SUNNY TIMES DAILY NEWS PORTAL

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Daily News and Views Online TV & Cyber media. "Blunt and Sharp Daily News Portal" Monday 27-10-2025 Portal Website with online news daily at: sunnytimes.in Mobile: 9945116476

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COMPUTERS AI AND DATA TECH BECOME MORE AND MORE POWERFUL BUT THEY WON'T BE "SUBSTITUTES" FOR HUMANS "THEY' WILL BE ONLY "COMPLEMENTS"

By : M.S.Yatnatti: Editor and Video Journalist Bengaluru : Any amount of e-commerce does not substitute physical hand shake and any amount of e-learning does not replace "teacher" and *CAPTCHA is to defeat the* bot as user of computer and recently election commission of India has brought VVPAT (voter-verifiable paper audit trail) or paper trail machines will be used at polling stations in all future elections where polls are held using EVMs to detect computer frauds . A *CAPTCHA* is a type of challenge-response test used in computing to determine whether or not the user is human. The term was coined in 2003 by Luis von Ahn, Manuel Blum, Nicholas J. Hopper, and John Langford. The most common type of *CAPTCHA* was first *invented* in 1997 by two groups working in parallel.Create a company that will build new things (innovation) and help humans solve more complex problems. As computers become more and more powerful, they won't be substitutes for humans: they'll be complements. *The debate of the century...In the future we foresee Artificial Intelligence replacing Humans and their jobs.Will the future tech actually displace humans and their jobs?*.It's easy to say and conclude that Artificial Intelligence could somehow replace us humans in the near future. Due to conventional wisdom. But If you think it that way then you don't understand enough how computers actually work. If you're pessimist about the future taking over us I think you watch too much Hollywood Sci-fi movies.Don't be delusional, don't try to escape the reality we're in. Because the reality we're in is way far different than the one you see in the movies, maybe. The future we'll see tomorrow is in our hands and it entirely depends on us.UNIVERSITIES the world over are struggling with the digital disruption. Universities have a choice. They can remain content merchants, and die or they can transform in knowledge brokers and thrive.The IT Enabled classrooms of the today will not be propelled by school and college administrators but by the young learners. Today's learners require new dynamics and new direction which facilitate active learning and new teaching strategies. Conventional classrooms have to modify and co create existing spaces to provide adaptable, multi-use configurations and new pedagogies. According to experts , the 10 signs are technology, integration, collaborative environment , opportunities to create an expression, inquiry based approach, justification for answers, writing for reflection, use of problem solving methodology, hands-on-learning, teacher as facilitator, transparent assessment. universities were never in the content business but in the knowledge business. Without the platform of content, bringing students to the desirable levels of understanding was impossible, degrees to provide first content and then, for those who pursued higher degrees, greater insights and understanding of the discipline. That content is now so readily available is, in experts opinion, a blessing; universities can now concentrate on the business of creating and inducing meaning.

Education is already digital .Several MOOCs of International standards are already available .India need to collaborate with intrnaltional universities and private institutions.India will enter a new era in higher education on Sunday with the launch of hundreds of courses that will be delivered through DTH channels, tablets and mobiles.These courses have been developed by over 1,000 expert faculty members from premier institutions like IITs, JNU, Delhi University and Anna University .A `Made in India' IT platform -MOOC (Massive Open Online Courses), or Swayam -will host courses taught in classrooms from Class IX to postgraduation, which can be accessed by anyone, anywhere at any time. All the courses are interactive and available free of cost. Students from various recognised institutes in India will be able to earn credits on clearing these online courses.The then President Pranab Mukherjee launched Swayam, Swayam Prabha -the plat form of 32 DTH channels to deliver the courses -and National Academic Depository (NAD) which will facilitate online verification of certificates. President Pranab Mukherjee launched Swayam and Swayam Prabha to take education to the remotest corners of the country on Sunday . Mukherjee also launched a `National Academic Depository' where verified educational records will be digitally stored by universities and boards to counter forgery . Swayam and Swayam Prabha -for making education more accessible -and the depository were conceived and executed by the HRD ministry . Former HRD minister Prakash Javadekar highlighted the importance of teachers as the function was organized on `Guru Purnima'.As a mark of respect on Guru Purnima, he had presented Late Mukherjee, who started his career as a teacher, a gift which included a "slate" -a traditional writing tablet .Speaking on the occasion, The then Late Mukherjee said he had always emphasised on "quality" of teaching and learning process in higher educational institutions. He said mere physical expansion might provide access but without physical infrastructure and quality teachers, "the talent which is hidden in young minds would not get the opportunity to blossom". The President also said there were huge differences in the quality of education in urban and rural areas, between states and in educational institutions within a state. Underlining the need for making quality study material available in regional languages, he said pupils studying in regional medium in schools found it difficult when material for higher education was in an alien language.Under Swayam, courses will be offered through digital classrooms with online study material available free of cost in videos. ..UGC need to go beyond its swam platform of moocs . University Grants Commission, the apex higher education regulator, sources said, has agreed to factor in scores achieved in official online courses towards total marks scored and transfer credits for them — a move that will mainstream online courses and increase their acceptability and credibility in the Indian higher education system. It will also allow students across institutions in India to take up courses which may not be available at their institute and also win credit for the.. University Grants Commission, the apex higher education regulator, sources said, has agreed to factor in scores achieved in official online courses towards total marks scored and transfer credits for them — a move that will mainstream online courses and increase their acceptability and credibility in the Indian higher education system. A special set of regulations — UGC (Credit Framework for online learning courses through SWAYAM) Regulation 2016 — have been formulated under Section 26 of the UGC Act.

UGC need to go beyond its swam platform of moocs .UGC is not a failure but dismantle it and make and constitute make new entity reshaping UGC as National Higher Education Commission to deal with emerging diverse complexities of hiher education and make use of Moocs as national and international resource of modern education and make them as part of curriculums and on completions of recognized moocs courses award the degrees as blended education systems as recently Georgia State University announced that it will start to review MOOCs for credit much like it reviews courses students have taken at other institutions, or exams they have taken to demonstrate competency in certain areas. . The former UGC chairperson Hari Gautam and first committee set up by HRD minister Smriti Z Irani to review the working of the University Grants Commission cannot belittle UGC by saying that regulator has "failed to fulfill its mandate. UGC has done most commendable job since independence or earlier.UGC can be replaced by another body to deal with emerging diverse complexities that is different issue. The former UGC chairperson Hari Gautam and first committee was set up by former HRD minister Smriti Z Irani to review the working of the University Grants Commission has stolen the idea of Shri Atal Bihari Vajpayee former Prime Minister of India who had recommended setting up of National Higher Education Commission through an act of Parliament. Wherefore claim of this committee that they are the people who are suggesting setting up of National Higher Education Authority first time is nothing but Plagiary. For this HRD Minister should censure them and initiate action on them as this is an insult to Shri Atal Bihari Vajpayee former Prime Minister of India.

One of the first committee set up by former HRD minister Smriti Z Irani to review the working of the University Grants Commission has said that the regulator not only has "failed to fulfill its mandate but also has not been able to deal with emerging diverse complexities. Headed by former UGC chairperson Hari Gautam, the committee has said any "reshaping or restructuring" of UGC "will be a futile" exercise and so will be amending the UGC Act. Therefore, it has recommended setting up of National Higher Education Authority through an act of Parliament. It has also prepared a draft of the bill but said that till the time such a body is set up, HRD ministry can bring about many changes through executive order. Exam Reforms: Universities must change: Indian Universities must adopt open book examinations system as prevailed in USA and other developed countries as our Universities test memory capacity of students and not the knowledge or wisdom of students. Union Government and UGC need to debate on online education with DEB outsourced labs before finalizing national policy and regulations on distance education . Higher education today is undergoing a radical change, posing new age challenges to universities and NAAC should rise to the challenges and face it head on and solve the issues of standardization of online distance learning. Instead of colleges only Labs needs to be outsourced as computer is class room , computer lab, play ground for online gaming ,library ,research center ,online mentoring ,online chat ,video conferencing and face to face online Online government are possible and run then why not online education with live teachers and outsourced labs online examinations and online evaluation and results and entire management of University with University management systems and UGC can manage it on real time basis on dash board every day and every minute for all Universities and research centers .UGC should formulate new education policy on online education with outsourced Research Labs with Lab Instructors /Teachers and specially trained online professors .Complete digital transformation with outsourced Labs and Excellence in technology that enhances teaching, learning and research and outsourced Labs is present and future of Digital Universities Education..Time is ripe .Educators need to adopt the technologies to impart education. Online education clubbed with outsourced Lab are the future of education .You agree or agree not to agree. This is a reality written on the walls on universities .Too many regulators and Too many boards LIKE UGC AICTE NCTE AMCI DEB and Too many hurdles and Unlimited corruption .Government need to Convert UGC AICTE NCTE AMCI DEB into a single body and Rename it as Higher Education Commission

Heavy Demand for Online distance learning : Online government are possible and run then why not online education .Lot of teachers are trained to teach online and many teachers teach US students from India. When central government is providing TABLET computer and smart phones to every students at very affordable cost and 3G connectivity is available and online education is becoming reality through videoconferencing and video call. A new era of online education is dawning India and abroad .The LABS are outsourced to study practical's in engineering and science education for distance learning students without sacrificing quality of education. Engineering education through distance learning will make poor students to study engineering without botheration of huge donations /corruption / hurdles of entrance examinations and provide equal opportunity to study engineering and MHRD need to really commend the efforts of many universities in this respect. There is an increased use of virtual classrooms (online presentations delivered live) as an online learning platform and classroom for a diverse set of education providers. E-learning comprises all forms of electronically supported learning and teaching. The information and communication systems, whether networked or not, serve as specific media to implement the learning process. Government need to dismantle the present university affiliation system ; it is an obsolete relic from colonial times License Raj or Inspector Raj." the affiliation system persisted only in India and a few developing countries and these Universities are only affiliating universities with its University professors instead of teaching and research are busy in LIC and heavy preoccupation with bureaucratic procedures and excessive centralization, the affiliation set-up was a huge obstacle to the pursuit of excellence in India's higher education scenario..The university affiliation system and every renewal systems is breeding ground for heavy corruption in University and that is how it is alleged that VC and syndicate members posts are up for sale in University and the colleges which do not bribe are forced to go to courts unnecessarily .For instance, it is alleged that the state legislations on appointment of Vice-chancellors (V-C) in a few states, the chancellor, who is generally the governor, is required to consult the state government in selecting the name of a person from the panel submitted by the search committee. Reportedly it is an open secret in some states that the ministers demand from the persons in the panel to shell out a few crores to be appointed as V-C. Currently, in one state the amount ranges from Rs 5 crore for smaller universities to Rs 50 crore for large universities with hundreds of affiliated colleges. V-C aspirants accept the bait as the amount could later be collected from the affiliated colleges and from the various appointments and promotions in the university. Hopefully, the proposed mandatory accreditation process will help raise the credibility of academic programmes of such institutions.The Apereo Foundation, a non-profit organization which sponsors a range of open source projects and software communities serving higher education, today announced the availability of Sakai 10. Sakai is an open source learning management system that provides a flexible and feature-rich environment for teaching, learning, research, and other collaboration. Sakai 10 features two new tool contributions to Sakai core, better support for audio and video using HTML 5, infrastructure improvements, about 50 security fixes, performance improvements, and a number of new features. Extensive documentation is maintained and continuously updated. The community went to great lengths to guarantee the quality of the software through rigorous testing and the application of close to 2,000 fixes."Sakai 10 is the most innovative Sakai release to date, with dozens of contributing institutions and organizations to thank for that,". **Over 40 institutions and organizations contributed to the development of Sakai 10, including Columbia University, Duke University, Universities van Amsterdam, Université du Littoral Côte d'Opale, University of Oxford, and Yale University.**

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Finance is the backbone of business. No trade or industry can run without adequate finance. The internal resources of a business organisation are often insufficient for meeting all its needs. It is also not always possible for the owners, promoters or the entrepreneurs to mobilize finance from their own resources. Therefore promoters raise capital through borrowings, keeping in view the short term, medium term or long term requirements of the trade or industry.Every industrial project requires finance in the form of risk capital, long term, medium term and short term or working capital and/or machinery on hire purchase/lease basis. All these types of financial assistance are provided by various institutional agencies, commercial banks, co-operative banks, Regional Rural Banks, State Financial Corporations and International Financial Institutions and Syndicated Loan Market and NSIC etc,. A great emphasis has been placed by the government to ensure that all viable projects are provided adequate finance (Capital) for a sustained growth of trade and industry. The borrowed funds have enabled many promoters to realise their dreams and to bring their project to an actual shape. Timely availability of Institutional and bank finance at reasonable rates is essential for successful implementation of any commercial project. This requires thorough and upto date knowledge of lending schemes of various financial institutions like IDBI, IFCI, ICICI, IRBI, SCICI, Exim Bank, Commercial Banks, RCTC, SIDBI, UTI, LIC, SFCs etc., particularly with reference to the preparation of project report, appraisal by the lending institutions, assessment of financial requirements as per RBI norms, terms and conditions on which finance is available, procedure for filing application for finance, execution of documents and charging of securities. Besides the financing has to be done as per the RBI Credit Policy & Instructions contained in its various Circulars & Committee Recommendations. Special RBI instructions have also been issued on bank finance, for Leasing & Hire purchase Concerns, Diamond Exporters, Consortium Advances, Housing Finance, Priority Sector Advances, Export Credit, Commercial papers etc.

Many of Managers of the many Corporatism have Failed in Getting FDI/ECB International Finance for thier Dream Project or Ideas. Many Dream Projects or Ideas failed for want of finance just in time. Beware of Bogus Lenders!!! Or Vulture capitalists!!! Now or never companies must change today to win the battle for FDI/ECB in the International Loan markets. Turn your good ideas and projects with cheaper loans and equity finance into money spinning businesses and bring idea to market place by making every employee and person in the organisation a business person and turning them as Money makers. Only Solvent Borrowers or Viable Project with good team of Management is Pre-Requisite. Expansion and generation of capital for smaller but aggressive companies can be realised through use of world legal banking practices that legally circumvent the web of securities regulations. These regulations were initiated ostensibly to discourage fraud in securities and exchange transactions. One cannot at this point determine to what degree those lobbying for such legislation may have had the interests of the smaller businesses in mind. In any case, the result is a regulatory nightmare that would discourage even the most stout-hearted. The current system succeeds magnificently in keeping small business just that small. Fittest will forge ahead and the industry leaders who have capabilities beyond difficult times and are geared up with skills and options like e-powered empowerment and proved turn around strategies and they don't fear the risk and change, they embrace it to take the world head on , can never be behind in the progress of the rare order .Mobilisation of foreign currency finances and management of funds raised by tapping various sources are two important tasks facing finance managers today. External financial markets, euro markets and national markets offer a menu of products and currencies, and financial packaging is undertaken by the banks or merchant banks engaged in external financing. International financing is best with risks and uncertainties, apart from elaborate documentation and administrative formalities, practices in external markets keep changing and finance managers have to understand the dynamics of these markets in order to operate effectively. Moreover, with the removal of restrictions on funds flows, arbitrage opportunities have opened up and these have to be understood in order to benefit from them. Today's ever changing and intensely competitive world business climate demands that those of us in the business of providing financial services re-think and redefine our services to meet the challenges that face our Corporates in the development and expansion of their businesses. In an age where information's hold the key to success, we hope books on External Commercial Borrowing (ECB) would go a long way, in providing basic information needs of both our clients and readers.

Expansion and generation of capital for smaller but aggressive companies can be realized through use of world legal banking practices that legally circumvent the web of securities regulations. These regulations were initiated ostensibly to discourage fraud in securities and exchange transactions. One cannot at this point determine to what degree those lobbying for such legislation may have had the interests of the smaller businesses in mind. In any case, the result is a regulatory nightmare that would discourage even the most stout-hearted. The current system succeeds magnificently in keeping small business just that small. Fittest will forge ahead and the industry leaders who have capabilities beyond difficult times and are geared up with skills and options like e-powered empowerment and proved turn around strategies and they don't fear the risk and change ,they embrace it to take the world head on , can never be behind in the progress of the rare order .

Financial experts suggest that the various options that can be worked out by borrowers include: Rescheduling your debt: After having analyzed your financial position, if the bank feels that the quantum of the EMI is what is troubling you, they may be willing to reschedule your debt by extending the loan tenure. That will bring down the monthly EMI commitment, though it will mean more interest outgo in the long-term. However, you should consider the immediate relief it can bring to your current situation. When the tide turns and you are facing better times you can try negotiating with your bank and revert to your old or higher EMI or even prepay your loan. Closing your loan early can help to save excessive interest outgo as long as the bank doesn't levy a heavy prepayment penalty. Deferring the payment: **If your financial situation is such that there is likely to be a jump in cash flow going forward because of a change in job or any other reason, you may seek temporary relief from the bank for a few months. The bank may permit the same but may charge a penalty for not paying within the time frame agreed upon earlier.**

One-time settlement: If you express your desire to pay back and notify the bank about your current financial condition, banks may be willing to give you the option of a one-time settlement. Please note that this will be done on a case-to-case basis. This is a good way to get rid of your loan if you have some money. Usually the settlement amount lower than the original amount you would have had to pay. i.e. the bank may waive off some amount or charges. If your financial situation is really bad, then you may need to file for bankruptcy to free yourself from the loan commitment. Conversion of the loan in case of **unsecured loans: Banks tend to be stricter as far as unsecured loans are concerned. The borrower could opt for converting the unsecured loan to a secured one by offering a security. This will bring down the rate of interest and thus the EMI burden.Loan default can have serious consequences. Not only could it result in the seizure and auction of your assets, but your Credit Score too, will go for a toss. Even rescheduling debt tarnishes your credit history to an extent and will reflect in your credit report. Obtaining a loan in the future will become an issue which is a huge financial setback. Make sure you take a loan only if you're sure you will be able to make timely repayments. A good way to do this is to ascertain your personal net worth in terms of assets you own and the money you have at your disposal after taking stock of your existing debts and other financial commitments. Also, if you ever default a loan payment, do not panic and remember to exercise the above mentioned rights.**

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Online Portal Edited Printed Published and Owned By M.S YATNATTI No.107 , Ground Floor "Royal Residency" Apartment Complex "Enkay Farms Valagerahalli, Dubasiplaya Kengeri Bangalore – 560 059

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