

# PR SENSE

Spreading Positive Vibrations  
Issue No 215 – Jan 2025  
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## Cover Story



## Forgotten Senior Citizens

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### Contact

[editor@corpezine.com](mailto:editor@corpezine.com)

[www.corpezine.com](http://www.corpezine.com)

[www.primepointfoundation.in](http://www.primepointfoundation.in)



**Editorial Board**

**Publisher & Managing Editor**

K. Srinivasan  
(Prime Point Srinivasan)

**Joint Managing Editor**

Ramesh Sundaram

**Editor in Chief**

C. Badri

**Consulting Editor**

R Nurullah

**Editor**

Priyadharshni Rahul

**Cartoon Editor**

Triambak Sharma

**Published by**

Prime Point Foundation

**Feedback**

[editor@corpezine.com](mailto:editor@corpezine.com)

**Websites:**

[www.primepointfoundation.in](http://www.primepointfoundation.in)

[www.digitalpresense.com](http://www.digitalpresense.com)

[www.sansadratna.in](http://www.sansadratna.in)

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The opinions expressed in this publication are those of the authors. They do not purport to reflect the opinions or views of Prime Point Foundation or PreSense.

## From the Desk of Managing Editor

Dear Reader,



On behalf of the Editorial Board, I am pleased to release the 215<sup>th</sup> (Jan 2025) edition, which has rich and varied content. I wish all readers a very happy and prosperous New Year 2025.

In this edition, we have written two Editorials. The first one is on the draft Regulations 2025 released by University Grants Commission. The second one is on the need of humility on everybody, when they get temporary triumphs.

Our Editor Priyadharshni Rahul had filed a PIL in the Supreme Court seeking directions to the Government to create an exclusive Ministry for Senior Citizens. The Cover Story deals with the plight of Senior citizens in India.

### Other Highlights

Prince cartoon

Workshops on AI by DiJAI

Ancient Indian Wisdom: Kumbha Mela

Launch of two eBooks

Review of Jan 2025 edition of PreSense

Freedom fighter of India: Tantia Bhil

Trump 2.0

AI trends in 2025

I am confident that readers will enjoy reading this edition, too. Kindly send your feedback to [editor@corpezine.com](mailto:editor@corpezine.com) so that our Editorial Board can examine your suggestions. Please share this edition with your friends. I will catch up with you next month with more varied content.

Jai Hind

*K. Srinivasan*



# PRince

By Triambak Sharma

[www.cartoonwatchindia.com](http://www.cartoonwatchindia.com)  
[email-cartoonwatch@gmail.com](mailto:email-cartoonwatch@gmail.com)



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for us..



TRIAMBAK SHARMA



## Editorial 1

### UGC Draft Regulations 2025: A Balancing Act for India's Higher Education



*By Ramesh Sundaram, Joint Managing Editor*

*(The UGC Draft Regulations 2025 aim to reform faculty appointments but face opposition from states over autonomy concerns. A balanced, consultative approach is crucial).*



The University Grants Commission (UGC) has recently unveiled its draft regulations 2025, sparking a heated debate across India's educational landscape. These regulations, officially titled "UGC Regulations (Minimum Qualifications for Appointment and Promotion of Teachers and Academic Staff in Universities & Colleges & Measures for the Maintenance of Standards in Higher Education Institutions)", aim to overhaul the appointment process for academic leadership and faculty in higher education institutions. However, they have met with significant resistance from some State Governments, raising questions about federalism and the future of India's higher education system. The State Assemblies of Tamil Nadu and Kerala have passed resolutions against the Draft regulations.

#### Key Features of the Draft Regulations

The draft UGC Regulations 2025 proposes several significant changes:

1. **Merit-based Selection:** The selection of Professors, Associate Professors, and Assistant Professors will be based on merit through all-India advertisements.
2. **Selection Committee Composition:** A Selection Committee, constituted under UGC regulations, will conduct the selection process.
3. **Vice-Chancellor Appointment:** The most contentious issue is the proposed composition of the Search and Selection Committee for Vice-Chancellors. It would comprise:



- A nominee of the Visitor/Chancellor (Chairperson)
  - A nominee of the UGC Chairman
  - A nominee of the university's apex body (e.g., Syndicate, Senate)
4. **Appointment Process:** The Search and Selection Committee will shortlist candidates for the Chancellor/Visitor to appoint the Vice-Chancellor.
  5. The Chancellor/Visitor of the University shall appoint the Vice-Chancellor out of these short-listed candidates.
  6. **Compliance Measures:** Higher Education Institutions (HEIs) violating these regulations may face debarment from UGC schemes.

### State Government Objections

Several non-BJP States have vehemently opposed the draft regulations, viewing them as an encroachment on their autonomy in education matters.

### Tamil Nadu's Stance

Tamil Nadu Chief Minister MK Stalin has raised significant objections:

1. **Conflict with State Policies:** The draft regulations are seen as conflicting with the State's educational system and policies.
2. **Lack of Consultation:** Tamil Nadu argues that States were not consulted before the draft<sup>1</sup> was released.
3. **Legislative Opposition:** The Tamil Nadu Assembly passed a resolution against the draft, particularly objecting to the proposed power given to the Governor/Chancellor in Vice-Chancellor selection.

### Kerala's Opposition

Kerala has also taken a strong stance against the regulations:

1. **Federal Principles:** The Kerala Assembly passed a resolution urging the Centre to withdraw the regulations, deeming them against federal principles.
2. **Commercialisation Concerns:** Some fear that allowing Vice-Chancellor appointments from the private sector might commercialise education.
3. **Funding Disparity:** Kerala highlighted that States bear 80% of higher education funding, questioning the Centre's extensive role in appointments.

### Legal and Constitutional Concerns

The draft regulations raise several legal and constitutional questions:

1. **UGC's Mandate:** Experts question whether the UGC Act empowers the Commission to regulate university faculty selection.
2. **Constitutional Role:** According to the Constitution, the UGC's role is limited to coordinating and maintaining education standards, not direct involvement in appointments.



3. **Concurrent List:** Education is included in the Concurrent List and requires a balanced approach between Central and State Governments.

### Potential Impact on Higher Education Quality

Proponents of the draft regulations, including the UGC Chairman M Jagadesh Kumar, argue that these changes will enhance clarity, efficiency, and transparency in faculty recruitment. They contend that the regulations aim to align higher education with national needs and international standards. However, critics argue that:

1. **Local Needs:** The centralised approach may not adequately address diverse local educational needs across states.
2. **Academic Autonomy:** There are concerns about potential infringement on institutional autonomy and academic freedom.
3. **Systemic Issues:** Some experts suggest that the real issue lies in the deep-rooted corruption in universities, which mere changes in selection processes may not address.

### International Perspective

Globally, higher education governance varies, but many countries with federal structures maintain a balance between national standards and local autonomy. For instance:

1. **United States:** Universities have significant autonomy, with accreditation bodies ensuring quality standards.
2. **Germany:** Länder (States) have primary responsibility for education, with federal involvement in research funding and framework legislation.
3. **Australia:** This is a mixed model in which the federal government plays a significant role in funding and policy, but the States retain some control over education.

These foreign models may not necessarily suit Indian education. We need not copycat them but take the best practices out of their system and adapt it to enhance our educational standards.

### The Way Forward

To address the concerns raised and improve the draft regulations, the following steps could be considered:

1. **Stakeholder Consultation:** To refine the regulations, conduct extensive consultations with State Governments, academicians, students, industry leaders and other stakeholders.
2. **Balanced Representation:** Consider modifying the selection committee composition to ensure adequate State representation while maintaining high standards.
3. **Flexibility Framework:** Develop a framework that allows for some flexibility in implementation across States while ensuring core quality standards.
4. **Focus on Outcomes:** Shift the emphasis from appointment control to measurable outcomes in education quality and research output.
5. **Capacity Building:** Invest in programmes to enhance the capabilities of existing university faculty and administrators.



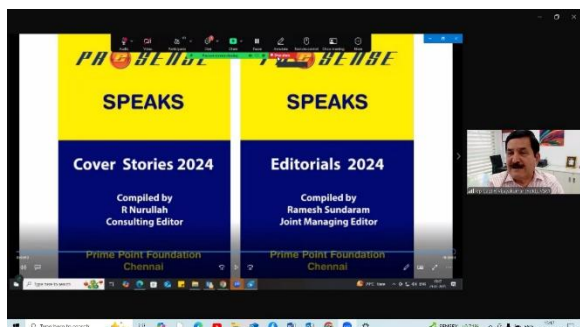
6. **Elimination of corruption:** Presently many State Governments are accused of corrupt practices in the appointments of faculty members and Vice Chancellors. The regulations should eliminate the corrupt practices in the administration.

## Conclusion

The UGC Draft Regulations 2025 represent a significant attempt to reform India's higher education system. While the intention to improve education quality and bring uniformity is commendable, the concerns raised by States regarding federalism and local autonomy cannot be ignored. The debate has unfortunately taken a political turn, with the quality of education taking a backseat to power struggles. It is crucial to return to the drawing board and engage in comprehensive discussions with all stakeholders.

The focus should be on finding an amicable solution that balances the need for national standards while preserving State autonomy in education. Ultimately, the goal should be to enhance the quality of education and research in Indian universities, preparing students for global challenges while addressing local needs. As India aspires to become a knowledge superpower, reforms in higher education must be implemented thoughtfully, considering both immediate concerns and long-term vision. Changing the method of selection of Vice Chancellors will not change the present outdated education system. It is pertinent here that the India Skills Report of 2024 says that only 51 per cent of graduates coming out of the institutions are employable. India Employment Report of this year says 83 per cent of unemployed people is youth aged between 15 and 29. This is alarming. It is a paradox that higher the education, higher is the unemployment and underemployment. This should change. All the graduates should have employability skills when they enter the job market. The UGC Draft Regulations 2025 could be a stepping stone towards this goal, provided they are refined through collaborative efforts and implemented with sensitivity to India's diverse educational landscape.

## 48<sup>th</sup> and 49<sup>th</sup> Publication of Prime Point Foundation Released



At the end of each calendar year, we compile the Editorials and Cover Stories published in the year under the PreSense Speaks series. On January 29, 2025, the compilation of 2024 Editorials and Cover Stories in our eMagazine *PreSense* was released by Group Capt. Vijayakumar, Executive Director of Madras Management Association (MMA).

The ebooks were compiled by Ramesh Sundaram (Joint Managing Editor) and R. Nurullah (Consulting Editor). These are the 48th and 49th publications of Prime Point Foundation.

The eBooks can be downloaded from the link:

<https://tinyurl.com/PPFpublication>



## Editorial 2

### Humility in a World of Temporary Triumphs

By Prime Point Srinivasan, Managing Editor



*(Success and power do not last forever, like temple flowers that are replaced daily. True greatness comes from humility, kindness, and valuing relationships over temporary fame.)*



It was a quiet morning at the grand temple, the air filled with the lingering fragrance of fresh jasmine and roses. Devotees streamed in, heads bowed, hearts whispering silent prayers. Just outside, a worker carefully removed the garlands that had adorned the deity the previous day, placing them gently into a basket before discarding them into the waste bin. Those very flowers, which had been the centre of reverence just a few hours ago, were now forgotten, their purpose seemingly over.

This simple act, repeated every day, carries a profound lesson — one that many fail to recognise. The flowers, once revered, now lay discarded, making way for new ones. In much the same way, life elevates people to positions of power and influence, only to replace them in time. Yet, how often do those who rise to prominence understand the fleeting nature of their glory?

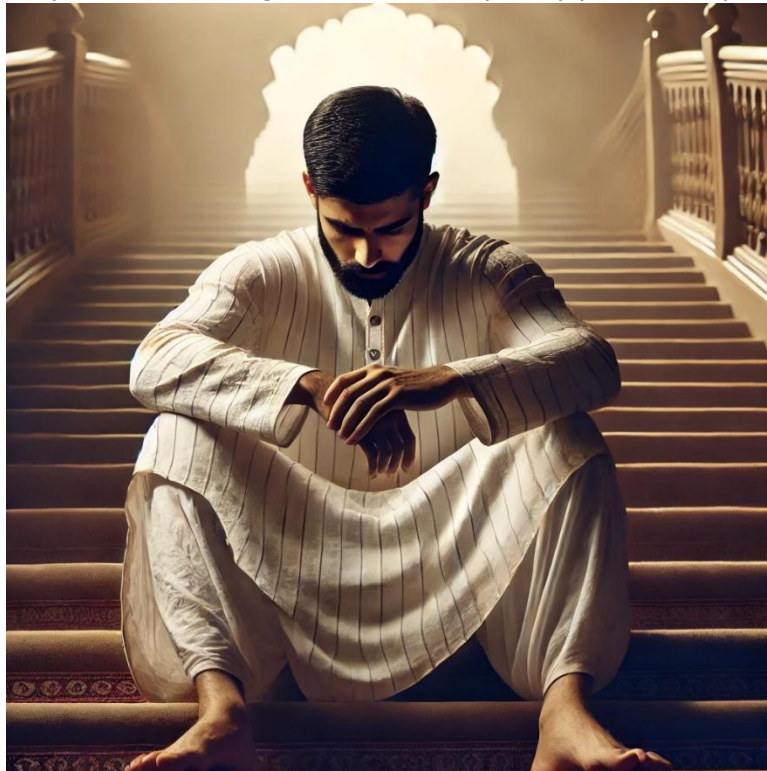
In our daily lives, we see individuals ascend rapidly — whether in corporate boardrooms, political offices, or social circles. Like the temple flowers, they bask in admiration and praise. But power has a way of clouding humility. Many begin to believe in the permanence of their



position, distancing themselves from friends, well-wishers, and those who once stood by them. They become unreachable, their words tinged with arrogance, their actions fuelled by entitlement. The more they climb, the more they alienate, mistaking temporary adulation for eternal reverence.

But time is relentless. Just as new flowers replace the old in the temple, new faces inevitably take their place. The moment of reckoning arrives, often without warning. One day, they are revered; the next, they find themselves alone, struggling to understand where it all went wrong. By then, the damage is done. True relationships, built over years, have withered. The support they once took for granted has disappeared. They stand at the edge of irrelevance, discarded like yesterday's flowers, watching as others step into the spotlight.

This cycle repeats endlessly, yet so many fail to grasp its inevitability. For fleeting success, they sacrifice lasting bonds. For temporary power, they neglect timeless virtues. It is a pattern



we witness time and again, in history, in society, in the world around us.

Yet, there are exceptions — rare souls who, despite standing at the pinnacle of success, never let go of their humility. One such extraordinary individual was Dr A.P.J. Abdul Kalam. Rising from humble beginnings to become the President of India, he remained grounded, always accessible, always kind. Power never altered his essence. He understood that positions come and go, but the way one treats people is what truly endures. Even today, long after he has left this world, he lives on — not in the grandeur of titles, but in the hearts of those who admired his humility.

Life is transient, and so is the honour it bestows. Let us learn from the flowers of the temple. Let us embrace success with grace and relinquish it with dignity. Above all, let us remember that it is not our position but our character that determines our true legacy.

## Announcement



We are happy to announce that Shri Ramesh Sundaram, presently Editor in Chief, and Shri C Badri, presently Consulting Editor, will be functioning as Joint Managing Editor and Editor in Chief respectively from January 2025 edition. Congratulations to both.



## Cover Story

### India's Forgotten Senior Citizens: The Case for a Dedicated Ministry

*By Prime Point Srinivasan, Managing Editor*

***(India's senior citizens face neglect, financial insecurity, and healthcare challenges. A dedicated ministry is essential to address their needs, ensuring dignity, security, and policy-driven support.)***

In a country where the youth, minorities, and children have dedicated ministries to champion their causes, India's senior citizens find themselves relegated to a small division under the Social Justice Ministry. This division, tasked with coordinating the needs of the elderly across a dozen ministries, operates without a specific budget allocation. It starkly contrasts the focused attention given to other demographic groups. Recognising this glaring oversight, Priyadharshni Rahul, editor of PreSense, took a bold step. She filed a writ petition in the Supreme Court of India, advocating for establishing an exclusive ministry for senior citizens. The Hon'ble Supreme Court, acknowledging the gravity of the issue, advised her to submit a representation to the Government of India for consideration. Following this guidance, Priyadharshni has presented her case directly to the Hon'ble Prime Minister. This move highlights a critical gap in India's governance structure. As the country's population ages rapidly, the need for a dedicated ministry to address the unique challenges faced by senior citizens has never been more pressing. Priyadharshni's action brings to the forefront a long-overlooked issue: the necessity of giving our elders the same level of governmental focus and resources that other segments of society receive.

#### **The Silver Tsunami: A Global and Indian Perspective**

The world is experiencing an unprecedented demographic shift, with the elderly population growing remarkably. This 'silver tsunami' is particularly pronounced in India, where the number of senior citizens is projected to surge dramatically in the coming decades. According to the India Ageing Report 2023:

- In 2022, there were 149 million persons aged 60 years and above in India, comprising 10.5% of the country's population.
- By 2050, this share is expected to double to 20.8%, with the absolute number reaching a staggering 347 million.

This demographic transition is further illustrated by the narrowing gap between the population of children (0-14 years) and senior citizens:

Year	Children (0-14 years)	Senior Citizens (60+ years)
1991	37.2%	6.8%
2001	35.3%	7.4%
2011	30.8%	8.6%
2021	25.7%	10.1%
2031	21.8%	13.2%
2036	20.2%	15.0%

By 2050, it is projected that one in every five Indians will be a senior citizen, a demographic reality that demands immediate and focused attention from policymakers.

## The Plight of Our Elders: Challenges and Inadequacies

Despite their growing numbers, senior citizens in India face many challenges, many of which stem from inadequate governmental support and societal neglect. The current institutional framework, which relegates senior citizens' issues to a mere division under the Ministry of Social Justice and Empowerment, is woefully inadequate to address their multifaceted needs. Some of the key challenges include:

1. **Healthcare Access:** There is limited access to specialised geriatric care, especially in rural areas. Insurance companies charge huge premiums to senior citizens. This coupled with the GST of 18% have become a heavy burden on senior citizens who have very little source of income. There is also an age restriction for taking insurance. Many hospitals do not accept the recent Insurance Scheme of the Government of India for 70 years and above, forcing senior citizens to dig into their already meagre source of income and personal savings.
2. **Financial Insecurity:** Inadequate pension schemes and a lack of financial products tailored for the elderly.
3. **Social Isolation:** The breakdown of traditional family structures leads to loneliness and neglect.
4. **Lack of Infrastructure:** Insufficient senior-friendly public spaces and housing options.
5. **Abuse and Exploitation:** Inadequate legal protection against elder abuse.
6. **Travel concessions:** The Railway concessions for senior citizens were withdrawn during COVID time and is yet to be restored.

Perhaps most alarmingly, there is a significant lack of awareness and utilisation of existing schemes meant for senior citizens. The India Ageing Report 2023 reveals:

- 45% of senior citizens are unaware of the Indira Gandhi Old Age Pension Scheme
- 56% are unaware of the Indira Gandhi National Widow Pension Scheme
- A staggering 88% are unaware of the Annapurna Scheme

Even among those aware, utilisation rates are dismally low:

- Only 28.4% of the elderly are aware of any concessions across the country
- Merely 15% have availed concessions for train and bus travel
- Utilisation of other concessions like Income Tax Rebate (1.4%), Special Interest on Bank account or loan (3.3%), and telecommunication services (1%) is negligible.

The recent Medical Insurance Scheme for persons above 70, is yet to get popularised.

These statistics paint a grim picture of a vulnerable population left to fend for themselves despite the existence of various welfare schemes.

### The Need for a Dedicated Ministry: A Moral Imperative

Establishing a dedicated Ministry for Senior Citizens is not just a bureaucratic necessity; it is a moral imperative for a nation that prides itself on its rich cultural heritage and respect for elders. As Priyadharshni poignantly states in her representation: "If India fails in accommodating, addressing and appreciating the welfare of senior citizens, we will fail in our culture, we will fail in our morals, we will fail in our tradition, and we will fail in our history and we will fail as a country."



A dedicated ministry would provide:

1. Focused Approach: Undivided attention to the unique needs of senior citizens.
2. Comprehensive Policy Formulation: Development and implementation of integrated policies for senior care.
3. Efficient Resource Allocation: Ensure adequate budgetary provisions for senior citizens' welfare.
4. Improved Coordination: Act as a nodal agency coordinating efforts across various departments.
5. Enhanced Awareness and Accessibility: Improve outreach and utilisation of welfare schemes.
6. Tailored Solutions: Develop strategies catering to different segments of the elderly population.

Global Best Practices: Learning from International Models

Several countries have recognised the importance of dedicated institutional mechanisms for elderly care:

- Japan: Has a dedicated Elder Care Bureau
- Norway: Operates a specialised Elder Care Division
- Singapore: Has a ministry focusing on ageing planning

These countries have implemented comprehensive long-term care insurance systems, universal healthcare with specialised services, and action plans for successful ageing. With its rapidly ageing population, India can ill afford to lag in this crucial area of governance.

### **The Way Forward: A Blueprint for Change**

The proposed Ministry for Senior Citizens could be structured with the following departments:

1. Department of Health and Wellness
2. Department of Financial Security and Pensions
3. Department of Social Integration and Community Services
4. Department of Housing and Infrastructure
5. Department of Research and Policy Development
6. Department of Legal Affairs and Rights Protection

Key functions would include policy formulation, scheme management, healthcare coordination, ensuring financial security, promoting social integration, infrastructure development, research, legal protection, awareness campaigns, and international cooperation.

### **A Call to Action: Honouring Our Elders**

As India stands at the cusp of becoming a global superpower, it cannot afford to neglect its elderly population. Establishing a dedicated Ministry for Senior Citizens would address the pressing needs of this vulnerable group and reaffirm India's commitment to its cultural values of respecting and caring for the elderly. In the words of Priyadharshni, "We do not need a 'Ministry for Loneliness' like in Japan and the UK. We need a Ministry for Senior Citizens,



making ourselves global leaders and respectfully handling seniors who have relentlessly spent 60 years of theirs in raising this country and their people.”

"The time has come for India to take this bold step to create an institutional framework that ensures our elders can live their twilight years with dignity, security, and purpose. It is not just a matter of policy but a testament to our values as a nation. As we look to the future, let us not forget those who have brought us this far. Creating a Ministry for Senior Citizens would be a fitting tribute to their lifelong contributions and a beacon of hope for future generations."

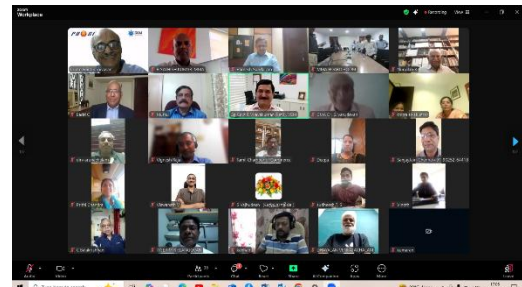
## 90 Minutes workshop on AI by DiJAI

Digital Journalists Association of India (DiJAI) organised two workshops to create awareness on AI in Jan 2025. Workshop was conducted by Prime Point Srinivasan, Founder and Chairman of DiJAI, supported by R Nurullah (Co Chairman, DiJAI), Priyadharshni Rahul (President of DiJAI) and Dipti Kumar from US (Vice President of DiJAI).



On January 18, 2025, a workshop on "Fundamentals of AI" was held through Zoom for a general audience. Around 60 people participated.

On January 29, 2025, another workshop was conducted exclusively for the Madras Management Association (MMA), the largest Management body in India, for its officials and committee members. The topic was "Power of Prompts." Around 70 people participated. Group Capt. Vijayakumar, Executive Director of MMA, organized this workshop.



In both the workshops, Prime Point Srinivasan demonstrated live the capabilities of various AI tools, including ChatGPT and NotebookLM and other tools. Both were interactive sessions.

The next workshop will be held on Feb 15, 2025, through Zoom. Dipti Kumar, Programme Director will announce the details on 5<sup>th</sup> February 2025.

Those who are interested to join through Zoom may contact DiJAI over email [dijai.india@gmail.com](mailto:dijai.india@gmail.com) The topic is "Seven Steps for crafting Smart Prompts".



## Ancient Indian Wisdom

**Kumbh Mela is the confluence of knowledge, comparable with the modern-day seminars of experts**



***(We reproduce the article published in PreSense, February 2013 edition, 12 years ago during the earlier Kumbh Mela. In the 2025 Kumbh Mela, till the end of January, 300 million people attended. It is estimated that 400 million people may attend before the end of this Kumbh Mela)***

### **Purpose**

The Kumbh Mela is one of the oldest and largest congregations of Indian civilization. In a sense, it is more a congregation than a festival.

The purpose of the *Kumbh Mela* in the ancient days was for the rulers, people and the *Sanyasis*, to gather at a confluence of water bodies, stay for period of three months and discuss in that period various aspects of *Sanatana Dharma*, its interpretations, its relevance for their present times, the problems that were faced by the society of that generation and the solutions for them within *Dharma*. This can be broadly compared with the modern day National and International Seminars on various themes bringing together various stakeholders under a single roof for discussions.

The *Snanas* (holy bath) that are interspersed on astronomically significant days are only the ritual highlights. The primary purpose of the *Kumbh* festival has been the interaction between the rulers, people and the *sadhus*, to discuss issues of the society.

In the *Kumbh* festival we see the connection between (a) the allegorical Puranic legend of creation from a *Kumbh* (pot), (b) the traditional Vedic explanation of creation and (c) the modern cosmological scientific description of creation from the Big Bang.

### Historical reference

There is mention of the *Kumbh* and the bathing ritual associated with it, in the Rig Veda (verse 10.89.7). It speaks of the values of bathing in the river during this period and how it eliminates negative influences and rejuvenates one positively, when done with piety. The praying to the *Kumbha* is also expressed in other Vedas such as Atharva Veda and Yajur Veda. This tells us that the concept of *Kumbh* and what it portrays has been venerated from Vedic times itself which goes back to at least 5100 years ago.

We learn this from the accounts of both Huan Tsang or Xuanzang (602 - 664 CE), the Chinese traveller who visited India between 629 - 645 CE, during the reign of King Harshavardhana as well as from Harsha Charita, of Bana, the court poet in the kingdom of Harshavardhana. This act of emperor Harshavardhana reflects the ethos of the land, of giving *Dhana* at such confluences.



Even as recent as 1895, Mark Twain, the celebrated author, wrote in his book "**Following the Equator: A journey around the world**", his experience of visiting the *Kumbh Mela*.

The *Kumbh* festival was instituted and popularized by some of the ancient Kings and saints as an occasion for congregating together to discuss Creation amidst other scientific and governance concepts.

This festival was given the present format by Adi Shankara. Since then, for the last 2500 years, it has been celebrated in this format.

### Types of Kumbh Mela

There are three types of *Kumbha Mela*: (1) *Ardh Kumbh Mela*, celebrated once in every six years at Haridwar and Prayag, (2) *Poorna Kumbh Mela*, which takes place every twelve years at four places namely Prayag, Haridwar, Ujjain and Nasik and (3) *Maha (Great) Kumbh Mela* which comes after twelve *Poorna Kumbh Melas* or 144 years and is celebrated in Prayag only.

2013 Kumbh Mela is being celebrated from Sankranti day to Shivaratri. It is expected that more than 100 million persons would be participating during this Kumbh Mela. This is the world's largest congregation.

Source: D K Hari and D K Hema Hari, Bharath Gyan [www.bharathgyan.com](http://www.bharathgyan.com)

**(This is the reproduction of the article published in Feb 2013 edition of PreSense)**

## International

### Trump 2.0: A New Chapter in US-India Relations

By Suparna Gangal, Honorary Editorial Advisor



*(Trump's second term brings challenges and opportunities for India, especially in immigration, defence, and economic collaboration, with potential growth in strategic ties and manufacturing.)*



As Donald Trump embarks on his second term as President of the United States, the world watches with bated breath. For India, this new chapter brings both challenges and opportunities. Let us delve into how Trump's policies might reshape the landscape of US-India relations and what it means for the world's largest democracy.

#### H1B Visas: A Double-Edged Sword

Trump's "America First" stance continues to cast a shadow over immigration policies, particularly the H1B visa program. With India receiving about 70% of all H1B visas in 2020, any tightening of this quota could send ripples through India's IT industry. However, the strong work ethic and English proficiency of Indian workers may help maintain their presence in the US job market despite policy changes.

#### The End of Birthright Citizenship?

In a controversial move, Trump signed an executive order in January 2025 to end birthright citizenship for children of non-citizens. This could significantly impact Indian families residing in the US on work or student visas, potentially leading many to reconsider their long-term plans in America.

#### Geopolitical Chess: India's Strategic Position

##### The China Factor

Trump's aggressive stance against China could work in India's favour. As the only country comparable to China in population and market potential, India is well-positioned to align with the US on strategic issues. The signing of Executive Order 13936 in 2020, targeting Chinese

businesses and individuals, underscores Trump's commitment to countering China's global influence.

### **Strengthening Defence Ties**

India's defence relationship with the US has flourished in recent years. The Basic Exchange and Cooperation Agreement for Geo-Spatial Cooperation (BECA), finalized in 2020, allows for sharing satellite data to enhance India's defence capabilities<sup>1</sup>. With defence trade between the two nations reaching \$18 billion by 2020, this sector continues to be a cornerstone of US-India relations.

### **Economic Nationalism: A New Era of Collaboration?**

#### **"Make in America" Meets "Make in India"**

Trump's focus on economic nationalism could find synergy with India's "Make in India" initiative. The US push for supply chain diversification outside of China opens doors for India, particularly in electronics, pharmaceuticals, and automobiles.

#### **Tech Giants Look East**

US tech giants are already expanding their footprint in India. Apple plans to produce iPhones in India by 2025, while Tesla is exploring investment opportunities. This trend aligns with Trump's Executive Order 13873, which encourages diversification of supply chains away from China.

### **The Road Ahead: Opportunities and Challenges**

Trump's second term presents a mixed bag for India. While immigration reforms and economic protectionism pose challenges, opportunities abound in defence cooperation, manufacturing partnerships, and strategic alignment against China. India's diplomatic finesse will be crucial in navigating these waters. By positioning itself as a key strategic partner in the Indo-Pacific region, India can potentially turn challenges into opportunities for growth and cooperation.

### **Conclusion: A Delicate Balance**

As we look to the future, the US-India relationship under Trump's second term will require careful navigation. India must balance its strategic interests with domestic concerns, particularly in sectors like IT that rely heavily on US markets. Coming years will test India's ability to adapt to changing global dynamics. With skilful diplomacy and strategic foresight, India could emerge as a stronger global player, turning the uncertainties of Trump's presidency into a catalyst for its own growth and influence on the world stage. In this evolving landscape, one thing is clear: the US-India relationship will continue to be a defining factor in shaping the geopolitical and economic future of both nations and the wider world. As we step into this new era, all eyes will be on how these two democratic giants navigate the challenges and opportunities that lie ahead.

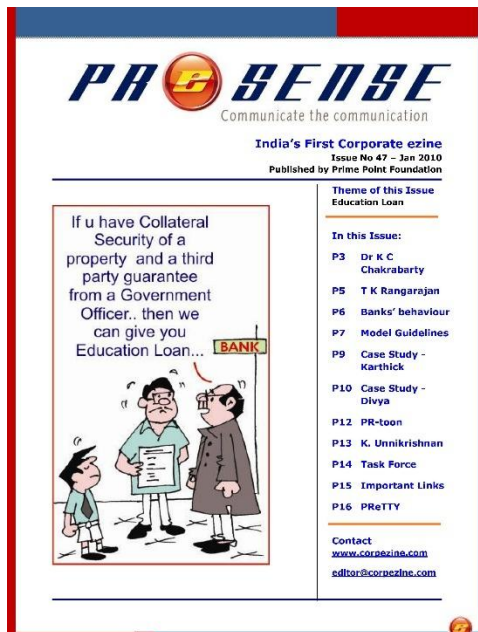
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## Time Capsule Chronicles:

### Revisiting PreSense - 15 Years Ago – January 2010

#### “Education Loan”



Fifteen years ago, the January 2010 edition of *PR-e-Sense* cast a spotlight on India’s education loan ecosystem, exposing systemic barriers faced by marginalized students. The issue’s central theme — banks’ reluctance to adhere to RBI and IBA guidelines — remains a poignant reflection of the era’s bureaucratic challenges.

Key interviews with Dr K.C. Chakrabarty (RBI) and MP T.K. Rangarajan underscored the disconnect between policy intent and ground-level execution. While RBI emphasized the need for banker confidence and insurance schemes, Rangarajan advocated for zero-interest loans, framing education as a national investment. Their discourse highlighted the tension between financial prudence and social equity.

The heart of the edition lay in its case studies: Karthick and Divya, two high-achieving students from impoverished backgrounds, were denied loans due to

arbitrary demands for collateral and margin money — violations of RBI norms. Their eventual rescue by NGOs like Team Everest laid bare the human cost of institutional apathy. These narratives, coupled with surveys revealing banks’ exploitative tactics (withholding forms, misinformation), painted a stark picture of systemic neglect.

The issue also provided practical resources, including IBA’s model guidelines (collateral-free loans up to ₹4 lakh) and a Task Force initiative to mentor students and hold banks accountable. Notably, it called for awareness campaigns to empower borrowers — a prescient push toward financial literacy.

In 2025, revisiting this edition invites reflection: While digitalization and schemes like the Central Sector Interest Subsidy have expanded access, core issues — uneven implementation, bureaucratic hurdles — persist in pockets. The 2010 edition’s emphasis on accountability and grassroots advocacy remains relevant, reminding us that equitable education financing demands vigilance, empathy, and systemic reform.

*PreSense*’s 2010 critique serves as both a historical marker and a call to action — an enduring lesson in bridging policy and practice.

Review courtesy: Deepseek

<https://www.prpoint.com/ezine/presense0110.pdf>



## Technology

### AI in 2025: Revolutionising Industries and Everyday Life



By Dipti Kumar, Honorary Editorial Advisor

***(AI is revolutionising industries in 2025, enhancing efficiency in sectors like healthcare, finance, and marketing. Embracing AI offers innovation, but ethical challenges must be addressed.)***



As we navigate through 2025, artificial intelligence (AI) continues to reshape our world at an unprecedented pace. From transforming industries to enhancing our daily experiences, AI's impact is both profound and far-reaching. Let us explore the current landscape and future prospects of AI, with a focus on recent developments that are set to redefine the field.

#### The AI Revolution Accelerates

In recent years, we have witnessed a dramatic shift in user experiences across various sectors, driven by AI advancements. What began as experimental models have now evolved into fully-fledged applications, with AI adoption flourishing across industries. Companies like Nvidia, once primarily associated with gaming and graphics

technology, are now at the forefront of integrating AI into practical tools, unveiling a world of possibilities.

#### Emerging Trends Shaping the AI Landscape

##### Agentic AI: The Next Frontier

The rise of sophisticated AI assistants capable of executing multiple commands simultaneously is revolutionising areas such as customer service and virtual trading. These agentic AI systems offer enhanced effectiveness compared to their simpler predecessors, promising to elevate user experiences across various platforms.

##### AI-Driven Customer Satisfaction

The deployment of agentic AI is expected to lead to significantly higher customer satisfaction levels. Marketing professionals, in particular, stand to benefit greatly from these advancements, as AI tools streamline processes and enhance engagement strategies.

##### AI in Marketing: A Paradigm Shift

2025 is witnessing increased adoption of generative AI tools across industries. Tools like ChatGPT and CoPilot are optimising workflows and enhancing deliverables in marketing. With the rising demand for



content — Hootsuite's social media report suggests brands should post at least 48 times a week to maintain engagement — AI tools offer a cost-effective solution compared to hiring additional staff.

### **Recent Game-Changing AI Developments**

The AI landscape has seen remarkable advancements in recent months. DeepSeek, a Chinese AI startup, has emerged as a potential game-changer with its large-scale, cost-efficient models. OpenAI's Operator, an AI agent capable of autonomous web navigation, and Google's Veo 2, a text-to-video generation tool creating high-quality videos with realistic motion, are set to revolutionise how we interact with digital interfaces and create content.

### **Industries at the Forefront of AI Adoption**

#### **Healthcare: Revolutionising Medical Care**

AI-driven robotics and automation are set to transform medical care, enhancing diagnostics and treatment options for millions worldwide. From AI-assisted surgeries to personalised treatment plans, the healthcare industry is embracing AI to improve patient outcomes and operational efficiency.

#### **Finance: Simplifying Financial Management**

The integration of AI in banking, investments, and retirement planning is making financial management more accessible and efficient for the average user. AI-powered robotic advisors and fraud detection systems are becoming increasingly sophisticated, offering personalised financial advice and enhanced security.

#### **Retail and E-commerce: Immersive Experiences**

Advancements in augmented reality (AR) and virtual reality (VR) are rapidly evolving the retail experience. Customers can expect more immersive, user-generated experiences that enhance marketing and brand awareness, blurring the lines between physical and digital shopping environments.

#### **Navigating the AI Landscape: Ethical Considerations**

As our reliance on AI grows, it is crucial to address the ethical dilemmas that arise. Prioritising transparency and disclosure are essential to foster a healthy AI-human work relationship. Without proper policies and regulations, we risk creating significant challenges for our future coexistence with AI technologies.

#### **Embracing the AI Future**

It is important to dispel the narrative of fear surrounding AI. Embracing these technologies has the potential to streamline daily life and optimise creative ideas, paving the way for innovation and improvement. The future with AI is not one to fear, but one to harness for progress and societal advancement. As we move further into 2025, companies that have adopted AI tools in recent years are expected to start seeing significant returns on investment. Large enterprises are likely to achieve more AI-driven results. However, there's a cautionary note from Forrester, warning that nearly 50% of these companies may prematurely scale back their investments, potentially limiting the long-term benefits of AI as they grow more familiar with its capabilities. In conclusion, the AI revolution is well underway, promising to transform industries and enhance our daily lives in ways we're only beginning to imagine. As we navigate this new landscape, it is crucial to approach AI with an open mind, embracing its potential while remaining mindful of the challenges it may present. The recent developments in AI tools are just the beginning of what promises to be an exciting era of AI innovation and integration across all aspects of our lives.

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## Freedom Fighters of India

### Tantia Bhil



*By C. Badri, Consulting Editor*

***(Tantia Bhil, a tribal leader from Madhya Pradesh, fought against British oppression with guerrilla tactics. His legacy as a freedom fighter deserves greater recognition in India's history.)***



In the annals of India's struggle for independence, countless heroes fought against the British colonial rulers with unmatched courage and determination. Among them was Sri Tantia Bhil, a tribal leader from Madhya Pradesh, whose valiant efforts to resist British oppression made him a symbol of defiance and hope for his people. Despite his significant contributions, Tantia Bhil's story remains largely forgotten, overshadowed by more prominent names in the freedom movement. This article aims to shed light on the life and legacy of this unsung hero, whose fight against injustice deserves to be remembered and celebrated.

Tantia Bhil was born in the latter half of the 19th century into the Bhil community, an Indigenous tribe in the region now known as Madhya Pradesh. The Bhils, known for their intimate connection with nature and warrior spirit, had historically resisted external domination. Tantia grew up witnessing the hardships faced by his people, who were subjected to severe exploitation under British rule and by local landlords.

The British administration's policies of heavy taxation, land confiscation, and forced labor disrupted the traditional tribal way of life. The Bhils, who relied on agriculture and forest resources, found their livelihoods increasingly threatened. Tantia's awareness of these injustices sparked a fire in him to challenge the oppressive systems.

Tantia Bhil's journey as a revolutionary began in the 1870s, as he organized the Bhil community to resist British authority. His leadership was characterized by a deep understanding of the terrain, which he used to his advantage in planning guerrilla-style attacks. Tantia became a thorn in the side of the British, leading a series of raids on government treasuries, police outposts, and wealthy landlords who collaborated with the colonizers.

Often referred to as the "Robin Hood of Central India," Tantia Bhil redistributed wealth from the oppressive landlords and colonial coffers to the impoverished tribal population. His acts of defiance earned him immense respect and admiration among his people, who saw him as their saviour and protector.

The British were quick to recognize the threat posed by Tantia Bhil and launched a series of campaigns to capture him. However, his intimate knowledge of the forests and hills of the region enabled him to evade arrest for years. Tantia's ability to rally his community and inspire them to stand against the colonial rulers made him a formidable adversary.

The British administration labelled Tantia a "dacoit" to discredit him and justify their harsh actions against him and his followers. However, for the tribal people, he was a hero fighting for their rights and dignity. Tantia's resistance was not just against economic exploitation but also against the cultural and social erosion of tribal identity under British rule.

Despite his courage and strategic brilliance, Tantia Bhil's resistance came to a tragic end. Betrayed by an informant, he was captured by the British in 1889. Following a swift and biased trial, he was sentenced to death. On December 4, 1889, Tantia Bhil



was hanged in Jubbulpore (present-day Jabalpur), bringing an end to his short but impactful life.

Tantia's execution was intended to serve as a warning to others who might dare to resist British rule. However, his sacrifice only strengthened the resolve of his people to continue the fight for their freedom. His martyrdom became a source of inspiration for future generations of freedom fighters in Madhya Pradesh and beyond.

Tantia Bhil's legacy is deeply embedded in the collective memory of the tribal communities of Madhya Pradesh. He remains a symbol of resistance and resilience, representing the spirit of India's Indigenous population. However, his contributions have largely been overlooked in mainstream historical narratives.

In recent years, efforts have been made to revive the memory of Tantia Bhil and honour his contributions. Several tribal organizations and local governments in Madhya Pradesh have organized events and programs to commemorate his life and sacrifices. Statues and memorials have been erected in his honour, and his name is increasingly being included in discussions about India's freedom struggle.

The story of Tantia Bhil highlights the critical role played by tribal communities in India's fight for independence. These communities, often marginalized and overlooked, were among the first to resist colonial rule and bear the brunt of its oppressive policies. By remembering Tantia Bhil and his contributions, we not only honour his memory but also acknowledge the sacrifices of countless others like him.

Tantia's fight against the British was not just a struggle for political freedom but also a fight for the survival of his people's culture, traditions, and way of life. His story serves as a reminder of the importance of preserving and respecting the diverse identities that make up the fabric of India.

Sri Tantia Bhil was a freedom fighter whose life and legacy deserve greater recognition in the history of India's struggle for independence. His courage, leadership, and commitment to justice exemplify the spirit of resistance that defined the freedom movement.

As we celebrate the contributions of India's more well-known freedom fighters, let us also take a moment to honour heroes like Tantia Bhil, who fought valiantly against oppression and paid the ultimate price for their beliefs. By remembering their stories, we ensure that their sacrifices are not forgotten and that their ideals continue to inspire future generations.

Let the name of Tantia Bhil echo as a symbol of resilience and hope, reminding us of the indomitable spirit of those who dared to stand against injustice, no matter how great the odds.

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