

# HC denies stay as MMRCL begins to cut Aarey trees

Activists move 2nd application on MMRCL’s action of chopping 2,656 trees

PRESS TRUST OF INDIA  
Mumbai, 5 October

Green activists suffered a second jolt in two consecutive days when the Bombay High Court on Saturday refused to stay ongoing felling of trees at Mumbai’s prominent green lung, Aarey Colony, to make way for a proposed metro car shed.

A few green activists moved a fresh application on Saturday seeking stay for a week on the Mumbai Metro Rail Corporation Ltd (MMRCL’s) action of chopping 2,656 trees in the area, a day after the HC dismissed four petitions filed by NGOs and activists challenging the decision of Tree Authority of the Mumbai civic body allowing felling of trees.

The activists have sought the stay so that they can approach the supreme court.

The action of MMRCL, which began cutting trees late Friday night, has met up with stiff resistance from green activists who have been protesting at the Aarey Colony.

The activists argued that an appeal would be filed in the apex court on Monday but by then the MMRCL would have completed cutting all the trees in the colony.

The application was taken up for urgent hearing by Justices S C Dharmadhikari and A K Menon in their chamber in the high court.

Advocate Akshay Shinde, appearing for the MMRCL, told the judges that they initiated action of cutting trees only after the HC on Friday dismissed the petitions challenging the approval granted by the Tree Authority. The bench, after hearing brief arguments, said it would not interfere with the Friday’s order and refused to grant stay on the MMRCL action.

Opposing felling of trees, activists have been demanding that Aarey be declared as forest. The issue has taken a political hue in the run-up to Assembly polls, with the Opposition parties blaming ruling BJP and Shiv Sena for their “failure” to save trees.

The MMRCL had clarified that the felling of trees was restricted only to a small area in the colony, and that it was necessary to ensure smooth transport for Mumbai cars.

After the high court dismissed the petitions on Friday, several activists gathered outside the colony in suburban Goregaon when the MMRCL began chopping trees.

Police on Saturday arrested 29 persons and detained several others for “obstructing” the MMRCL work.

The proposed rake depot for the metro-3 line (Colaba-Bandra-Seepz) will occupy 33 hectares in the southern part of the colony.

The high court, while dismissing the petitions, had noted that the tree authority’s decision-making process was fair, transparent and based on reason.



Police detain activists protesting against the tree-cutting at Aarey colony in Mumbai on Saturday

PHOTO: PTI

**"The high court has decided and ruled yesterday that it is not a forest"**

PRAKASH JAVADEKAR  
Union Environment Minister



## 29 held; cops accused of high-handedness

The drama over cutting of trees in part of Mumbai’s Aarey Colony for a proposed metro car shed shifted from the corridors of the Bombay High Court to the prominent green lung over Friday night, resulting into clashes between protesters and police who have arrested 29 persons on Saturday.

Some protesters have accused police personnel of high-handed behaviour. However, Mumbai Police have denied these allegations.

Those arrested, including six women, are among the 60 people who were detained by police earlier, a police official said, adding that some of them are students.

The entire Aarey Colony was cordoned off by police on morning after hundreds of green activists tried to stop felling of trees in the area by the Mumbai Metro Rail Corporation Ltd (MMRCL) for the Metro-3 line rake depot.

The MMRCL action began hours after the high court dismissed four petitions filed by NGOs and activists challenging the decision

of Tree Authority of the Mumbai civic body to allow felling of trees.

Meanwhile, the police official said some protesters had beaten up the men in uniform on duty in Aarey Colony.

"We have arrested 29 protesters. Six of them are women. Some of them had manhandled and beaten the police personnel deployed in Aarey Colony and obstructed them from discharging their duty," the official said.

On Friday night, around 200 people gathered and started protesting near Picnic Point in the colony, he said.

"While the protests were on, a group of people roughed up two police personnel, who sustained injuries," he said.

A case has been registered under sections 332 (Voluntarily causing hurt to deter public servant from his duty) and 353 (Assault or criminal force to deter public servant from discharge of his duty) of the Indian Penal Code (IPC) on complaint of a 28-year-old woman police constable who was injured in the alleged attack. PTI

### SLOWDOWN WOES

# Trade credit insurance claims rise 38%, premiums jump 14%

SUBRATA PANDA  
Mumbai, 5 October

Slowdown in the economy has adversely impacted the trade credit insurance segment of general insurers.

This is because claims in this segment have seen a 38 per cent year-on-year rise in FY19 while the premium growth was only 14 per cent during the same period.

Trade credit insurance covers a seller against the risk of non-payment by its customers arising due to wilful default or insolvency. The repaying capability of the customer depends on various macro and micro economic factors.

"During the last few quarters, we have witnessed a spurt in claims, primarily due to stress in terms of liquidity in certain segments," said Subrata Mondal, Executive Vice-President, IFFCO Tokio General Insurance.

Subramanyam Brahmajosyula, Head – Underwriting and Reinsurance, SBI General Insurances – said, "Claims in trade credit insurance mirror the economy and higher claims experience point to liquidity crunch in the economy."

"In times of economic distress, such defaults are likely to



The insurers feel that various initiatives taken by the government such as recapitalisation of PSBs and their mergers will boost the liquidity situation in the market

rise and hence increase loss ratio of trade credit insurance," he added.

In FY19, claims in the credit insurance segment were to the tune of ₹373 crore compared to ₹269.57 crore in FY18. On the contrary, the premiums collected saw a 14 per cent rise at ₹670 crore compared to ₹586.11 crore in FY18.

"Liquidity challenges, lower growth rate, southward trend in top line and profitability resulted in increased defaults by buyers to their suppliers," said

Gautam Murkude, Vice-President, Global Insurance Brokers.

While the claims have gone up, the insurers say regulatory hurdles have hampered growth in this segment. Among the various hurdles that insurers face, disallowing banks to buy a policy is a major impediment. Moreover, disallowing to cover bill discounting, channel financing and factoring is also an obstacle.

"In recent times, various stakeholders from the industry

have approached insurance regulator the Insurance Regulatory Development Authority of India (Irdai) for widening the scope of the product," said Mondal. "The regulator has taken cognizance of the same and constituted a working group to deliberate on a time-based manner," he added.

Recently, the Irdai decided to review its three-year old guidelines on trade credit insurance in line with the changing requirements of the market.

It has set up a nine-member working group headed by New India Assurance chairman and managing director Atul Sahai to review the March 2016 guidelines.

According to the terms of reference given to the panel, it would also suggest suitable amendments to guidelines that add value to the policyholders and stakeholders such as banks and factoring companies.

The insurers feel that various initiatives taken by the central government like recapitalisation of public sector banks and their mergers will boost the liquidity situation in the market.

"We are hopeful that the government’s initiatives will improve the current liquidity crisis and eventually lead fewer defaults in the market," Mondal added.



President Ram Nath Kovind being presented a plant by ICSI President C S Ranjeet Kumar Pandey as Minister of State for Finance Anurag Thakur and Minister of State for Heavy Industries & Public Enterprises Arjun Ram Meghwal look on, during a function on the 51st Foundation Day of the Institute of Company Secretaries of India (ICSI), at Vigyan Bhavan in New Delhi, Saturday

PHOTO: PTI

## President calls for responsible biz

PRESS TRUST OF INDIA  
New Delhi, 5 October

President Ram Nath Kovind on Saturday said company secretaries must ensure that stakeholders understand the difference between profit and profiteering, while fostering responsible business and balance economic objectives with larger socio-economic goals.

Addressing the 51st Foundation Day of the Institute of Company Secretaries of India (ICSI), he said, "we have seen how some business enterprises have broken the trust of the people. Companies have either faltered or have come to a standstill. In the process, common people have had to suffer." Kovind said company secretaries play the role of a governance professional and an internal business partner and they must foster "responsible business and balance economic objectives"

with larger socio-economic goals.

"And they must deliberate on issues where we need to improve, so that mistakes or limitations of the past are adequately addressed," he said.

The president further said that the concept of corporate governance is complex, but the principles on which it is based are clear and well marked. Transparency, accountability, integrity and fairness are its four pillars.

He stressed that company secretaries should responsibly determine how these principles are put into practice.

India has drawn a blueprint to enhance its brand value as a destination for international business and investment, he said, and that in this effort, how they implement company laws in a transparent manner has a critical bearing.

Kovind also told the gathering that an efficient, fair and just corporate gover-

nance system forms a key component of our nation-building matrix, and company secretaries have a seminal responsibility to fulfil on this account.

Their integrity and honesty determines our commitment to a just society, he said.

Minister of State for Parliamentary Affairs and Heavy Industries and Public Enterprises Arjun Ram Meghwal and Minister of State for Finance Anurag Thakur too were present at the event.

ICSI is a premier professional body set up under an Act of Parliament for the regulation and development of the profession of company secretaries in India.

It has over 59,000 members and about 3.5 lakh students on its roll.

The institute focuses on best and top-quality education to students of company secretaries course and best quality set standards for its members.

### GODS ARE NOT TO BLAME



An idol of Durga, shown with a mask on to raise awareness against environment pollution and plastics, at a community puja pandal in Kolkata on Saturday

PHOTO: PTI

## Will meet Modi to seek more funds for flood in K'taka: CM

A day after the Centre sanctioned ₹1,200 crore as initial relief for flood ravaged Karnataka, Chief Minister BS Yediyurappa on Saturday said he would meet PM Narendra Modi and seek more funds.

"About ₹35,000 crore is our rough (damage) estimate. We are yet to know the actual amount. Our state has suffered more losses than any other state due to floods this time. I will meet the Prime Minister and seek more funds to be released from the centre. As immediate measure in the first stage ₹1,200 crore has been released by the central government," Yediyurappa said.

Speaking to reporters in Alamatti, Yediyurappa expressed the hope that more funds would be released at the earliest.

# Here’s how to type faster on your phone

Get those index fingers off your screen

HEATHER MURPHY  
5 October

For many of us, our approach to typing on a smartphone is something we stumble upon. Unlike composing words on a typewriter or computer keyboard, there is no widely taught, proper way.

If speed is the goal, however, a study of around 37,000 people suggests that one particular approach is better than others: writing with two thumbs and embracing autocorrect, but avoiding predictive text.

"That is basically the trick of typing quickly," said Per Ola Kristensson, a professor of interactive systems engineering at the University of Cambridge and one of the authors of the study, which was presented at a human-computer interaction confer-

ence in Taipei on Wednesday.

The study focused on the stubbornly persistent Qwerty keyboard, which was originally designed to minimize mechanical typing jams in typewriters. Despite questions about its utility and the emergence of alternate systems, much of the world still relies on the setup.

To conduct the study, researchers asked volunteers from around 160 countries to memorize a series of sentences and write them both on desktop keyboards and mobile phones.

There has never been another typing study on this scale, according to the researchers, but they said that when they compared their findings with smaller studies, the gap in speed between the two devices appeared to be shrinking. When smartphones first came out, people



typed about 20 to 25 words per minute, said Anna Feit, a researcher in human-computer interaction at ETH Zurich and another author of the study. Now people aver-

age 37 to 40 words per minute, she said.

As the authors write in their study, the average person is nearly 70 percent as fast on a phone as on a laptop. One

remarkable typist hit 85 words per minute on a mobile device.

Pedro Lopes, a professor of human-computer interaction at the University of Chicago, who was not involved in the study, said the results signaled a "paradigm shift." That change is even more evident among young people. On average, subjects between the ages of 10 and 19 were about 10 words per minute faster on smartphones than people in their 40s.

One unexpected finding was that a significant number of subjects used a two-finger typing system on full-size computer keyboards. However they approached typing, those who used predictive text generally wrote more slowly. Examining word predictions and making a choice is far slower than using autocorrect, Dr. Kristensson said.

Jack Dennerlein, an

ergonomics researcher at Northeastern University’s Bouvé College of Health Sciences, said the study reinforced what other studies have shown: Two-handed typing is faster than one-handed typing. But the limits on speed involve more than the kind of keyboard or the dexterity of the individual. There is also the element of imagination, said Dr. Kristensson, who is an inventor of gesture typing, a swiping technique intended to save time. No matter the system, people cannot exceed 120 words a minute, he said, because they cannot come up with what to say that quickly. "Typing rates are bounded by our creativity," he said.

Regardless of speed, most of us are not that original. Half of the words people text are the most frequently used 200 words in English, he said.

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## Maha Youth Cong promises monthly ₹5K for unemployed

PRESS TRUST OF INDIA  
Mumbai, 5 October

Monthly allowance of ₹5,000 for educated unemployed youths and statutory 80 per cent reservation in jobs for local youths are some of the prominent promises made by Maharashtra Youth Congress in its "first-of-its-kind" manifesto for the October 21 assembly polls, which was released on Saturday.

It also promises government scholarships for meritorious local students pursuing higher education in foreign universities, waiver of educational loan and providing free of cost higher education to differently abled youths.

The document states that if elected to power the Congress-led government will stand guarantor for loans taken by wards of farmers for pursuing

higher education.

Maharashtra Youth Congress President Satyajeeet Tambe told reporters that as many as 30 million youth got connected to its platform as part of "Wake Up Maharashtra, Act Today for your Tomorrow" programme.

"Thousands of suggestions, views, ideas and solutions received so far were shortlisted and consolidated to create one-of-its kind 'Youth Manifesto'," he said.

He said education loans available till September 30, 2019 will be waived.

Tambe promised increase in intake in government hostels for the needy youths and free higher education for all differently abled youths.

"Educated unemployed youth will receive an allowance of ₹5,000 per month and statutory 80 per cent reservation in jobs for local youth," he said.