

## SELF-DEFENSE SKILLS

In today's world, the safety and empowerment of women, particularly in countries like India where gender-based violence is alarmingly prevalent, have become urgent priorities. Cases of rape, molestation, kidnapping, and murder underscore the pervasive threats women face daily. Recognizing this reality, promoting self-defense skills among women is imperative. By equipping them with the tools and confidence to protect themselves, we can empower women to confront and deter potential attackers. Accessible avenues for self-defense training, whether through organizations, online resources, or community workshops, are essential in ensuring that all women have the opportunity to learn these life-saving skills. Moreover, fostering awareness about self-defense techniques and challenging societal attitudes that perpetuate violence against women are crucial steps toward creating safer and more equitable societies. By collectively advocating for women's safety and challenging the status quo, we can work towards a future where all women can live free from fear and violence.

## Healing the Heart: The Role of Stem Cells in Cardiac Care

DR. RENISH BERA

For decades, the human heart has been perceived as a tireless engine, working vigorously yet unable to self-repair. But this paradigm is shifting radically with the advent of stem cells, offering a spark of hope for billions living with heart illnesses. The heart's ability to regenerate itself is restricted when it suffers damage from disorders like cardiac attacks or heart failure. Because of this, scientists are looking at stem cells as a possible way to regenerate and repair damaged cardiac tissue. This article will shed light on the function of stem cells in cardiac care as well as the exciting new directions in heart disease treatment.

### Understanding Stem Cells:

The body's unique stem cells can differentiate into a wide range of specialized cell types. These cells are present in a variety of tissues, from adults to embryos to umbilical cord blood. Because of their capacity for self-renewal and cell line differentiation, stem cells are an invaluable tool in the field of regenerative medicine.

### Types of stem cells:

Adult stem cells induced pluripotent stem cells (iPSCs), and embryonic stem cells (ESCs) are among the various forms of stem cells used in cardiac care. In early-stage embryos, stem cells (ESCs) can differentiate into any kind of body cell. On the other hand, adult cells, known as iPSCs, have undergone genetic reprogramming to mimic the characteristics of embryonic stem cells. Numerous organs, including bone marrow and the heart itself, contain adult stem cells.

### Stem Cells in Cardiac Repair:

When the heart is damaged, either through a heart attack or heart failure, the loss of cardiac muscle cells can lead to permanent tissue damage. Stem cell therapy aims to replace or repair these damaged cells by introducing healthy stem cells into the affected area. Various studies have shown that stem cells can improve heart function, increase blood flow, and promote tissue regeneration.

### Mechanisms of Stem Cell Therapy:

Stem cells can promote cardiac repair through different mechanisms. They can differentiate into cardiac muscle cells, replacing the damaged tissue. Additionally, stem cells release growth factors and cytokines that stimulate the growth of new blood vessels, improving blood flow to the heart. Stem cells also have immunomodulatory properties, reducing inflammation and preventing further damage.

### Current Research and Clinical Trials:

Researchers have established the potential of stem cell therapy in cardiac care through numerous preclinical and clinical investigations. They have investigated several strategies, such as directly injecting stem cells into the injured area or delivering the cells via scaffolds made of tissue engineering. Additionally, scientists can now alter stem cells to further improve their regeneration capabilities because of developments in gene-editing tools.

### Challenges and Future Directions:

Despite the promising results, there are challenges to overcome before stem cell therapy becomes a routine treatment for heart diseases. Issues such as low cell survival, potential immune rejection, and ethical concerns surrounding the use of embryonic stem cells need to be addressed. However, ongoing research aims to overcome these hurdles and develop safe and effective stem cell therapies for cardiac care.

Stem cell therapy holds tremendous potential to revolutionize cardiac care by offering a regenerative approach to treating heart diseases. The ability of stem cells to repair damaged heart tissue and promote cardiac function recovery has made them a subject of intense research and clinical investigation. While challenges remain, the advancements in stem cell research provide hope for a future where heart diseases can be effectively treated, improving the quality of life for millions of people worldwide.

(The writer is Consultant Cardiologist).

# Srimat Swami Smaranananda Ji Maharaj-pioneer of India's spiritual consciousness

NARENDRA MODI

Amidst the hustle and bustle of the grand festival of Lok Sabha elections, the news of the demise of Srimat Swami Smaranananda Ji Maharaj brought my mind to a standstill for a few moments. Srimat Swami Smaranananda Ji Maharaj was a pioneer of India's spiritual consciousness and his demise is like a personal loss. A few years ago, the demise of Swami Atmasthananda Ji and now the departure of Swami Smaranananda Ji on his eternal journey has left many people bereaved. My heart, like that of crores of devotees, saints and followers of Ramakrishna Math and Mission, is deeply saddened.

During my visit to Kolkata earlier this month, I had gone to the hospital to enquire about Swami Smaranananda Ji's health. Just like Swami Atmasthananda Ji, Swami Smaranananda Ji too dedicated his entire life for spreading the ideas of Acharya Ramakrishna Paramahansa, Mata Sharada Devi and Swami Vivekananda across the world. While writing this article, the memories of meetings and conversations with him are getting refreshed in my mind.

In January 2020, during my stay at Behr Math, I meditated in the room of Swami Vivekananda. During that visit, I had a long conversation about Swami Atmasthananda Ji with Swami Smaranananda Ji. It is widely known that I had a close relationship with Ramakrishna Mission and Belur Math. As a seeker of spirituality, I have met different saints and mahatmas and been to many places over the period of more than five decades. Even in Ramakrishna Math, I got to know about the saints who dedicated their lives to spirituality, among whom personalities like Swami Atmasthananda Ji and Swami Smaranananda Ji were prominent. Their sacred thoughts and knowledge provided contentment to my mind. In the most important period of my life, such saints taught me the true principle of Jan Seva hi Prabhu Seva. The lives of Swami Atmasthananda Ji and Swami Smaranananda Ji are an indelible example of the motto of Ramakrishna Mission 'Atmano Mokshaartham Jagaddhitaaya Cha'.



We all are inspired by the work being done by Ramakrishna Mission for the promotion of education and rural development. Ramakrishna Mission is working on India's spiritual enlightenment, educational empowerment and humanitarian service. In 1978, when the disastrous flood struck Bengal, Ramakrishna Mission won the hearts of everyone with its selfless service. I remember, when an earthquake ravaged Kutch in 2001, Swami Atmasthananda Ji was among the first people to call me and offer all possible assistance for disaster management on behalf of the Ramakrishna Mission. Under his direction, Ramakrishna Mission helped many people who were affected by the earthquake. Over the past years, while holding various positions, Swami Atmasthananda Ji and

Swami Smaranananda Ji laid great emphasis on social empowerment. Those who know the lives of these great personalities will definitely remember how serious these saints were towards modern education, skilling and women empowerment.

Among his many inspiring traits, one thing that impressed me the most was Swami Atmasthananda Ji's love and respect for every culture and every tradition. The reason for this was that he used to travel continuously and had spent a long time in different parts of India. He learned to speak Gujarati while living in Gujarat. He used to even speak with me in the language and I loved listening to his Gujarati! At different points in India's development journey, our motherland has been blessed by many saints and seers like Swami Atmasthananda Ji, Swami Smaranananda Ji who have ignited the spark of societal change. They have motivated us to work with a collective spirit and address all the challenges our society faces. These principles are eternal and will act as our source of strength as we embark on developing a Viksit Bharat during the Amrit Kaal.

Once again, on behalf of the entire nation, I pay homage to such saintly souls. I am confident that all the people associated with the Ramakrishna Mission will further move ahead on the path shown by them.

Om Shanti.  
(The writer is Prime Minister of India).

## Understanding investment in immovable properties

The real estate market in J&K is no longer a seller's market, which it used to be in pre-abrogation of Article 370 period

SAJJAD BAZAZ

A few months back, I came across a news report claiming a notable shift in investment patterns in Kashmir. The report, which appeared prominently on the front page of a local daily newspaper, claimed a boom in the real estate market in Kashmir quoting some young couples in Srinagar turning to immovable property business to secure their financial future. To be precise, the report, contrary to the ground situation, projected rising prices of properties attracting local investors into the real estate business when actually there was no such trend existing. The sale/purchase of properties, especially for investment purposes, has witnessed a slump and it continues even today.

In other words, the real estate market in Jammu and Kashmir is no longer a seller's market now, which it used to be in pre-abrogation of article 370 period. Even as sellers peg a high price for their properties, be it land or any building, the buyers mostly overlook such deals, particularly in the context of investment purposes and hardly a deal materializes. For quite some time now, the prices have remained stagnant and in many areas dropped for lack of demand. In the given slump situation, the local real estate companies have started diversifying their activities to stay afloat in the business. You will find most of these companies taking to sale/purchase of second hand cars and other automobiles, which is evident from their social media ad (advertisement) campaigns. Even the individual property brokers are facing the heat and social media platforms such as Facebook remain flooded with short video clips of properties on sale. The scenario is contrary to the situation when a few years back, there was a boom in the real estate market in the region as the prices were going up significantly. It used to be a sellers market before experiencing a bubble.

Notably, the bubble in the housing market is a condition where there is a dramatic surge in prices in a comparatively shorter period leading to a situation where the prices are no longer sustainable and experience a crash. In other words, the situation witnesses real estate prices rising in a short period and then facing a steep fall once the hype is over or the bubble

bursts. Factors such as easy credit facilities, speculations, artificial demand, and abnormally high investment in real estate lead to a rise in property prices and cause a housing bubble.

In the context of J&K the housing bubble took a longer period to explode as the ground situation was not favorable owing to lack of accountability on the back of decades long violence in the region. However, things took a turn after the abrogation of article 370 and invoking of central laws in the region. During the period we witnessed a massive crackdown on the parallel economy which was floating here under the nose of authorities at the helm of affairs at that time. Surprisingly, economic experts at that time had pegged the parallel economy much stronger than the formal economy. Today, the flow of money to each and every sector of the economy finds its route through the formal system alone and almost every transaction has necessarily to be transparent and is loaded with accountability factors.

Basically there are certain factors which have put the real estate market in Jammu and Kashmir in a dilemma. Property deals have come under the close scrutiny of the government, especially after the digitization of land records. Today, a system is in place which tracks real estate transactions in the region. This tracking has enabled the government to net the sale and purchase of property transactions through the tax lens. In other words, accountability in real estate transactions where the source of funds involved in such deals has to be transparent, has put most of the buyers on back-foot. Under these circumstances, those who were looking at real estate as the most profitable avenue for investment, no longer want hassles of accountability and are exploring other areas such as stock market etc to let their money do the talking. The transparency in the real estate deals, which is segmented by property type as residential, office, retail, hospitality, and Industrial, has brought them under tax lens and today's system hardly leaves an escape route for the sellers as well as buyers to evade tax liabilities.

It is worth mentioning that the transfer of immovable property involves its own tax structure. In this context, an acquaintance who is a

tax consultant explained the nature of such taxes. Let me share the details.

Buyers are required to follow TDS (tax deduction at source) regulations, deducting 1% on the higher value between consideration or stamp duty value under Section 194IA. Taxation for sellers varies depending on whether the property is treated as stock in trade or a capital asset. Exemptions under sections 54, 54F, and 54EC provide relief, subject to specific conditions. A comprehensive understanding of these provisions is crucial for making informed decisions, optimizing tax positions, and ensuring compliance with applicable tax laws.

What is TDS on transfer of immovable property? As per Section 194IA of the Income Tax Act, 1961, where any person being transferee (buyer) gives consideration for the transfer of any immovable property to any resident transferor (seller), the buyer shall deduct tax at source (TDS) at the rate of 1% of the total consideration or stamp duty value of such property, whichever is higher; at the time of credit or payment, whichever is earlier.

However, no such TDS is to be deducted where both the total amount of consideration and the stamp duty value of such property are less than Rs. 50,00,000. Notably, in case of properties transferred by way of gift, no tax is to be paid.

One more aspect to understand is the duration of ownership of the property, as this factor is used to assess tax on capital gains from assets. Capital gains tax is a tax imposed on the profits realized from the sale of property. It is the tax applied to the difference between an asset's purchase price (or "cost basis") and its selling price. For instance, when you sell a property for more than the price you paid for it, you have a capital gain. This tax is typically only applied to capital gains, not to the total amount received from the sale.

In the given scenario, the sale/purchase of properties needs to be done after thorough consultation with tax consultants who have the ability to guide the parties not only to comply with tax rules governing real estate transactions, but will also help to save tax in a most prudent way.

Meanwhile, the current slump doesn't mean

the investment in the real estate market was worry-free. Prior to this scenario, there were already a host of risks associated with this kind of investment. The problem with this sector remains that even a commoner tries his hand in real estate investment to make quick and big bucks in a single deal. What I have observed is that these real estate investors get themselves into negative cash flow for a period that is not sustainable. This immediately forces them to resell the property at a loss. In many such cases I have seen people going bankrupt.

Negative cash flow is an investment situation where cash expenditures to maintain an investment (taxes, maintenance, etc.) exceed the cash income received from the investment. In other words, when a company spends more than it receives during a set period of time, the company is said to have a negative cash flow. This is often viewed as an indicator of financial ill health. So for the lack of knowledge about the real estate market dynamics, these investors make big losses instead of accumulating big bucks! Take the case of investing in a piece of land. It is not as simple as it appears. There are risks associated with it and may remain hidden till an investor falls into a trap. The first thing which an investor has to bear in mind is that there might be a series of legal requirements to meet and procedures to follow before a piece of land is converted into a saleable item. Let me explain - we have agricultural and non-agricultural land. As far as agricultural land is concerned, you cannot construct any kind of structure on it. It's simply banned. For non-agricultural purposes, you still need clearance from the various authorities to build on it.

You also need to avoid investing in land which is included in some other developmental plan drafted by the government. You can own the land but will have no right to do anything with it. Even, maybe, you cannot sell it.

Precisely, the investment in real estate turns into a nightmare when an investor is not able to sell it on time to meet any exigency. While most of the investors will be aware of this risk, it is something they haven't felt the impact of, until they are confronted head-on with unpleasant circumstances.

(The author is a veteran journalist/columnist).

# Ups & downs of Power Politics in Bihar-

ER. PRABHAT KISHORE

After the independence of India, Bihar has witnessed ups and downs of various political parties as well as leaders. In the pre-Mandal era, i.e. before 1990, power politics was dominated by the Congress Party as a political institution and the upper castes in terms of leadership. In the post-Mandal era, the scenario completely reversed and it is being dominated by two powerful regional socialist background parties RJD and JDU under the leadership of Laloo Prasad and Nitish Kumar respectively, both belonging to backward classes.

Before the first general election in 1952, Sri Krishna Singh, a Bhumihar leader, led the provincial governments in Bihar since 20th July 1937 to 31st October 1939 and 2nd April 1946 to 1952. His leadership continued after 1952 and 1957 Vidhan Sabha elections till his demise on 31st January 1961; although, dissident activities have been unsuccessfully launched by his deputy and Finance Minister Anugrah Narayan Sinha, a Rajput leader. After the demise of Sri Babu, Deep Narayan Singh, a Rajput, served as acting CM since 1st February 1961 to 18th February 1961. Blessed with the central leadership, BinodaNandJha, a Brahmin, was elected as leader of Congress Legislature Party and sworn in as the CM on 18th February 1961. In 1962, third general election was fought under the leadership of PanditJha and he continued as CM even after the election.

The dissident activities were intensified by Satyendra Narayan Sinha, son of Late Anugrah Narayan Sinha, and consequently B.N. Jha had to step down under the "KamrajYojana" of the Congress Party. Following his resignation, for the first time in the history of Congress, election for the leader of the legislature party was held between two social group candidates Birchand Patel, a Kurmi (supported by B.N. Jha) and Krishna BalabhiSahay, a Kayasth (supported by S.N. Sinha). Birchand Patel lost due to betrayal of some of his close associates. K.B. Sahay led the government since 2nd October 1963 to 5th March 1967.

After a long span of 20-years after independence, about 85%

backward & dalit population were bereft of not only in the government services & institutions, but in every walk of life. Intensive campaign for their awakening as well as reservation in government jobs & institutions was being carried out by Congress leader DeoSharan Singh, a Kurmi (Ex-chairman of Bihar VidhanParishad) under the banner of "Backward Foundation". In the meantime, experiment of "backwardism" for political control was being done by the socialists like Ram Manohar Lohia and Bhola Prasad Singh with the slogan "Sansopa Ne BandhiGanth, PiehtraPaweSau Mein Sauntl". Under such circumstances, the third general election of 1967 proved to be a "political Waterloo". The Congress fell short of the majority figure and lost power in several states including Bihar.

The first non-Congress government was sworn in on 5th March 1967 under the leadership of Mahamaya Pd. Sinha, a Kayasth, of Jan Kranti Dal. The alliance was a mix up of conflicting ideology parties like Jansangh, Samyukt Socialist Party (SSP), Praja Socialist Party (PSP), Communist Party and Kamakhya Narayan Sinha, ex-King of Ramgarh. It was very tedious for MahamayaBabu to keep these opposite ideology parties united for long time and ultimately, the government fell by 13 votes in the Vidhan Sabha on 25th January 1968. Bindeshwari Prasad Mandal (the chairman of Mandal Commission) was an SSP MP and joined in Mahamaya Pd. Ministry, but was not elected as MLA or MLC. To become a member of Vidhan Mandal his 6-month deadline was only 10 days left. On the initiative of Congress, B.P. Mandal, a Yadav, formed "ShoshitSamaj Dal" to become the CM. So, first Satish Pd. Singh, a Koiri, of his Party was sworn in as the CM, whose tenure was for just 5 days (28th Jan 1968 to 1st Feb 1968) and Sri Mandal was nominated to the VidhanParishad through a Governor Quota. Mandal formed the government with the support of the Congress. The Congress was not convenient in supporting a backward Chief Minister. To topple Mandal Government, a break up in Congress took place and "Loktantrik Congress" under the leadership of BholaPaswanShastri, a Dusadh, was formed. Mandal remain

in power for just 47 days (1st Jan 1968 to 22nd March 1968). Government of SamyuktMorcha under the leadership of Shastri took charge, but this Schedule Caste CM also had to resign only after 95 days (22ndMarch 1968 to 29thJune 1968) and for the first time in the history of Bihar, President Rule came into force on 29thJune 1968.

In the Mid-Term Election of 1969, the Congress got only 118 seats and remained far from the magic figure of 160. On 26th Feb. 1969, the government was formed under the leadership of SardarHarihar Singh, a Rajput (26th Feb 1969 to 22nd June 1969)of United Forum, but he was also unable to provide stable government. Due to large-scale defection of ministers & legislatures, the Harihar Singh government was defeated in the Vidhan Sabha by securing only 143 votes against 164.

BholaPaswanShastri took charge for the second time through double-cross of legislatures from different parties. The Jansangh wanted to keep the Congress out of the government. Congress also did not want the leaders of Jansangh, PSP & SSP to be inducted in the government. The Congress brought a no-confidence motion in the Vidhan Sabha which was passed with the support of Jansangh, and within 9 days Shastri Govt. (22nd June 1969 to 4th July 1969) collapsed. On 6th July 1969 President Rule was imposed, which was revoked on 16th Feb. 1970, when Daroga Prasad Roy, a Yadav, of the Congress was sworn in as CM. But again the upper caste lobby of the Congress could not accept Mr. Roy for long time. In the opposition, there was internal fight in the SSP between the upper and backward caste lobbies for leadership in which Karpoori Thakur, a Nai, succeeded. Daroga Roy govt. (16th Feb. 1970 to 22nd Dec. 1970) fell down and Karpoori Thakur became CM on 22nd Dec. 1970 with the support of the Jansangh. He too became a victim of defections and had to resign on 2nd June 1971. A forum of like minded legislatures named "PragatishilVidhayak Dal" was formed and its leader BholaPaswanShastri took over as CM for the third time. He again fell to kept legislature united and resigned on 27th December 1972; followed by President Rule on 9th Jan.

1972.

In a span of just 5 years since 1967 to 1972, the People of Bihar have faced 9 chief ministers. In a bid to eradicate the unstable political scenario, Congress was voted to power in 1972 election with 167 seats. The Congress continued its traditional game and in place of Ram Lakhyan Yadav, the leader of the legislature party in the dissolved assembly, Kedar Pandey, a Brahmin, was made the CM (19.3.1972 to 02.07.1973). Pandey Government step down within one year and for the first time in the history of Bihar a Muslim leader Abdul Gafoor (02.07.1973 to 11.04.1975) was made the CM to counter the heavyweights Mishra brothers.Gafoor had to resign following the JP movement. Taking emotional sympathy of the assassination of the then railway minister Lalit Narayan Mishra in a Bomb explosion in Samastipur in 1974, his younger brother Dr. Jagannath Mishra, a Brahmin, became the CM (11.04.1975 to 30.04.1977) and during his tenure emergency was imposed on 25th June 1975. On 30 April 1977, Vidhan Sabha was dissolved and Bihar came under President's Rule.

In general election of June 1977, the Janata Party came to power with a landslide victory in the state. Despite strong opposition from State Janata Party President Satyendra Narayan Sinha, Karpoori Thakur was elected the leader of the legislature party and took oath as the CM (24.06.1977 to 21.04.1979). Thakur gained name & fame, when he implemented long-awaited Backward Class reservation in State Government services as well as institutions and distribute appointment letters to all unemployed engineers in the state. Under the patronage of Satyendra Narayan Sinha and even the blessings of JP, there were aggressive protests against the reservation. Ultimately, Karpoori Thakur had to resign and Ram Sundar Das, a Chamar, took charge of the CM (21.04.1979 to 17.02.1980). The key of power was with S.N. Sinha and Dasji had no control over the administration. President's Rule was imposed on 17th February 1980, and the Vidhan Sabha was dissolved.

(The author is a technocrat & academician).