

## RBI does well not to water down NPA resolution norms

Banks have a lot more flexibility when it comes to stressed assets but will be penalised for delays

WHILE THE NEW guidelines on stressed assets put out by the Reserve Bank of India (RBI) do alter the timelines for a clutch of projects where resolution is under way, lenders now have more flexibility on how to deal with the asset and maximise recoveries. At the same time, the central bank has done well to reiterate that it retains the powers, under Section 35AA of the Banking Regulation Act, 1949, to direct banks to initiate insolvency proceedings for specific borrowers. This is important to ensure that big defaulters—especially willful defaulters—don't get away. Indeed, those companies that tried to stall the insolvency process in the courts—the Allahabad High Court had declared the February 12 circular *ultra vires*—will find they have not gained too much by delaying the process, and that the one-day default being scrapped is a small reprieve. This is because it is unlikely there will be any other solution that banks can come up with, other than referring these accounts to the NCLT.

The central bank must be credited for not having watered down the norms and for having put in place incentives for lenders to take speedy action; RBI has also warned banks against ever-greening accounts, a common practice in the past. That it now allows bankers to classify an account as a default only after 30 days of the borrower not having serviced the loan, by scrapping the one-day default rule, would have come as a relief. This gives them a little more time to address the problem in the initial stages, though ideally bankers should be in a position to red-flag stress early on and not be ambushed by a default.

Banks also need not necessarily choose the Insolvency and Bankruptcy Code (IBC) option if the resolution plan cannot be implemented in 210 days—including the 30 day review period. But there is an incentive to speed up the resolution, since otherwise, the account would see accelerated provisioning—additional 20% at the end of 210 days and 35% by 365 days. Once the case has been filed with the NCLT, for the initiation of insolvency proceedings, 50% of the additional provisions can be reversed and, once the NCLT admits the case, 100% can be reversed. The provisions can be reversed, also, once the resolution plan has been fully implemented, for instance, if this is achieved via a restructuring or a change in ownership outside of the purview of the IBC.

RBI has also attempted to minimise delays by asking lenders to sign an inter-creditor agreement (ICA), though this may not be easily achieved, since many of the smaller lenders are reluctant to agree to the terms. However, for decisions to be binding, they must be agreed to by 75% of lenders by value and 60% by number; in other words 100% of the lenders need not agree. The central bank has also made it clear that where there is a change in ownership, the new promoters should not be, in any way, related to the existing promoter or promoter group—whether a person, an entity, a subsidiary and so on. Of course, they should not be barred under Section 29A of the IBC either. That these conditions have been clearly stipulated, is welcomed, because there have been instances where relatives of existing promoters have attempted to regain control through related parties.

## Address farmers' GM issues

Govt's GM policy defies logic, hurts farmer interests

AS FARMERS UNDER the umbrella of the Shetkari Sangathana start their civil disobedience movement and plant the banned Herbicide Tolerant (HT) GM seeds as well as Bt brinjal, chances are the authorities will treat this as yet another law and order issue and will arrest them; it is, however, not a simple law and order issue. Of course, farmers cannot be allowed to break the law, but it is also true that their protest is against an irrational and farmer-unfriendly policy; more than anything else, it is yet another attempt to get the government to see sense and reverse its policies; indeed, given the prime minister's avowed goal of doubling farmers' incomes, the government's policy on GM make even less sense.

The advantages of Bt cotton in raising crop yields and farmer profits are well known, and that is why almost all India's cotton acreage is based on Bt cotton; and as a result of productivity surge, India is one of the world's largest exporter of cotton. Despite this, however, government policy seemed targeted at Monsanto, the primary supplier of GM technology seeds in the country. First, a price cap was put on Bt cotton seed prices even though it is not clear which farmer group was protesting about the prices being too high; had prices been high, it is unlikely the technology would have been embraced the way it was. After this, an attempt was made to put a cap on Monsanto's royalties and, for good measure, Additional Solicitor General Tushar Mehta even explained to the court, in a case where the government was not even a party, that the patent issued to Monsanto by India's Patent Office was illegal! And while this behaviour led Monsanto to abandon its plans to bring in the next level of technology involving HT seeds, it was found that farmers had embraced this technology—albeit illegally—in a big way and that 15-20% of the seeds sold today are illegal HT seeds. While the seed price control order has further reduced the price of Monsanto Bt seeds to ₹730 per bag, farmers are paying a much higher ₹1,200-1,500 per bag of the HT seeds as they find their technology useful. Interestingly, while the government was first investigating Monsanto for bringing in the illegal seeds, a government panel has opined that it was local seed firms who were responsible for this.

In the case of Bt brinjal, similarly, it remains true that all tests were conducted in the country over seven years, after which the Genetic Engineering Approval Committee (GEAC) approved it as fit for human use. When several NGOs and others protested against the GEAC report, the UPA's environment minister, Jairam Ramesh decided not to give the final go-ahead. Meanwhile neighbouring countries like Bangladesh have given approval and are cultivating Bt Brinjal. While the government is within its rights to arrest Shetkari Sangathana farmers for breaking the law—they will then have to arrest thousands of farmers who are using HT seeds already—surely it owes the country an explanation for why its policies are so anti-farmer?

## UPpressive

The arrests of Prashant Kanojia and others for content related to Yogi Adityanath smacks of authoritarianism

THE ARREST OF three journalists and two others on assorted charges for “objectionable content” relating to Uttar Pradesh chief minister Yogi Adityanath is patently unlawful and amounts to a draconian misuse of laws and arrest powers by the state. Independent journalist Prashant Kanojia had shared, with an off-colour comment, a news report featuring a woman claiming to be in a relationship with the Uttar Pradesh chief minister—Ishita Singh and Anuj Shukla of Nation Live, a news-channel that broadcast the woman's claims, along with Kanojia, were arrested by UP Police. Kanojia, as per the FIR in the matter, has been charged with criminal defamation, a non-cognisable offence, and under Section 66 of the IT Act, a cognisable offence, that relates to fraudulently/dishonestly damaging a computer system. However, while Section 66 requires that certain conditions be fulfilled for making an arrest without a warrant, the charge doesn't even seem relevant in Kanojia's case. And, while a defamation complaint, as per the law, has to be filed by a private aggrieved party before a Magistrate, the UP Police, in this case, took *suo motu* cognisance of Kanojia's and the others' “offence”. What's worse, following the outrage over the arrests, UP Police issued a statement that adds charges under Section 505 of IPC, pertaining to the restriction of the freedom of speech on the grounds of public order and Section 67 of the IT Act that deals with electronic transmission of obscene material—perhaps in a bid to make the arrest look credible retrospectively, since both charges are cognisable—but these, too, don't hold much water. Little in Kanojia's tweet threatens public order or can be deemed obscene, even if it is distasteful.

The summary arrest over the content smacks of blatant abuse of power. In recent times, ruling parties across the political spectrum have displayed such draconian tendencies, from Manipur arresting a journalist for criticising the PM and the CM to the West Bengal Police arresting an opposition party worker for sharing a meme featuring CM Mamata Banerjee, and Karnataka CM threatening a law against journalists for unpalatable news. Such heavy-handedness of the state not only endangers individuals' fundamental freedoms but also erodes public trusts in law enforcement. Even if a genuine offense, of the nature the UP Police believes, did occur, due process can't be given the short-shrift. This is not only illiberal, but seems downright authoritarian.

### NEW RBI GUIDELINES

THE REPLACEMENT OF THE RBI FEBRUARY 12, 2018 CIRCULAR ON INSOLVENCY WAS LONG AWAITED AND THE NEW GUIDELINES RELEASED ON JUNE 7, 2019 ARE INTERESTING

# RBI now nudges instead of pushing

WHEN ECONOMISTS BUILD theories, one is always quite amazed, because they are

rich in ideas and content. In the last decade or so, behavioural economists have taken over the science to link outcomes with collective human behaviour, which has made theories more appetising. Richard Thaler won the Nobel Prize for the theory of 'nudging', which is what all players in the market experience. People can be nudged to take insurance cover or to invest in a pension fund to plan for retirement. Regulators also have their job cut out when rules are laid down for playing the game. At times, the players get out of control and it may not always be possible to force punitive action. But, the rules can be so framed that players can be 'nudged' to behave in a particular manner. It is against this background that one can view the recent circular of RBI on resolution of stressed assets.

The replacement of RBI February 12, 2018 circular on insolvency was long awaited and the new guidelines released on June 7, 2019 are interesting. The main bone of contention was the one-day default recognition and the forced resolution through IBC, in case a solution was not found in a time-bound manner. This was set aside by the Supreme Court which, now, is not a part of the process to be followed. This is good news for companies, which found themselves in a position of disadvantage when the February 12 circular was invoked. Banks, too, were not comfortable with the outcome even though the onus was not on them, as their books looked more vulnerable.

Now, one gets 30 days to review the default and draw up a resolution plan which could, at the limit, also mean



considering insolvency, depending on what the lenders deem fit. Therefore, the time period has been extended and opens the door to finding a more agreeable solution. But this will get reported to the central repository so that everyone is in the loop regarding the status of the loan. A period of 180 days is given for the resolution process, failing which, the provisions that have to be made by all concerned banks increases by 20% and further by 15% in case 365 days pass. In the earlier dispensation, after 180 days, the IBC shadow loomed, where, at the extreme, the promoter could lose ownership of the company. Now, taking the company to IBC is an option, but not mandatory.

The inter-creditor agreement is important here, whereby 75% of the o/s facility by value and 60% of the lenders must agree on a resolution plan. In the earlier dispensation, 100% agreement was required, which was always a challenge. By lowering the majority required, the procedure becomes more doable. However, this will definitely tilt the bias towards the larger lenders, who would tend to take decisions on this issue, while the smaller players would be at a disadvantage and have less power to guide the final call. As this applies to not just commercial banks but also small banks and NBFC-SI, it will be interesting to see how this works. Usually, the smaller players are happy to go with

the larger lenders as the onus is on the others to take a call. Therefore, this may not make a material difference at the end of the day.

The decision, now, has to be taken by the banks and not RBI. This is the fundamental shift in stance. How will this work? If banks think that the case has to be referred to the IBC, they would follow the earlier path. But in the past, banks were loath to drag companies to the IBC of their own volition, because it would mean taking haircuts that were not agreeable. Therefore, it made sense to kick the can and procrastinate, and the various channels that were available, like JLF, S4A, ARC, CDR, SDR etc., were routes that could be explored. This made the decision-making process much more difficult. It was always difficult to find a solution as the lender wanted the lowest haircut and the buyer the highest. This made attaining equilibrium difficult. The restructuring process had its set of idiosyncrasies, where the decision was taken by the lenders to ensure that the loan was not called an NPA. The tenures would be extended and the interest rates lowered to make it bearable, but in the process, it became hard to dis-

It is not quite sure as to how this will work out in the times to come. But the RBI has plugged this gap in a very innovative way

tinguish between ever-greening and genuine restructuring, as there was always a perverse incentive to keep the loan looking good through this avenue.

It is not quite sure as to how this will work out in the times to come. But, RBI has plugged this gap in a very innovative way, knowing completely well that escape clauses run the risk of slippage. A deterrent on the procrastination possibility has been the provisioning norm that could go up to 35% in case of a year passing. Therefore, there would be some incentive to actually have a resolution plan which works in place.

RBI does come out quite fairly in this process, for even though there is no force being deployed, the nudge has been provided through the provisioning route. As banks do have problems on capital, they probably have to look at the most efficient ways of moving towards a resolution. RBI has given the power to the banks to decide, but has put in the required caveats to ensure that they act in a

proper manner and do not delay the decision making process. Hence, this appears to be a better way out, as banks can no longer sit back and let things take their course. By abolishing all earlier schemes for resolution, the doors have actually been closed and lenders have been forced to find a solution within the rules framed by the RBI for this purpose. As it is within the norms of central bank regulation, there can really be no objection. This nudge may be as good as the push that was earlier dominant in the approach.

## OPEC, the future is probably worse

A Morgan Stanley report published last week argued that “there is growing evidence of a sharper-than-expected slowdown” in oil demand growth

SAUDI ARABIA AND Russia are on a collision course. On Friday the International Energy Agency will publish its first forecast of oil market balances in 2020. The headline figures will probably show stockpiles rising next year if the OPEC+ producer group doesn't extend output cuts into a fourth year. But their pain may not end there. Growing signs that demand growth is turning out to be much weaker than expected may require producers to make even deeper cuts. If so, that could spell the end of the partnership between Saudi Arabia and Russia on oil policy.

The production restraint agreed in November and December 2016 by OPEC and a group of supporting countries—Russia was the only one that offered a substantial voluntary reduction—was meant to drain excessive inventories and bring global supply and demand into balance during the first six months of 2017.

By mid-2019 that still hasn't happened, despite a prolonged period of relatively robust demand growth that has seen the world's oil consumption increase at an average rate of 1.4% per year over the period from 2017 through 2019, according to the most recent IEA figures. That's equivalent to around 1.33 million barrels a day of additional demand each year.

But the IEA has made a big cut to its assessment of oil demand in the first quarter. While the annual average figure hasn't come down much, the move is worrying because it covers the only period for which we have any real data on consumption. The assessment may be cut further as more numbers come in and reductions to forecasts will almost certainly follow for subsequent periods.

Speaking at the St Petersburg International Economic Forum Friday, Russian oil minister Alexander Novak suggested that the trade wars could help push global demand growth this year

below 1 million barrels a day. That would be the lowest level since 2011.

A Morgan Stanley report published last week argued that “there is growing evidence of a sharper-than-expected slowdown” in oil demand growth. Year-on-year increases are “grinding to a halt” across March and April for eight early-reporting countries, including China, India and the U.S. That is worrying because the IEA expects those three countries alone to account for 70% of the world's oil demand growth this year.

So where does that leave the producers? Whenever they next meet, it is almost certain they will decide to extend the current policy of restraint until the end of the year.

Sure, there may be some tweaks to the actual target levels for some countries—Kazakhstan wants to be able to produce more, as output rises from its giant Kashagan field. Russian oil companies also want restrictions eased, but any decision will ultimately rest with President Vladimir Putin, not the country's energy industry.

But just extending the current deal may not be enough. The OPEC+ group has adopted stockpiles as its measure of success, with the focus shifting from the relatively opaque global figure to the highly visible U.S. inventory numbers, published each week.

The latest figures from the Department of Energy made grim reading for the producer group. Total inventories of crude and refined products soared by 22.44 million barrels in the last week of May—the biggest week-on-week increase in data going back almost 30 years. And that wasn't the only worrying number.

Monthly data for the first quarter

and initial weekly assessments for April and May show U.S. oil demand falling year on year in three out of five months so far in 2019.

The Organisation for Economic Cooperation and Development estimates that trade tensions have already cost the world close to 1 percentage point of growth. The OECD last month cut its global forecast for 2019 economic expansion to 3.2% from 3.9%. With demand growth tied closely to economic growth, these cuts bode ill for oil consumption.

Although both the Saudi Arabian and Russian oil ministers talked up the benefits of the OPEC+ deal at the St Petersburg forum, Russia's President Vladimir Putin had earlier asserted that the two countries “have certain differences in opinion regarding the fair price” for crude. The Russian leader says \$60-65 a barrel—which is around the current level—“suits us just fine.”

While the OPEC+ ministers may be able to get away with extending their deal for another six months, a crunch is going to come when Russia decides it has had enough of restraint. For now, export restrictions resulting from the lingering contamination problems with its export pipeline to Europe are helping keep the nation's output below its target, but once that is resolved, the industry will once again press to boost production.

Even Putin may balk at asking Russian oil companies to make deeper cuts to support prices. If he does, the OPEC+ cooperation will start to unravel.

*This column does not necessarily reflect the opinion of the editorial board of Bloomberg LP and its owners*

### LETTERS TO THE EDITOR

#### Bengal violence

No time can be now lost for the de-escalation of political violence in West Bengal. There is nothing more important than human survival. No civilised society can countenance killings of humans for political reasons. BJP is in a hurry to gain power in the state and creating unrest towards this end. There is no other explanation for its escalating the confrontation with TMC. Its return to power at the Centre and it winning an unexpected 18 seats on Mamata Banerjee's turf seem to have emboldened the party to unleash a series of protests to dislodge Chief Minister Mamata Banerjee. The attempt by BJP to bring the bodies to Kolkata was not justified as it was clearly intended to whip up tension. It is obvious to anyone that BJP is engineering unrest to establish that law and order has broken down in the state. The Shah-Mamata rivalry must be kept within limits. The endless cycle of violence claims the lives of members and supporters of both TMC and BJP. The leaderships of both the parties should appeal to the party cadres to put an end to violence and ensure that no life is lost in the battle for political power. The perpetrators and the victims of political violence, of whichever party they are affiliated to, are always from the impoverished social background. The advisory by the Centre, the meetings of Governor with the Prime Minister and the Home Minister and the charge of failure of law enforcement in West Bengal give us an inkling of the possible dismissal of the state government. On its part, the TMC cries foul and vows to not allow BJP to make West Bengal a la Gujarat. The likely imposition of President's rule for which the BJP is preparing the ground is unlikely to stand the judicial scrutiny. Any victory by violence and unconstitutional means will be Pyrrhic and do irreparable damage to democracy.

— G David Milton, Kanyakumari

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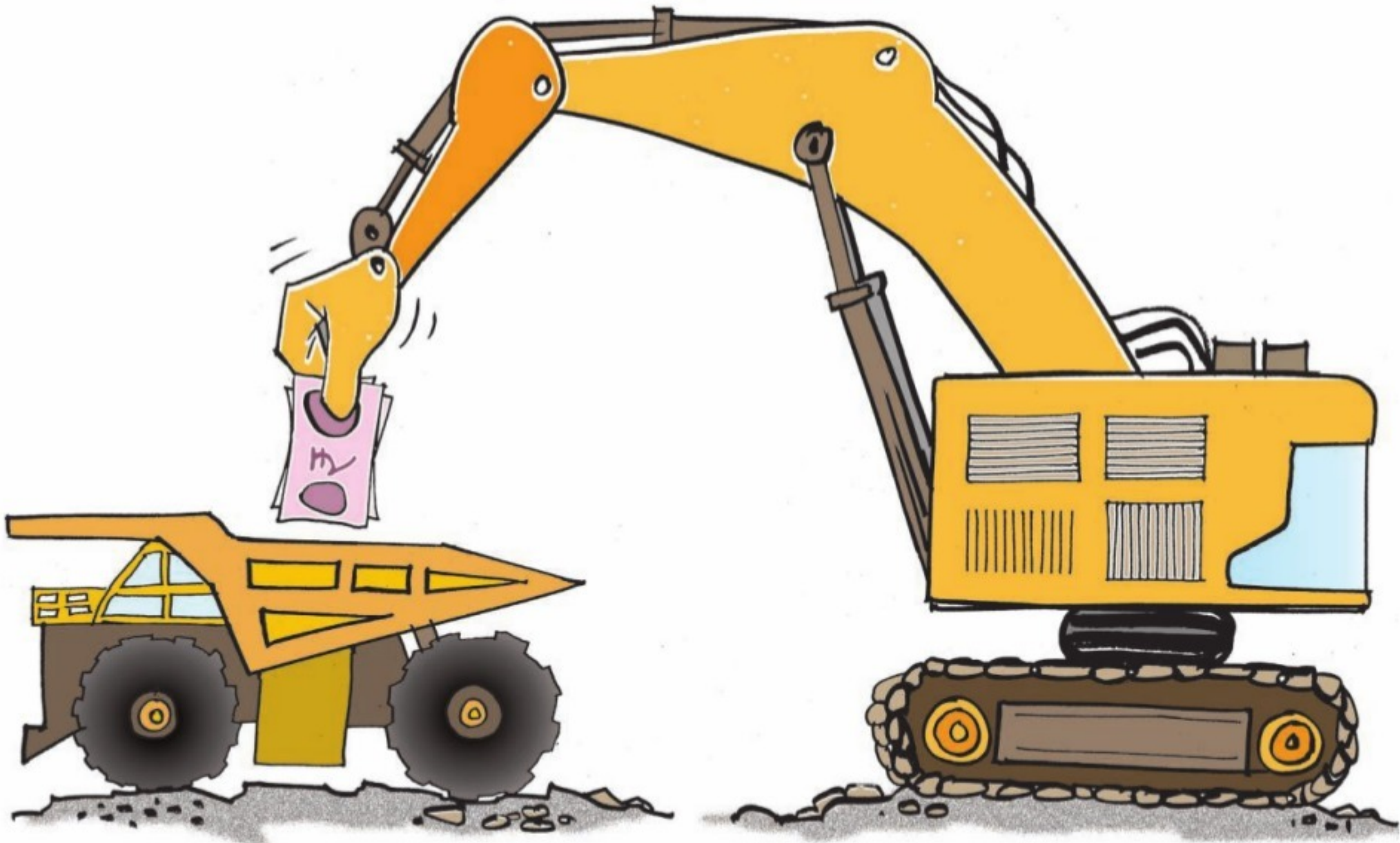


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AGENDA FOR NDA 2.0

# To 'Make in India', 'Find in India'

Govt must open up key sectors like mining, oil & gas for FDI to aid GDP growth

cient jobs at a time when India needs to encash its demographic dividends are the biggest challenges facing the Narendra Modi government at the start of its second term. While the task is certainly herculean, the government also has the people's vote of confidence to undertake bold reforms, announce tough measures and unleash the nation's true potential to kick start the economy. The government also has the advantage of benign inflation to slash interest rates and ensure ample credit availability to the economy.

The combination of reforms in areas like agriculture, labour and land, coupled with the creation of a conducive investment environment, backed by the easing of tax laws, will surely re-ignite the economy's growth engines. While Modi's mission of 'Make in India' can be taken to the next level with progressive reforms for domestic industries, it is about time we had a mining revolution along the same lines as the Green Revolution and the White Revolution. Given the country's rich and diverse ecology, India should further open up key sectors like mining and oil & gas for copious FDI flows that will not only curb needless imports but also generate millions of jobs at the direct level as well as in ancillary industries.

Thus, 'Make in India' must be supplemented with 'Find in India', where the world's top mining companies with state-of-the-art technology start mining a wide range of metals and minerals, like coal, iron ore, bauxite, oil and gold, in India on a sustainable basis, with utmost care for the environment. Given the wealth of India's untapped resources, if we produce even half the oil and gold we import, we would be a country with a current account surplus. It is on the basis of this enormous potential that we got 41 hydrocarbon blocks in OALP-I and have bid for another 30 blocks in OALP-II and III. We are currently producing around 200,000 barrels of oil per day and intend to double it in two years, aspiring, eventually, to take it up to one million barrels per day, once new blocks start production. At the same time, it is important to strengthen India's position in global trade, while protecting domestic industry from dumping, so that companies are not averse to stepping up investments.

The National Mineral Policy 2019,

approved by the Cabinet in March this year, aims to increase the production of major minerals by 200% in seven years. The target is achievable if the policy is kept absolutely simple and transparent, without a circuitous string of approvals. Further, the policy could be production, and not revenue based, because the entrepreneur or the businessman, who risks their investment, must earn a decent return from the project. The government may focus on the long-term and aim for steady returns, rather than pursuing revenue and profits that force prospective investors to stay away.

Besides tapping into India's natural resources, where the sector's share in GDP can easily go from 2% to 10%, the government may also look to make public sector companies independent. PSUs are our backbone and giving them autonomy will help raise both production and revenues, and create huge employment. We need not privatise them, letting them operate, instead, like an ITC or an L&T, where decisions are taken in the interest of the company, its business and its stakeholders. Lack of independence in PSU functioning has taken away these firms' ability to think on their feet and take strong decisions when required. Today, Indians are running multi-billion dollar corporations across the world, so why can't we do it in India?

The government may only provide an enabling environment and, as stated by the PM, the government has no business to be in business. Further, this decentralisation must travel to the grass root level, where our district collectors are empowered to quicken decision making in vital areas like land, environment and sports. If each district develops, the nation will prosper on its own.

The 2019 mandate is one of hope and faith. Given the vision and mission mode of prime minister Narendra Modi, I am confident that he will take the nation's growth and prosperity to a new level, and that India will emerge as an economic and spiritual hub on the global platform. It is crucial that the nation of 1.3 billion people realises that this is the land of endless possibilities. We must stop India from being only the dumping ground of the world. It is time to 'Find in India', 'Make in India', and sell, both in India and globally!

If we produce even half the oil and gold we import, we would be a country with a current account surplus

THE RETURN OF THE National Democratic Alliance to power in the 2019 Lok Sabha polls showed the pro-incumbency mood of the nation and reflected the voters' deep trust in prime minister Modi's numerous policies that have benefitted each strata of society since 2014. In fact, the Modi juggernaut defied all expectations and won a second term with an even bigger mandate. It is evident that, at the moment, the average Indian believes that it's only the NDA government that can provide lasting solutions to the problems facing the country—from the dipping GDP growth to waning consumption demand

and from lack of adequate jobs to water scarcity exacerbating the agrarian crisis.

Yet, not all is hunky-dory as NDA-II embarks on its governance journey after a historic win at the hustings. Even as new ministers took charge of their respective ministries on Friday, the jubilation in the government was somewhat tempered by the sharp dip in GDP growth for the last quarter of financial year 2018-19. India's economic growth rate slipped to a five-year low of 5.8% in January-March, while joblessness stood at 6.1% of total labour force during 2017-18, the highest in 45 years.

Clearly, the dipping GDP growth and the economy's inability to create suffi-

WHAT DO WE REMEMBER a writer for? For the written work of course; the answer may seem obvious. But in the case of Girish Karnad, the obvious falls flat. It remains partial. To describe Girish Karnad was in September last year, when he spoke at a literary meet for tolerance—Bengaluru. "A literary meet for tolerance"—these words say much about the daunting task Karnad faced, and that all writers face today. It's no longer enough for a writer to struggle in a private space, making sense, through words and ideas, of the real world and the world of stories; the past and its new lives in the present; the little mysteries of human relationships, and the larger terrors of relationships based on power. More and more it seems, writers also have to speak on the public stage, even march in the streets. This is a difficult thing for most writers to do. But Karnad did it.

He spoke that day, soon after several activists were either arrested or hounded with what he called "fragile, false FIRs"

## Giving voice to Girish Karnad

Karnad's art drew energy from our syncretic cultural and historical resources

GITHA HARIHARAN

Founder-member of the Indian Writers' Forum



accusing them of almost anything, from the situation in Kashmir, to the violence at Bhima Koregaon, to an assassination plot against the prime minister. Karnad stood up slowly. A small tank-like object was strapped to his waist, sending him oxygen through tubes connected to his nose. But what he told us went to the heart of the matter. There's a new language among us, he said. The kind of language with words like lynching and urban naxal and anti-nationalist and tukde-tukde. The kind of language that spawns strange, horrible or meaningless words, and makes them the stuff of everyone's lives. This new language distorts politics, the rights of citizens, and their everyday lives -- because language

and action are closely intertwined. This is something a writer like Karnad knew well, and he did not shy away from saying it aloud.

He did not let ill health keep him quiet after that talk either. In April this year, just before the elections, he was among the writers who issued an appeal to citizens to vote out hate politics. He was among the theatre artists who called for bigotry, hatred and apathy to be voted out of power. The election results tell us that his appeals and ours, and our new writerly tasks, are far from done. So now that he is gone, how do we continue to hear Girish Karnad? How do we let his rich voice strengthen ours?



We could begin with the foundation of his creative efforts: His vital connection to the many-tongued world of stories he grew up with, soaking in Marathi theatre, Yakshagana, myths and tales waiting to be made sense of afresh. The myth, he said, "nailed me to my past". But Karnad's powerful relationship with myth and tale was an intelligent one. Out of this resource he drew ways of understanding ourselves in the present. In the Prologue to his first play Yayati, he says, "We turn to ancient lore not because it offers any blinding revelation or hope of consolation, but because it provides fleeting glimpses of the fears and desires... within us. It is a good way to get introduced to ourselves." But Karnad

makes it clear that this introduction through myth will take us forward, because it is firmly rooted in the present, in reason, and in plural ways of seeing: "Our play this evening deals with an ancient myth. But, let me rush to explain, it is not a 'mythological'. Heaven forbid! A mythological aims to plunge us into the sentiment of devotion... Our play has no gods."

We can continue hearing Karnad by recalling his connection to the legacy of mentors such as D R Bendre and V K Gokak who nurtured open discussion, and a sense of community in creative endeavour. We can remember them once again in a time that name-calls intellectuals and crushes their questions. We can recall Karnad's

memory of a cultural centre such as Dharwad—a precious memory in a time when Dharwad has become infamous for the assassination of the scholar M M Kalburgi. Again, in a time when institutions are crumbling under assault, we can remember Karnad's efforts at strengthening public institutions such as the Sangeet Natak Akademi in Delhi, the Film and Television Institute of India in Pune, and the Nehru Centre in London.

Whatever he did, whether as an institutional leader or a writer or an actor or a public intellectual, Girish Karnad lived his chosen narrative. "We must trust the narrative we have chosen for ourselves," he said. "Invent bits if necessary, but go on." His plays are, of course, a part of this narrative. But there is time to go back to them, let each yield new meanings. For now, we need to remember—and keep alive, both for our sakes and in tribute to Karnad—other parts of his chosen narrative. These, taken together, make a narrative with creative and intelligent links with our syncretic cultural and historical resources. It's a narrative that includes large numbers of people speaking in different languages, many of them speaking words of dissent. It's a narrative that returns writers, readers and citizens to the centrestage where they belong, so that they may learn, teach and live what freedom of expression really means. This is the modern narrative we must continue to be part of, not necessarily in Karnad's voice, but in our own.

## Removing hurdles

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Apple WWDC underlines the company's commitment to accessibility and triggers its developers to innovate

APPLE'S WORLD WIDE Developer conference this year was a mixed bag. As always, there were so many announcements that it took a while to take it all in. However, a couple of trends were clear: one, Apple wanted to grow each vertical like the Apple Watch and iPad separately within its larger ecosystem and; two, there was going to be another big push towards accessibility across its devices.

With its new MacOS Catalina, you will be able to literally get things done and navigate around the computer using just simple voice commands. Apple has even split the screen into grids to help users select areas which otherwise don't have buttons, like in case of a map. The whole experience was mind blowing, and looking at it from the perspective of someone with motor disabilities the feature would be game changing, and of course so empowering.

Apple's focus on accessibility seems to have inspired its community of developers, too, especially the younger ones. Palash Tarneja, a student of DPS Rohini in Delhi, was among the select few who got to present their ideas to Apple CEO Tim Cook. Tarneja's creation is a software that translates the audio on YouTube videos in realtime. "My idea was about linguistic accessibility by translating YouTube videos into the native language of the user," he says, adding how this will be especially useful in terms of educational content. "He (Cook) said it was a fantastic idea and he will look into it." Chennai's Sudarshan Sreeram's project this time was a Swift Playground called Amaze. "It's a simple game where you have to navigate your way around a maze within a time limit and collect stuff on the way. But the catch is that each time you reach a collectible, your direction symbols flip," explains Sreeram, adding that the idea was to ensure that toddlers for whom the game is meant don't become habituated to the movements. The game also comes with features that make it accessible for those with colour blindness and even low motor skills. His next project will be to help dexterics.

Apple, meanwhile, is trying to de-hyphenate its products from each other. The Apple Watch, for instance, will now be able to run apps independently, and will not require the iPhone. There will even be an App Store of its own, on the watch. iPad too pulls itself away from the iPhone. The tablet now gets an operating system of its own with very tablet-centric user interface, though based on iOS. The iPadOS will offer multi-tasking and multi-window capabilities along with keyword commands, intuitive gestures and even files folders like on the Mac. Plus, Safari on iPad will offer desktop-type browsing and won't load mobile pages. It seems Apple Park clearly sees the iPad as a bridge-device, a computer for those who don't want to use a larger form factor or can't afford one.

The Mac will, with its next OS upgrade, come even closer to the mobile world. There will be more apps that will run here, like Music, Podcasts and Radio as Apple kills off its iTunes platform. Then, Apple has done something unique with a feature called Sidecar that lets Mac users add the iPad as a new input device. This helps them be more creative with a host of software they would run on their computers, tapping in on the Apple Pencil's capabilities.

With the latest edition of WWDC, Apple has reiterated its commitment to accessibility or, again, not limiting itself to just those who can't hear well or see clearly. This is unique for a smartphone company, but also an acknowledgment that this could be a big user base to tap into. In the process, it is also triggering innovation around accessibility within its large developer community. In an Apple world, tech will be a facilitator for those who otherwise find themselves stuck behind a virtual barrier.

The author is in San Jose on the invite of Apple

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