

PUBLIC HEALTH: PATH TO VIKSIT BHARAT

A nation's true development is measured not just by its economic growth but by the health and well-being of its people. For India to become a Viksit Bharat (Developed India), the public health sector must be a cornerstone of its development agenda. Achieving universal health coverage, improving healthcare infrastructure, and addressing health disparities are pivotal in transforming India into a prosperous and equitable nation.

Public health is a field that focuses on the prevention of diseases, promotion of health, and prolonging life through organized efforts of society. It encompasses a wide range of areas, including sanitation, education, vaccination, maternal and child health, disease control, and nutrition. In India, public health has made significant strides, but numerous challenges still hinder the delivery of equitable, quality healthcare for all. A robust public health system can address issues such as infectious diseases, malnutrition, and non-communicable diseases (NCDs) while ensuring access to healthcare for the underserved population.

For India to move towards a Viksit Bharat, one of the most urgent needs is improving healthcare infrastructure, particularly in rural and underserved areas. Despite progress, the country still faces a shortage of healthcare facilities and trained medical professionals, especially in remote regions. The urban-rural divide in healthcare access is stark, with urban areas having far better access to hospitals, diagnostic services, and specialized care.

A strong and accessible public healthcare system requires well-equipped primary health centers (PHCs) in every village and district, ensuring that citizens, regardless of their location, can avail of basic medical services. Strengthening the capacity of these centers and upgrading district and regional hospitals will allow for timely interventions, reducing pressure on urban healthcare systems.

Additionally, improving the public health workforce is essential. This includes not only doctors but also nurses, technicians, public health specialists, and administrators. A trained, motivated, and adequately compensated workforce is vital for delivering quality care and for the efficient functioning of the public health system.

One of the biggest challenges India faces in public health is addressing the wide health disparities between different socio-economic groups. Marginalized communities, such as those from economically disadvantaged backgrounds, scheduled castes, scheduled tribes, and women in rural areas, often experience poor health outcomes.

India's public health policies must focus on reducing these inequities. The government's flagship programs like Ayushman Bharat aim to provide health insurance to the underprivileged, improving access to treatment for millions. Similarly, initiatives targeting maternal and child health, immunization programs, and sanitation efforts under Swachh Bharat Abhiyan are all steps in the right direction.

LIC performance for Half Year ended Sept 30, 2024 (H1-FY2025)

The Board of Directors of Life Insurance Corporation of India ("LIC") approved and adopted the standalone and consolidated financial results for the six months ending September 30th, 2024. Below are the key highlights of our standalone results.

The Profit after Tax (PAT) for the half year ended September 30th, 2024 was Rs. 18,082 crore as compared to Rs. 17,469 crore for the half year ended September 30th, 2023 registering a growth of 3.51%.

In terms of market share measured by First Year Premium Income (FYPI) (as per IRDAI), LIC continues to be the market leader in Indian life insurance business with overall market share of 61.07% for half year ended September 30th 2024 as compared to 58.50% for half year ended September 30th 2023. For the half year ended September 30th, 2024, LIC had a market share of 39.79% in Individual business and 74.77% in the Group business.

The Total Premium Income for six months period ended September 30th, 2024 was Rs. 2,33,671 crore as compared to Rs. 2,05,760 crore for the six months period ended September 30th 2023, registering a growth of 13.56%.

Individual New Business premium income for six months period ended September 30th, 2024 was Rs. 29,538 crores as compared to Rs 25,184 crore for the six months period ended September 30th 2023, registering an increase of 17.29%.

The Individual Renewal premium income for six months period ended September 30th, 2024 was Rs. 1,15,158 crores as compared to Rs 1,09,599 crore for the six months period ended September 30th 2023, registering an increase of 5.07%.

The Total Individual Business Premium for the six months period ended September 30th, 2024 increased to Rs. 1,44,696 crore from Rs. 1,34,783 crore for the comparable period of previous year, registering an increase of 7.35%.

The Group Business total premium income for six months period ended September 30th, 2024 was Rs. 88,975 crores as compared to Rs 70,977 crore for the six months period ended September 30th 2023, registering an increase of 25.36%.

A total of 91,70,420 policies were sold in the individual segment during the six months period ended September 30th, 2024 as compared to 80,60,725 policies sold during the six months period ended September 30th 2023, registering a growth of 13.77%. On an Annualized Premium Equivalent (APE) basis, the total premium was Rs. 28,025 crore for the six months period ended September 30th, 2024. Of this 64.81% (Rs. 18,163 crore) was accounted for by the Individual Business and 35.19% (Rs. 9,862 crore) by the

- ▶ Overall Market share increased to 61.07% for H1FY25 from 58.50% for H1FY24.
- ▶ Total Premium Income increased by 13.56% to Rs. 2,33,671 crore.
- ▶ New Business Premium Income (Individual) increased by 17.29% to Rs. 29,538 crore.
- ▶ Overall APE increases by 23.86% to Rs. 28,025 crore.
- ▶ Individual Business APE increased by 24.08% to 18,163 crore and Group Business
- ▶ APE increased by 23.44% to Rs. 9,862 crore.
- ▶ Individual Business Non Par APE increased by 203.37% to Rs 4,778 crore.
- ▶ Non Par APE share within Individual business at 26.31% for H1FY25 as compared to 10.76% for H1FY24.
- ▶ Value of New Business (VNB) increased by 37.74% to Rs 4,551 crore.
- ▶ VNB Margin (Net) increased by 160 bps to 16.2%.
- ▶ Indian Embedded Value increased by 24.01% to Rs 8.22 lakh crore.
- ▶ AUM increased by 16.78% to Rs 55.40 lakh crore.
- ▶ Solvency Ratio increased to 1.98 from 1.90.
- ▶ Expense ratio reduced by 240 bps to 12.74% for H1FY25 from 15.14% for H1FY24.
- ▶ No. of individual policies sold increased by 13.77% to 91.70 lakh. Profit After Tax increased by 3.51% to Rs. 18,082 crore.

Group Business. Within the Individual Business, the share of Par products on APE basis was 73.69% (Rs. 13,385 crore) and balance 26.31% (Rs. 4,778 crore) was due to Non Par products. The Individual Non Par APE has increased to Rs. 4,778 crore for the six months period ended September 30th, 2024 from Rs. 1,575 crore for the six months period ended September 30th, 2023 registering a growth of 203.37%. Therefore on APE basis, our Non Par share of Individual business has increased to 26.31% for the six months period ended September 30th, 2024, as compared to 10.76% for the six months period ended September 30th, 2023.

The Value of New Business (VNB) for the six months period ended September 30th, 2024 was Rs. 4,551 crore as compared to Rs. 3,304 crore for the six months period ended September 30th, 2023, registering a growth of 37.74%. The Net

VNB margin for the six months period ended September 30th, 2024 increased by 160 bps to 16.2% as compared to 14.6% for the six months period ended September 30th, 2023.

The Indian Embedded Value (IEV) as on September 30th, 2024 has been determined as Rs. 8,21,716 crore as compared to Rs. 6,62,605 crore as on September 30th, 2023 registering an increase of 24.01% over the previous year.

The Solvency Ratio as on September 30th, 2024 increased to 1.98 as against 1.90 on September 30th, 2023.

For the six months period ended September 30th, 2024, the persistency ratios on premium basis for the 13th month and 61st month were 77.62% and 61.46%, respectively. The comparable persistency ratios for the corresponding period ended September 30th, 2023 were

78.49% and 62.53%, respectively. For the six months period ended September 30th, 2024, the persistency ratios on number of policies basis for the 13th month and 61st month were 67.23% and 48.92%, respectively.

The comparable persistency ratios for the corresponding period ended September 30th, 2023 were 66.80% and 50.35%, respectively. The Assets Under Management (AUM) increased to Rs. 55,39,516 crore as on September 30th, 2024 as compared to Rs. 47,43,389 crore on September 30th, 2023 registering an increase of 16.78% year on year.

The Overall Expense Ratio for the six months period ended September 30th, 2024 decreased by 240 bps to 12.74% as compared to 15.14% for the six months period ended September 30th 2023.

The Yield on Investments on policyholders funds excluding unrealized gains was 9.02% for the six months period ended September 30th, 2024 as against 9.06% for six months period ended September 30th, 2023.

Siddhartha Mohanty, CEO & MD, LIC said, "During the first half of this year (FY 2024-25), LIC has been successful in delivering holistic growth on various business parameters such as market share, premium, Non par share within Individual business, VNB, VNB Margin and Embedded Value. Our market share for H1FY25 has increased to 61.07% as compared to 58.50% for the same period of previous year and 58.87% for the full year ended March 31, 2024. Further we have been consolidating our gains in terms of changing our product mix. The Non Par APE share of Individual business for H1FY25 now stands at 26.31% as compared to 10.76% for the similar period of previous year. Our margin trajectory is on the upswing and our VNB margin for H1FY25 is 16.2% as compared to 14.6% for similar period last year. Our strategy on enhancing market share alongwith changes in product and channel mix, without compromising on profitability, is yielding very visible results. Further we have aligned our products with the new regulatory guidelines by redesigning them in such a manner that the interest of customers, shareholders and various marketing channel partners are taken care of. At LIC we are confident that all such changes which are friendly to customers will eventually expand the life insurance market in the country. We are committed to continue to play a significant role in the further development of the life insurance market with the support of all our stakeholders."

Zero Trust Architecture

ER. DIVYAVASU SHARMA

In today's digital age, data breaches have become an ever-present threat, especially for sensitive sectors like defense, healthcare, and critical infrastructure. As organizations grapple with increasingly sophisticated cyberattacks, adopting robust security frameworks is essential. One of the most effective solutions is Zero Trust Architecture (ZTA) - a cybersecurity approach that focuses on "never trust, always verify".

What is Zero Trust Architecture? Zero Trust challenges the traditional notion of securing the network perimeter. Unlike older security models that assume everything inside the network is safe, ZTA treats every user, device, or system as a potential threat. It operates under the assumption that

threats can come from anywhere, requiring continuous verification of identities and devices.

How Zero Trust Works
Assume Breach: ZTA treats every access request as if the network is already compromised. Continuous validation is required before granting access.

Least Privilege Access: Users and systems are restricted to accessing only what is necessary to perform their functions. This minimizes the attack surface.

Continuous Monitoring: Network activity is continuously monitored to detect anomalies, ensuring any suspicious behavior is flagged immediately.

Micro-Segmentation: The network is divided into smaller, isolated segments, limiting attackers' ability to move laterally if they gain access.

Why Zero Trust is Crucial for Defense and Critical Organizations For organizations dealing with sensitive information, such as defense agencies, the consequences of a data breach can be catastrophic. Here's how ZTA strengthens security:

Protection of Classified Data: Defense organizations handle highly confidential data like troop movements, military plans, and intelligence reports. ZTA ensures this data is encrypted and accessible only to authorized personnel.

Preventing Insider Threats: Defense networks are not only at risk from external attackers but also from insiders who may misuse their access. Continuous authentication and verification reduce the chances of internal

breaches.
Secure Remote Access: As defense operations often require remote or field-based work, ZTA provides secure, controlled access, ensuring that sensitive information remains protected even when accessed off-site.

Resilience Against Cyberattacks: By limiting access through micro-segmentation and enforcing strict identity verification, ZTA prevents attackers from moving freely within the network if they manage to infiltrate one area.

Implementing Zero Trust Architecture: Challenges and Best Practices While the benefits of ZTA are clear, implementing it requires careful planning:

Complex Integration: Overhauling existing security systems to align with Zero Trust principles can be challeng-

ing and requires significant investment.

Change Management: Employees may resist additional authentication steps; hence, organizations need to balance security with usability.

Phased Approach: Start by securing high-risk areas, then expand to the entire organization over time. Leverage automation for real-time monitoring and response.

Conclusion
In an era where cyber threats are becoming more sophisticated, organizations cannot afford to rely solely on perimeter-based defenses. For sectors like defense, adopting Zero Trust Architecture is more than just a cybersecurity strategy-it's a necessity to protect sensitive information, critical systems, and national security. In

regions like Jammu and Kashmir, where the security landscape is continuously evolving and subject to complex threats, implementing a robust cybersecurity framework like ZTA is even more critical. The region's defense and infrastructure networks face unique challenges due to potential cyber threats from adversaries. By embracing Zero Trust, organizations can build a resilient defense against breaches, ensuring that only the right people have access to the right resources at the right time. Investing in this proactive security approach today will safeguard operations, national interests, and data in high-risk zones like Jammu and Kashmir well into the future.

(The writer is a Software Professional).

Jhiri Mela-Saga of a Legendary Farmer

DR. BANARSI LAL

In India various national and international level fairs and festivals are organized such as Mahakumb Mela, Pushkar Mela etc. which are attended by lakhs of tourists, traders and devotees across the globe. Fairs and festivals add colour and vibrancy in our lives. Besides religious significance, these events have social and economic importance and help to break the monotony in life and invigorate our lives. The tradition of celebration of various fairs and festivals at revered shrines is very common in J&K. Fairs and festivals are an integral part of the lives of inhabitants of Union Territory of J&K and have been organized in different parts of J&K since ancient times. Many fairs and festivals such as Jhiri Mela, Bahu Mela, Dera Baba Baisakhi Mela, Sankari Mela, Mougari Mela, Sudh Mahadev Mela etc. are celebrated in the Union Territory of J&K which bear the testimony of the proud and rich cultural heritage of J&K. Fairs and festivals signify the rich culture of the Dogras which have been bequeathed by our forefathers. In such types of events people from different areas and communities get chance to meet together and thus these types of events help to increase the brotherhood. Such types of events also provide opportunity for the budding artists to showcase the talent and transmit the cultural heritage such as folk-songs, folkdance etc. It is a kind of feast to our eyes and ears to watch Dogra culture in a live way. One such event is Jhiri Mela which is celebrated at Jhiri village in Jammu province of Union Territory of J&K. Every year Jhiri Mela is held at Jhiri village on Kartik Poonnima (late autumn full moon) in

October or November to commemorate the martyrdom of Baba Jitto. Jhiri village is situated about 20 Km away from Jammu at Jammu-Akhnoor Highway. This Mela signifies the courage, honesty, innocence, humility, culture and truthfulness of a revolutionary farmer. This event is attended by lakhs of devotees across the national and abroad. Pilgrims come in this village to pay tribute to the 16th century Dogra hero, Baba Jitto who is also known as the revolutionary farmer. The fair is celebrated to salute the courage of Baba Jit Mal who is popularly known as Baba Jitto. The whole Jhiri village is magnificently decorated by the local inhabitants during the event. This Mela is associated with the supreme sacrifice of an honest farmer and a great devotee of Vaishno Devi who fought against injustice and laid down his life after he was cheated by the Kardar of the area. He sacrificed his life for the justice and righteousness. He is greatly known for his fearless character. During the event various exhibitions stalls depicting various technologies are set by the different departments. Awareness on various agricultural and allied sectors schemes is also created among the visiting farmers. Various articles such as pots, books, toys etc. are also sold which are based on Baba Jitto life.

Baba Jitto was a sincere, honest and truthful farmer. He was from Aghar Jitto village in Reasi distt. of Union Territory of Jammu & Kashmir which is about 24 km from Reasi town. His real name was Jit Mal. Like many other folk heroes who begin their life as an ordinary person but are transformed into someone exceptional personality by performing significant life events in their

lives. Baba Jitto was a Brahmin and great devotee of Mata Vaishno Devi. His aunt Jojan was having hostile behaviour towards him and finally he decided to leave the village along with his daughter Bua Kouri. He went to his friend, Iso Megh at Kahnachak. There he requested Mehta Bir Singh, a feudal lord of the Ambgrota for a part of land. Mehta Bir Singh gave Jit Mal a part of barren and unfertile land after signing an agreement that he would give him the one-fourth of his farm produce. Jit Mal's worked hard and he transformed the unfertile and barren land into productive fertile land which finally produced a bumper crop. When Bir Singh came to know about the high crop yield, he arrived at the fields along with his men and instructed them to lift three fourth of the crop yield and leave only a quarter for Jit Mal. Baba Jitto urged Mehta Bir Singh to follow the terms and conditions of the agreement but Mehta forcibly took the major produce of the crop. Injustice done by Mehta compelled Jit Mal to stab himself after sitting on the heap of grains which got wet by his blood. He uttered his last words "Sukki kanak nain khayana mehetya, dima ratt ralayai" (don't eat raw wheat, Mehta; let me mix my blood in it). His seven year old daughter Bua Kouri with the help of their pet dog Kalu, found the dead body of her father which was hidden in the Simbal tree trunk by the goons of Mehta. Ultimately she lit the pyre and burnt herself with her father. After that a fierce rain storm raged the area, the blood strained grains were washed away and all those people, even the birds, who ate those grains later suffered from various diseases, untimely deaths, misfortunes etc. In order to seek pardon from

the wrath of the holy great spirit, they not only asked for his forgiveness by worshipping him as a 'Kuldevta'(family deity) but also making it mandatory for their future generations to venerate Baba Jitto and pay annual homage to him. The Samadhi of Baba Jitto and his daughter were raised at Jhiri in Shama Chak village which is about 18 Kms. from Jammu and 5 Kms. from Misriwala on Jammu-Poonch Highway. A temple was built at the site of martyrdom of father and the daughter. Since then every year the Mela is organised at this place. Baba Jitto sacrificed his life to get his due share of agricultural crop from landlord Bir Singh who denied him to give the committed share. After that Baba Jitto became very famous and he has a great regard among the farmers' community.

The pilgrims have a great faith over this religious spot. They take a holy dip in the pond known as Babe-da-Talab which is known to have miraculous powers for curing the skin ailments. People take the holy dip and offer prayers of regret. It is said that if a childless lady takes bath in the pond, she is blessed with a child by the blessings of Baba Jitto and Bua Kouri. The pilgrims take the mud of the pond at their homes as they consider it as Shakker which is believed to cure various diseases. Even during the marriages and mundane ceremonies people pay homage to Baba Jitto. There are also ancient temples of Sui and Buri which are 5 Km. away from Jhiri village and are famous for the wall paintings and metal idols of Shri Ram and Sita. During the event the various departments organises various camps and establish various exhibition stalls to create awareness among the

farmers on agriculture and allied sectors. Cultural programmes depicting the Dogra culture and heritage are also organized. Sports events like Kabaddi, volleyball, wrestling tug of war etc. are also organised during the Mela. sweet stalls, merry-go-rounds, giant wheels etc. add charm to the Mela.

The Jhiri Mela is an important annual congregation of farmers and other pilgrims who gather at Jhiri village to pay homage to Dogra folk hero Baba Jitto. It is a source of attraction for the devotees from across India and abroad. The fair is held every year to pay tribute to the 16th century folk hero Baba Jitto, who laid down his life to defend the values of honesty and justice. The Jhiri Mela witnesses' great hustle and bustle during the Mela as pilgrims' families and various groups belonging to different communities and hailing from different parts of the country congregate there to pay obeisance at the Baba Jitto and seek his blessings and the blessings of his daughter Bua Kouri. People from different nook and corners of the country have also visit this spot throughout the year and enjoy the unique place of spirituality. Especially the members of local and outside communities, who worship Baba Jitto as a Kuldevta (family deity) come here to pay obeisance on occasions of important events in their families like marriage, birth of child, mundan (tonsuring ceremony) or simply to thank or entreat the Baba for his continuing protection and blessings. Apart from large number of kiosks of eatables and traders displaying their wares for sale, which include from trinkets to new popular electronics gadgets, the fair presents hosts of

entertainments and education for every age group of people. People forget their caste, creed and language and share an experience of faith with full devotion with each other during the event. It is a major socio-religious event in the region. Safe drinking water, sanitation, security, transport and parking arrangements, medical services, un-interrupted power supply, fire services, ration and other commodities, accommodation facilities etc. are provided to the devotees by the district administration. A control room to monitor the arrangements and civic amenities at the site has been established. Wide publicity of mela through print and electronic media well in advance is also done so that more and more people participate. Most of the stalls of eatables especially Jalebi and Pakoras, which is a specialty of the mela, are being run by local people.

This fair promotes unity, honesty, truthfulness, courage and innocence in the society and signifies our rich culture. The young generation of today remains glued to mobile phones, laptops, TVs etc. rather being a part of such socio-religious events. We all must be proud of our diverse and rich culture and we must spare our time from our hectic schedule to take part in such events. Parents should encourage their children to attend such events to realize the significance of such events and learn to respect, preserve and transmit our rich culture. The great soul of Baba Jitto is a source for inspiration for all of us and we may imbibe his qualities of honesty, bravery, selflessness and courage.

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