The occasion saw the unveiling of 7 publications based on the 7 themes of the event. He launched a commemorative stamp; he said "India Art, Architecture & Design Biennale is a celebration of nation's diverse heritage and vibrant culture", saying "Books act as windows of the world. Art is the great journey of the human mind". Laying emphasis on the value of "Art and culture as essential to connecting the human mind with the inner self and recognizing its potential", he shared that cultural spaces like these will be built in Delhi, Kolkata, Mumbai, Ahmedabad and Varanasi, whereby enriching these cities culturally.





# TIGER... TIGER

by DEVENDRA SINGH

As the first rays of the morning sun filtered through the dense canopy of Saal trees, casting an ethereal golden hue, the forests of Pilibhit came alive in a symphony of nature's wonders. A gentle mist lingered, veiling the landscape in a mystical shroud, adding an air of mystery to the already enchanted woods.

Amidst this serene ambiance, a majestic tiger emerged, its sleek coat blending seamlessly with the dappled light filtering through the foliage. Its presence was a testament to the untamed beauty of the wilderness. With each step, the forest seemed to hush in reverence to this regal creature.

In that perfect moment, nature painted a masterpiece—a scene where time stood still, where the tiger moved gracefully, a silent ambassador of the forest. The symphony of the forest echoed with whispers of awe and admiration for this magnificent predator, an emblem of Pilibhit's untamed spirit. **Di**



## ABOUT THE AUTHOR

Devendra Singh is a Photographer and Environmentalist. He was a civil servant by profession and a nature lover by birth having grown up

in lush green lands of Delhi. He now pursues photography as a full-time passion.



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