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11,500 ICU beds reserved for virus patients: Centre

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A total of 586 hospitals in the country have been marked as dedicated coronavirus disease (Covid-19) hospitals, with a capacity of over 100,000 isolation beds and 11,500 ICU beds reserved for patients, the Union health ministry said on Saturday. Addressing a press briefing, the health ministry's Joint Secretary Lav Agarwal said the government has taken preemptive action to identify Covid-19 hotspots in the country. In the absence of a lockdown and other containment measures, there would have been over 820,000 coronavirus cases in the country till April 15, he said.

According to the health ministry, 1,035 fresh Covid-19 cases and 40 deaths due to the disease were reported in the last 24 hours across the country, taking the total number of cases to 7,447 and deaths to 239 nationwide.

Agarwal said: "586 dedicated Covid-19 hospitals have been earmarked at the state and Centre level. 100,000 isolation beds and 11,500 ICU beds have been reserved for coronavirus patients across the country. This figure is being augmented every day, based on the evolving situation." He further added: "We had done an analysis on the rate of growth in cases. We observed Janta curfew on

March 22 and went for lockdown from March 25. According to statistical analysis, in the absence of lockdown and other containment measures, there would have been a 41 per cent increase and 820,000 coronavirus cases by April 15," Agarwal said.

He asserted that measures such as social distancing, lockdown and other containment efforts are important in fighting the battle against coronavirus. "The response of the Government of India has been preemptive, proactive and to the extent of being over-prepared and through our graded approach, we have aligned our response with the evolving situation. Ministry of AYUSH has prepared a set of guidelines on respiratory health and to boost immunity. Districts have been asked to incorporate this in the district-level contingency plan as well," he said.

Agarwal also asserted that there is no shortage in the country of the anti-malarial drug hydroxychloroquine, cited by many as a viable therapeutic solution to counter the coronavirus infection.

Responding to a question, a senior official of the Indian Council of Medical Research (ICMR) said, "500,000 antibody testing kits ordered by ICMR have not been received yet".

The ICMR official said over 1.7 lakh samples have been tested in country so far for Covid-19, of which 16,564 samples were tested on Friday.

Edtech firms' moment in the sun

Closing of educational institutions during lockdown offers promise of huge gains

ANJULI BHARGAVA
New Delhi, 11 April

Free online classes, virtual classrooms, UPSC prep sessions live, career guidance, IIT and JEE coaching sessions...the list goes on and on. As the country came to a standstill, education technology (edtech) and online education companies in India moved into overdrive, leaving no stone unturned to grab the attention of students, parents, academicians, teachers, schools and the media.

Ever since the 21-day nationwide lockdown became an imminent threat, edtech players — both for-profit and not-for-profit — started gearing up for the big race. What's new in this race is that it includes players who are hoping for some prize money and others just for a trophy. Those running the race are being watched by all their regular fans, but also by those who previously ignored them. And the race that began in real earnest in mid March promises to stretch out for a while (at least till July), giving everyone a fair chance. With a captive audience of at least 50-100 million students (most players are targeted at the upper end of the market), in the first two weeks of March, several online and edtech offerings either began to offer their existing products free or launched new products aimed at pulling in users at a time when getting their attention was relatively easier. The idea was mainly to cast their net wider: Target an audience that it might have previously ignored. The net now includes those who may have been fence sitters in normal times because of the cost of subscriptions or those who cannot easily afford their products but can do so at a pinch.

The race now also has new observers who were earlier averse or even wary of this alien animal. This includes state governments, who are now scrambling as they begin to grasp the magnitude of the crisis and its impact on already abysmal learning outcomes. It also includes budget private schools, which don't have the luxury of offering an online or distance learning platform like their elite counterparts.

What is making the whole grim prospect of millions of children at home rather exciting in a way is the fact that traditional education is one of the sectors most resistant to any kind of change. That's where the saying how many teachers does it take to change a light bulb emanates from, hinting at the fact that a task that can be performed easily by a child cannot be managed by teachers who are notorious for resisting change at all times. The crisis presents a massive opportunity for players who get their messaging right and have strong products on offer, says Gouri Gupta, director, edtech for Central Square Foundation (CSF).

A further opportunity presents itself since both schools and state governments across the country are struggling to find the right resources. While learning at later stages can be delayed or staggered — the Western concept of a gap year is catching up in India too — the gap for students at the foundational stage can be quite daunting to bridge, a fact that schools and increasingly even



Ashish Dhawan, founder of Central Square Foundation, which offers edtech solutions

state governments in India are aware of. As a result, both the for-profit and not-for-profit players are engaging with governments and private schools to see if they can increase their portion of the total pie.

The frenzy of the 4,600-odd private players in the edtech space has been evident in an endless stream of tom-tomming of unverifiable achievements on a daily basis with PR companies in overdrive. To cite a few instances, Bengaluru-headquartered Byju's, the industry leader, made products free till end of April. Students in classes 1-3 can access math and English lessons and students in classes 4-12 can learn math and science concepts on the Byju's app. After freeing content, Byju's added free live classes, where students can attend 3-4 regular sessions per week. The company claimed that there was an overwhelming response to the free lessons on their learning app with 6 million new students learning in March alone. Bengaluru-headquartered Vedantu said it typically adds approximately 50,000 new paid users to its platform annually. However, during this crisis, it claims it has added 130,000 new users (again a company claim) over just 15 days. The company said it was seeing a 10x growth in users signing up in the first week (March 12 is when it opened up its platform for free to students). After creating awareness amongst the students through media, they say there has been a surge of 52X in the number of users signing up till date.

Bengaluru based Educational Initiatives (EI) also saw its usage and engagement with Mindspark surge after the lockdown. Mindspark is one of the only products with independent impact assessments available in the market. According to the company, their Mindspark school student numbers doubled while the retail numbers (business-to-customer) rose by 10x after the commencement of the lockdown.

Mumbai's Toppr made video classes, covering 17 subjects for 5th-12th classes, free and these will

'Covid-19 led to ₹4K-cr fresh NPAs'

Punjab National Bank's (PNB's) integration with Oriental Bank of Commerce (OBC) and United Bank of India (UBI) came at a time when the country was in lockdown to mitigate the impact of the coronavirus disease (Covid-19). On the eve of PNB's 126th foundation day, the bank's Managing Director and Chief Executive Officer **SS MALLIKARJUNA RAO** tells **Somesh Jha** about the pandemic's impact on customer outreach programmes related to the amalgamation. Edited excerpts:

Which sectors have been most affected by Covid-19?

We have seen an impact on apparel and textiles, auto and auto components, aviation, tourism, and financial sectors — including non-banking finance companies (NBFCs), building and construction. We do not have huge exposure to aviation, except Jet Airways, which is already a non-performing asset (NPA). The micro, small and medium enterprises (MSME) segment will have a problem. In the apparel sector, the issue is that they import raw material from Bangladesh, manufacture it here and export. It will take more for them to come back to normalcy and their accounts will be under stress.

What is your outlook?

There can be an impact on profitability as there will be more NPAs. There will be some slippage, which will have to be accounted for and it will impact profitability. I am expecting that things will improve from October 1. So, there will be an impact of 6 months.

How long can we afford a lockdown?

It is not a question of affordability. We will continue to support our customers in the crisis, but there will be an impact on the credit off-take.

How have your targets changed for this year?

We had planned for credit growth of 8 per cent, but because of Covid-19 it will be around 6 per cent. On NPAs/slippages, we are keeping our fingers crossed to see how the first two quarters pan out. We have seen an impact of ₹4,000 crore, majority of which are MSMEs and retail accounts, for the bank in March, which otherwise wouldn't have been there.

How is the employees' morale given they have to report to work during the lockdown?

There is no doubt that there is pressure to work under these circumstances. The reason is we are providing services to citizens. Footfall in branches being less, we are operating with 50 per cent staff so that we can protect their health. We are maintaining electronic channels efficiently so that customers continue to use it and switch from cash mode. We are regularly communicating with employees and I am myself boosting their morale by appreciating their efforts in these tough times. There are some sporadic incidents across the country such as crowds being high in front of the bank branch during the direct benefit transfer, which is a cause of concern for the state authorities, who call up branch managers asking for an explanation or for closing branches.

But by and large, it's been extremely smooth.

Can the operations of branches be rationalised during lockdown?

In some parts, it can be done, but our branch operational ratio right now is 92-95 per cent across the country.

How are you preparing for lockdown extension?

As far as banks are concerned, there are no problems as we have sufficient cash; we are calibrating branch activities, too. The impact is on amalgamation. Effective April 1, certain activities, such as customer and employees' outreach, human resource deployment, which we had planned to complete by April 15-30, will be pushed back by a month.

Were some product launches also delayed?

As of today, all our products have been harmonised. Even though database is different for three banks, we have customised. For example, human deployment, changing of the name boards, which was to start from April 1, has been postponed by a month.

"THERE WILL BE SOME SLIPPAGE, WHICH WILL HAVE TO BE ACCOUNTED FOR AND IT WILL IMPACT PROFITABILITY. I AM EXPECTING THAT THINGS WILL IMPROVE FROM OCTOBER 1"

Q&A

SS MALLIKARJUNA RAO
MD & CEO, PNB

to three times of average monthly salary, up to ₹3 lakh, and the fourth product is for the bigger group, additional funding to the extent of 10 per cent of working capital without insisting on margin. These were launched last week and will address cash flow problems.

How are you monitoring slippages of good loans into bad?

If borrowers categorised as Stress Mention Account (SMA)-2 as of March 1 have not paid money till March 31, they are categorised as NPAs. We are



impressing upon such borrowers that since additional demand for interest is not there for March, April and May, the overdue amount as of March 1 can be paid till May 31 so the account remains standard. Because of the lockdown, we are trying to reach out to such borrowers by April 30.

How many such borrowers are there?

The SMA-2 accounts, outstanding as of March 1, that have become NPAs for PNB till March 31 are to the tune of ₹2,000 crore and for the combined entity, are around ₹4,000 crore. This wouldn't have happened if the Covid-19 pandemic hadn't hit the country. But quarterly slippages would not be high. This loan amount of ₹4,000 crore has the potential for upgrade so we are reaching out to them.

How are you monitoring your accounts in these circumstances?

We will launch a campaign known as 'each one, reach ten, each day' on Sunday, which is our 126th foundation day. We are not conducting any programmes as such, but reaching out to all our customers through employees — every day 10 customers will be targeted by an employee. We want to understand the requirements of all customers and act accordingly.

The industry wants the banking system's help to pay three months' wages of employees by enhancement of working capital loans. How do you see this?

Our fourth product, released three-four days ago, is actually covering wages for up to 6 months for firms. Now, we have to reach out to customers as they have to be aware of the product. By April 30, we will have a good number of customers availing it.



Medics use a drone to spray disinfectant at a slum in Noida, UP PHOTO: PTI

ALL IN A DAY

► Council of ministers to start working from offices on Monday

► India could've seen **820,000 Covid-19 cases** by April 15 sans lockdown: Health ministry

► Services at **Delhi State Cancer Institute** suspended till further notice as 21 people test positive at the facility: Official

► Shipment of **hydroxychloroquine** to the US likely to start next week: IPA

► **200 cases registered, over 3,500 detained** for defying lockdown norms in Delhi

► Railways converts **5,000 coaches** into isolation

wards

► Worst-affected Haryana districts, including **Gurugram**, to fall in red zone: Khattar

► Doctors of Indian origin form **global collaborative to fight coronavirus**

► Helpline facilitates **over 3,000 stranded J&K residents** across India

► The Union Territory of **Puducherry reported its first Covid-19 death** with a 71-year old man, hailing from Mahe, succumbing to the infection at a hospital in Kannur

► Around **2,000 NCC cadets**

deployed in 12 states, UTs to help administration amid lockdown

► The Union Health Ministry asks all states to **prohibit use and spitting of smokeless tobacco** in public places to prevent the spread of the novel coronavirus.

► Allow states to carry out **economic activities within borders**, says Chhattisgarh CM

► **52 out of 102 people** who stayed at 13 mosques at the **Chandni Mahal hotspot** test positive

► **Pray on Easter** that world emerges victorious in fight against coronavirus: Vice President Naidu

► Private doctors asked to help with **treatment protocol**

► UK to receive first batch of **3 million paracetamol packets** from India

► **Singapore thanks India** for facilitating evacuation of its residents

► **51 Indians among 191 new coronavirus cases** in Singapore

► **Red, orange and green zones** may come up during extended lockdown

LOCKDOWN, SOCIAL DISTANCING MOST EFFECTIVE 'SOCIAL VACCINES' TO FIGHT COVID: HEALTH MINISTER



Centre sets up control room to address workers' issues

SOMESH JHA
New Delhi, 11 April

The Union labour and employment ministry has set up control rooms across the country to receive and look into the grievances of workers who have been denied wages, or have been retrenched during the national lockdown, on a war footing.

The labour ministry has made public a list of 60 officers, who are labour commissioners in 20 regions across the country, along with their email address and contact numbers. It will deal with distress calls of workers who are working under the central sphere. This comes at a time when there is growing discontentment

among workers who are living in shelter homes or relief camps in various states. "We understand that the workers are going through a period of stress and as the lockdown extends, they will be more anxious with the prevailing situation. The control rooms are aimed to listen to their problems and address them at the earliest," a senior labour and employment ministry official said, requesting anonymity. The official added that the micro, small, and medium enterprises have shown concerns of poor cash flow, specially over paying salaries to workers.

Ever since the national lockdown was put in place, the office of the chief labour commissioner (CLC), under

the labour ministry, has been receiving distress calls from workers complaining about retrenchment or delay in receiving salaries. A few days back, Chief Labour Commissioner Rajan Verma had told regional officers to do a follow-up of all the complaints and had taken a status report.

The ministry reached out to employers in some cases, where the latter had deducted wages of workers or laid them off. However, the CLC can only monitor the activities of industries belonging to the central sphere. This includes all central PSUs and private sector units in the civil aviation, banking and finance, telecommunications, insurance, ports, dock, and mines sectors.