

BusinessLine

FRIDAY, JUNE 16, 2017

The right to price

Telecom companies should have the freedom to tailor plans to a given class of subscribers

The Telecom Regulatory Authority of India's (TRAI) recent order disallowing mobile operators from offering differentiated schemes and discounts to the same class of subscribers goes against the basic tenets of marketing. It also ignores the developments around big data analytics that have brought new capabilities in understanding consumer behaviour. TRAI's order is based on the Telecom Tariff Order (TTO), first issued in 1999, when the telecom sector was dominated by fixed line telephone operators offering plain vanilla voice calls. Perhaps, it made sense back then to prohibit operators from differentiating one set of customers from another. But as we rapidly move into the digital era, now catalysed by the emergence of affordable smartphones and high speed broadband, consumers have the capability to do multiple things ranging from watching a movie to creating videos, from making a voice call to conducting financial transactions on their phones. As usage shifts from voice calls to data services, users are beginning to consume telecom services differently.

Telecom companies now also have the capability to understand the consumption patterns of users and offer personalised plans. For example, a user who consistently consumes more than 10 GB of data a month maybe given additional free data by his operator, while another user who consumes similar amount of data but has been on the network for just a few months, may not get the freebie. Similar differentiation is seen in other services sectors including hotels, airlines and e-commerce where schemes are offered to specific individuals and not to the entire universe of consumers, even if they are in the same class. An airline, for example, may upgrade one of its frequent fliers to business class depending on the seat occupancy on that particular flight. Cab hailing platforms such as Uber give out discounted rides to specific users based on algorithms. Such offers are legitimate marketing tools deployed to retain existing customers and attract new ones.

The mobile operators, on their part, should avoid offering the discounts only when a consumer threatens to leave their networks using Mobile Number Portability. The telecom regulator, as part of its ongoing consultation on amending the TTO 1999, would do well to review the need for keeping tariffs uniform for a specific class of subscribers. Of course, the regulator should insist on transparency on the part of the operators to ensure fairness in the tariff schemes. Globally, there are many regulators who have set up interactive websites that allow users to compare pricing and discounts offered based on their usage patterns. TRAI can also do something similar. The TTO 1999 needs to be amended to bring it in line with the new realities of digital India.

FROM THE VIEWROOM

GST's incentives for big cars

Is the Centre serious about vehicular pollution?

Big cars and SUVs, which attracted about 50-55 per cent taxes earlier, will become cheaper under the GST regime, with an indirect tax incidence of only 43 per cent (including cess). This move to have reduced tax on big cars is intriguing. It seems to convey that the Government agrees with the stance that auto manufacturers have always taken: vehicle pollution is a lesser evil than other forms of pollution and that bigger cars could actually be less polluting because of the superior technology that they use. Yet, other moves by the Government such as the decision to skip BS V emission norms and move to BS VI by 2020, the move towards a scrap-age scheme for old vehicles or the more recent ambitious talk of an all-electric vehicle fleet by 2030, show that it is indeed serious about vehicular emissions.

Equally counter-intuitive is the removal of concessions given to hybrid vehicles. These vehicles enjoy an excise duty of 12.5 per cent, as against the 24-30 per cent on large cars. Under GST, small cars attract a cess of 1-3 per cent over the 28 per cent scheduled rate for motor vehicles; hybrids, such as large cars and SUVs, will have to pay a 15-per cent cess over the scheduled rate. Electric vehicles are taxed at 12 per cent and are exempt from cess.

Agreed, hybrids aren't completely green, but aren't they at least less polluting than cars that entirely depend on petrol or diesel? By disincentivising hybrids, the Government seems at cross-purposes with itself, as it does encourage them along with electric vehicles under the FAME (Faster adoption and manufacturing of (hybrid and) electric vehicles) scheme. Mahindra & Mahindra and Toyota have introduced hybrid models under this scheme. Such OEMs who have invested in hybrid technology are now left in the lurch due to these policy flip-flops. Time the Government made up its mind on what it really wants.

Parvatha Vardhini C Chief Research Analyst

Is this Modi's 'India Shining' moment?

Industry has dominated the development discourse but the distress in agriculture is real. The NDA can ignore it only at its peril



RAGHUVIR SRINIVASAN

This is an inflection point in Narendra Modi's fortunes? Farmers in the BJP's heartland are up in arms, justifiably so after the ham-handed handling of the agitation in Mandsaur, by the Madhya Pradesh government. The bug seems to be spreading to other parts of the country with farmer organisations announcing plans for a national shavasana performance on highways on International Yoga Day.

The Opposition, reduced to inconsequence and battered from the drubbing it received in the UP elections, has suddenly got a major issue handed to it on a platter and grabbed it with glee. That the ongoing farmer protests are in fair measure being fanned by political parties is saying the obvious. Who can grudge them their day under the sun, finally, and who can fault them for doing what they're supposed to do — oppose the ruling party and its policies, and exploit its weaknesses.

A genuine distress

Blaming the Opposition for "politicising" the agitation by farmers, thus, will not do the BJP and the Centre any good. The fact is that there is genuine distress out there being experienced by farmers who are ironically facing a rout in a year of bountiful harvests when their pockets ought to have been jingling

with coins and cash. The farmer angst now being witnessed in MP, Maharashtra and Gujarat is different from what follows a failure of rains. And therefore, the policy approach has to be different too.

Though agriculture is a State subject, the fact, whether one likes it or not, is that it is identified more with the Centre in the eyes of the farmer. With grandstanding from the Parliament by successive finance ministers in their budget speeches with mighty allocations for agriculture, irrigation and so on, and promises such as that made by none less than Modi himself in pre-election rallies in UP of farm loan waivers, the Centre, willy-nilly, is seen as the last resort by the Indian farmer. There is no point in now attempting to shift the onus on to States. Anyway, the States in turmoil now are all ruled by the BJP, and by extension Modi, in the eyes of the farmer.

Modi's silence

The most notable aspect of the farmer unrest in the last week and more is the absolute silence of Modi even as Opposition politicians are attempting to capitalise on the issue. This is uncharacteristic of the Prime Minister who rarely lets the initiative slip out of his hands.

In the three years that he's been at the helm, Modi has weathered several controversies starting with the conflict with the Opposition over the land ordinance, the intolerance debate and award wapsi and, of course, the biggest of them all, over demonetisation. The common man took the hit from demonetisation bravely on his chin because he thought he was doing his bit to fight the ugly rich that hoard black money. Modi had the aam



Listen to me We need a Grow in India mission REUTERS

admi solidly behind him despite all the trouble that they endured.

But the current agitation by farmers is different; it is a question of their livelihoods. It would be a mistake if the political leadership at the Centre thinks this too shall pass away. It will not. More than half of the labour force is engaged in agriculture and almost two-thirds of households bank on the farm for their incomes. The demand for loan waivers is only a symptom of the disease and it would be wrong to conclude that by waiving loans the disease has been cured. It will return in a more virulent form the next agriculture season.

The underlying disease is one of agriculture turning unviable for numerous reasons. There are structural problems that need to be addressed through remunerative

prices for produce, easier access to markets, improving storage for commodities and perishables, reforming the agri-chain from the farm to the fork and fine-tuning tariff and exim policies for agri commodities.

In short, agriculture needs to be given as much importance as industry. We need a Grow in India and a Stand Up India for farmers. Not piecemeal measures. Promises such as doubling farmer incomes by 2022 need to be followed through with action on the ground.

Need to do more

To be fair, a number of interesting initiatives such as an electronic national agricultural market or e-NAM, PM Fasal Bhima Yojana, issuance of soil health cards and so on have been unleashed by Modi. But

they're all either not being pushed through enough or are peripheral to the issues at hand.

The current situation is a throwback to what prevailed during the last year of the Vajpayee government in 2003. There are too many similarities between then and now, economically and politically. Then, as now, the focus was all on industry and infrastructure. Massive investments went into building roads that, incidentally, serve us well today; GDP was accelerating past the 6 per cent mark, inflation was below 5 per cent, oil prices were at historic lows, the fiscal indicators were excellent and the stock markets were on a roll. Carried away by these, the NDA government embarked on the infamous India Shining campaign to trumpet their achievements.

The Congress was listless then, as it is now, and the BJP though in a minority government, appeared to be on top. The watchword is "appeared". The fact is that there was rural distress, with development not reaching the hinterland. The thriving economy in the urban areas widened inequalities and alienated the rural population from the ruling dispensation. Vajpayee's government failed to spot it with disastrous consequences for the BJP in 2004.

Modi is too smart to not have learnt his lessons from that experience. The current distress in agriculture needs to be addressed quickly and comprehensively. Industry has dominated the discourse in the last three years. It should be agriculture in the next two. Else, it could well be a India Shining *deja vu* for NDA-II, come 2019.

Lessons from the London fire tragedy

Rising inequality coupled with cuts in social spending may have created an atmosphere conducive for triggering such crises



VIDYA RAM

How soon is too soon to raise difficult, politically-charged questions about a tragedy? It's become an increasingly pertinent question in Britain, which has witnessed a series of devastating events — from three terrorist attacks within three months to the catastrophic fire that engulfed a residential tower block in west London, killing at least 12 people on Wednesday, with the death toll set to rise further.

In the past, politicians have often stayed away from questions around whether policy decisions have contributed to tragedies, but in the heated political and highly ideologically charged country that Britain has become over the past year, that's become less so. In the days immediately after the Manchester attack, Jeremy Corbyn, the leader of the Labour party, spoke out against the government's foreign policy and cuts to police forces, arguing that the tragedy raised questions about both: whether Britain's interventionist approach in countries

such as Syria, Libya and Iraq contributed to the risk to civilians from terror attacks back home, and whether cuts to police forces made it harder for them to gather counter terrorism intelligence sufficiently rigorously.

While he faced an outcry from some within the government and the media supporting them, his decision to do so was clearly not off-putting enough to the public more widely, who handed the party its biggest increase in terms of share of the vote in post-war Britain.

Cuts that hurt

The fire was still raging through Grenfell tower on Wednesday morning when Corbyn drew a potential link between the government's austerity programme and the tragedy. "If you deny local authorities the funding they need, then there is a price paid by a lack of safety facilities. There needs to be some very searching questions as quickly as possible in the aftermath of the fire," he told *LBC Radio* on Wednesday, also pointing to the cuts that had taken place to fire services across the country, reiterating his message that the government's austerity drive had gone too far.

This time he was not a lone voice: Ronnie King, the honorary administrative secretary of the House of Commons All Party Parliamentary Group Fire Safety and Rescue



Burning truth Which UK cannot turn away from

Group, had spoken about how his group and others had urged the Government to act upon the findings of past inquests (including one from 2009 which had killed 6 people) that had highlighted the need for reform of fire regulations governing tower blocks. The recommendations were not acted upon.

Others noted the lack of council staff on hand, as the tragedy unfolded, with community organisations stepping in with assistance. "There's been so many cuts, there aren't enough people to do with this," a Kensington and Chelsea councillor told *The Guardian*.

At a time when there is a frenzied national debate over inequality and social justice, the tragedy will inevitably

feed into this. The tower is simmered by the local council in a borough, considered the most unaffordable to rent in the entire city, and which like most of the rest of London, has extreme wealth sitting side by side great deprivation.

Harrods is as much part of the borough as social housing estates such as the Lancaster West Estate, with largely working class, multicultural communities. The chilling blog of the Grenfell Action Group chronicles the many times over the years when residents had raised questions around neglect, often relating to fire safety regulations. "...only a catastrophic event will expose the ineptitude and incompetence of our landlord, the Kensington and Chelsea Tenant Management Association, and bring to an end the dangerous living conditions and neglect of health and safety legislation that they inflict upon their tenant and leaseholders," it warned last November.

Putting it out

The tragedy has unsurprisingly led to checks up and down tower blocks across the country, while Prime Minister Theresa May has pledged a full investigation and for lessons to be learnt if they were needed. But keeping up the pressure will be essential; tensions around inequality and the ability to

have one's voice heard have long simmered below the surface in the capital city, exploding at points as it did in 2011 when thousands rioted across the capital, triggered by the death of a black man stopped by police in North London. They swiftly became about much more: the angry energy of the urban poor.

But while in the aftermath of such situations promises of good will and measures to tackle underlying problems are aplenty, in reality they're rarely been acted upon in a concerted way (that was certainly the case with the riots, where proposals around actions in schools that were made in the riots aftermath were not acted upon).

In the case of Britain's tower blocks, one architect, Sam Webb told various media outlets of a report he'd worked on as early as the 1990s which warned the Government that the majority of tower blocks he surveyed across the country had failed to meet basic fire safety standards.

The precise cause of the fire will only become known in the days and weeks to come, as firefighters contend with the grim aftermath, but the anger palpable in the local community and beyond, makes the need to ask difficult questions more pressing than ever. Politicians and the public must have the guts and persistence to ensure they're answered and dealt with.

LETTERS TO THE EDITOR

Send your letters by email to bleditor@thehindu.co.in or by post to 'Letters to the Editor', The Hindu Business Line, Kasturi Buildings, 859-860, Anna Salai, Chennai 600002.

Solution in the horizon

This refers to 'Light at the end of the NPA tunnel' by Subir Roy (June 15). After a long wait, it seems that NPA resolution efforts have picked up pace after the Government has authorised the RBI to take necessary steps to deal with the issue.

The RBI did not waste too much time and finalised 12 NPA accounts in its first list for the insolvency proceedings. It is to be noted that insolvency proceedings will not be as smooth as we desire but there would be resolution at the end of the proceedings.

Bal Govind
Noida

It appears that the RBI is also responsible for the huge pile of NPAs in Indian banking today. The concept of forced restructuring of potentially bad loans, in 2008-09 and later, introduced under the guidance of the RBI, only postponed NPA recognition, resulting in their accumulation. Had these loans were properly recognised over a period of time, perhaps the step up and staggered mode during eight years or so would have saved the present predicament.

The crux of the issue is that in India some are more equal in the eyes of law than others.

The accounts that have been flagged for insolvency proceedings must have already gone through RBI-driven restructuring processes such as S4A. Banks may initiate quick steps at the behest of the RBI.

Ultimately, what is going to matter is recovery. Going by the past borrowers will raise all possible legal hurdles and proceedings will drag on. Also, what professional expertise RBI officials can bring in as they have no experience in either lending or recovery?

RS Raghavan
Bengaluru

The bankruptcy code is unlikely to fix the NPA problem. There have been no dearth of laws in the country to deal with defaulters. DRTs were expected to fast track bank cases. The SARFAESI Act was passed to provide more teeth to the bankers to tackle wilful defaulters.

The Centre's decision to extend interest subvention on farm loans won't solve farmers' problems, but it can give some political mileage to the Government. The farmers'

demand is for relief due to complete crop failure due to drought, unremunerative pricing, where the farmers do not reap anything from their hard earned investments. Interest subvention scheme is a post repayment incentive.

When farmers do not have enough to feed themselves, stipulating "prompt repayment" is without realising the reality.

There have been various debt resolution schemes for the big ticket advances, the latest being the IBC, which is tilted in favour of the borrowers at the cost of the banks, which have built up provisions for these NPA accounts out of the hard earned profits. If the IBC code is applied to farm loans, farmers will get substantial relief.

The intention of the present government to resolve the single issue of farm produce pricing is welcome as PM has rightly put in place the idea of eNAM. But this

initiative should be pursued in right earnest and enable farmers to get justifiable pricing.

S Veeraraghavan
Coimbatore

Apolitical president

Now that the BJP is in a position to have a President of its choice, PM Modi can decide like a politician to have a party-faithful or act like a statesman like Vajpayee and pick a talented person beyond politics.

YG Chouksey
Pune

With reference to the report "Start-up Harley Foods to enter premium snacks segment" (June 14), an RP-Sanjiv Goenka Group spokesman has clarified that the Group is not considering any investment into Harley Foods and is currently not holding any discussion with them, as reported. The error is regretted.



Penalty kick

GST fines are confusing. They must go online

MOHAN R LAVI

Whether or not it meets the definition of a "value-added tax", GST can certainly be called a "technology tax" due to the fact that almost everything in the GST regime will happen online. It would seem that all one really needs to have to obtain a GST Compliance Rating are a good internet connection, constant communication with counterparties and loads of patience.

Face-to-face interactions between tax officers and taxpayers are expected to be minimal as a result of which many believe that corruption would reduce drastically. Usually, rent-seeking is done during tax assessments and negotiations are entered into on the levy of interest and penalties. If the provisions for levy of interest and penalties are reasonable but not negotiable, rent-seeking would reduce.

For wrongdoings

Section 122 of the CGST law specifies penalties for 21 different types of offences under GST. They cover an eclectic range of possible offences, ranging from issuing any invoice or bill without supply of goods or services or both in violation of the provisions of the Act or the rules made to preventing any officer in discharge of his duties. This would incur a penalty of ₹10,000 or an amount equivalent to the tax evaded or the tax not deducted, whichever is higher.

The amount of ₹10,000 appears reasonable. Giving a choice of a higher amount could spoil the reasonability of the penalty. Let us assume that a taxpayer has committed an offence of not deducting tax to the tune of ₹100,000. The tax officer would like to slap a penalty of ₹100,000 while the taxpayer is aware that ₹10,000 is the minimum. It is at this stage that negotiations normally begin.

Section 126 of the CGST Act elaborates that no officer shall impose

any penalty for minor breaches of tax regulations or procedural requirements and, in particular, any omission or mistake in documentation which is easily rectifiable and made without fraudulent intent or gross negligence. So, a breach shall be considered a minor one if the amount of tax involved is less than ₹5,000 and an omission or mistake in documentation shall be considered to be easily rectifiable if the same is an error apparent on the face of record.

This section has obviously been drafted with the best of intentions in mind but words such as easily rectifiable and apparent on the face of record can mean different things to different people. His only adds to the present litigation.

The GST Council should think of a different approach to levy penalties in the GST era. The first two years of GST are going to be turbulent for both the taxpayer and the tax officer as they grapple with the nuances of the law. Tax officers should go soft on penalties during this period since taxpayers could unwittingly commit offences which can be considered to be tax evasion.

After the turbulence has settled down, the GST Council should levy penalties of fixed amounts instead of providing an option of linking with the tax avoided. Being a tax-based on technology, the penalty can be collected by electronically directing the taxpayer to use his electronic cash ledger to make the payment. This would further reduce the possibility of human intervention.

Penalty provisions under GST pretty much follow existing tax laws. It is time for the GST Council to get a bit more innovative and develop a carrot and stick approach to levy penalty with limited options. Taxpayers are *ustads* in getting around the present set of provisions.

The writer is a chartered accountant



Sky is the limit for India's fintech boom

If India really wants to become a cashless nation, it must turn to satellite-enabled broadband networks

SHIVAJI CHATTERJEE

That demonetisation has been a watershed event for India's collective economic consciousness is now old hat. In more ways than one, it was India's financial digital awakening. But it was not as much about the cash (or the lack of it) as much as it was about a radical technological shift that led to a fintech boom, forever changing the way India accesses finance and financial products.

So one saw funding materialise in the payments, lending, credit scoring, virtual currencies and many more. Social media, peer-to-peer networks and innovative technology service providers underpinned by almost ubiquitous urban connectivity underpins this fintech revolution. The problem is — is urban connectivity enough?

Infrastructure issues

India's digital inclusion story has so far appeared to hinge on India's ambitious BharatNet project that envisages fibre optic connectivity to all of India's 250,000-plus village panchayats. By the end of 2017-18, high-speed broadband connectivity on optical fibre is supposed to be available in more than 150,000 gram panchayats, with Wi-Fi hotspots and access to digital services at low tariffs.

However only 25 per cent of villages where a fibre network is already in place have active internet connectivity and the quality of that network is yet to be ascertained. Hence, the dependence on the BharatNet project to provide any significant service in the mid-term is highly doubtful.

The main challenge in providing such affordable broadband coverage in semi-urban and rural areas is difficulty in providing the wireless "last-mile" or rather "last-few-miles" link.

Typically, carriers will extend data coverage to rural areas after a well-developed network of tele-

com towers is established. Being capital intensive though, setting up rural towers is uneconomic and often require government support in the form of subsidies (such as land and infrastructure made available at low or no cost). Of India's 450,000 telecom towers, only 60 per cent are located in non-urban areas. An estimated additional 60,000 to 100,000 towers at a minimum will be required to enable national connectivity. As of now, the focus of telcos is to maximise urban connectivity and migrating urban customers to 4G connectivity.

A few States are already scrambling to roll-out other, experimental options. Niti Aayog CEO Amitabh Kant recently suggested that States such as Jharkhand take a leaf out of Andhra Pradesh's initiative of using electric poles for enabling internet connectivity in villages.

This, he suggested, would enable the State to make the transition to a cashless economy faster. If one looks at just these two States, only about 15 and 570 villages in Andhra and Jharkhand, respectively, have a functional internet connection (basis BharatNet). This would mean States investing resources to create duplicate networks that not only run the risk of getting affected by other unforeseen issues but also 'connectivity' problems.

Satellite to the rescue

Satellite broadband is a more viable and cost-effective deployment option for Indian States to consider — a non-terrestrial broadband network that can be deployed considerably faster is significantly more cost-effective and promises high broadband throughput, which is fast, secure and reliable. Terrestrial networks have inherent constraints when it comes to serving communities living in the geographic outposts (hilly communities, for example).

This is where satellite con-



Connect and pay There's a lucrative market to win BLOOMBERG

nnectivity can be a change-agent. This is precisely the reason behind the success of DTH through satellite in the country.

Already, countries as diverse as the US, China and those across Asia Pacific, West Asia, Africa and Europe have high capacity satellite broadband networks in place to supplement terrestrial networks and also for use by consumers and enterprise who, due to geographical and other constraints, cannot be served by legacy networks. Satellite is now poised to challenge the terrestrial broadband industry.

A new generation of satellite entrepreneurs is headed back to the launch pad. Backed by billions of dollars from strategic long-term investors, they are planning to blanket the earth in the next few years with satellite constellations — thousands of miniature satellites beaming very cost-effective, ubiquitous broadband service.

These new satellites, largely mass-produced, will orbit Earth as part of a large constellation cover-

the WEF report, that a deep divide continues to persist between well-connected metros (where telcos compete the maximum and derive a majority of their revenues) and remote rural areas, where lack of broadband infrastructure and rudimentary ICT awareness mars growth.

Which brings us back to the fintech boom; a sector that received a strong fillip with demonetisation. According to Nasscom, the Indian fintech software product market generated revenues of \$1.2 billion in 2015, and is expected to grow over twice by 2020.

With over 400 fintech companies, India is quickly emerging as a fintech products hub out of which more than 30 per cent are mature firms catering to demand across regions. But this is just one side of the story. These 400 companies need a large ecosystem to thrive and grow the market in India.

While initial operations will be limited to urban clusters, sustained growth is possible by tapping into semi-urban and rural clusters. Integration with a digitised financial ecosystem is the single biggest impetus that these regions and their many millions of inhabitants can get.

But a broadband network that is not reliable and robust or completely absent defeats the very purpose of its creation. India needs to consider satellite connectivity as the necessary third pillar of connectivity without which India's emerging broadband connectivity story threatens to remain still-born.

The pay-off? The Brookings Institution believes that India's economy would rise by \$1 trillion (₹67 lakh crore) by 2020 if all Indians go online. If that is not a good enough reason to go satellite, I don't know what is!

The writer is SVP & Head at Enterprise Business, Hughes Communications India

5 THINGS to WATCH OUT for TODAY

From today, petrol and diesel prices will be revised every morning. The prices till now were being revised fortnightly at midnight. Petrol pump dealers, who had called for a 'No purchase, no sale' stir on June 16 to protest against the decision of public sector oil marketing companies to implement a daily revision of prices, have now called off their stir.

Union minister for electronics and IT Ravi Shankar Prasad is to hold a brainstorming session with the top names in the Indian technology and startup industry in Delhi today to chalk out a blueprint for the country's \$1-trillion digital economy.

Eris Lifesciences is to hit the IPO market today to raise ₹1,800 crore. The IPO would give an exit to private equity giant Chrys Capital, which holds around 16.25 per cent in the company. The IPO will see sale of 28,875,000 equity shares by the existing shareholders.

Volkswagen is set to take the covers off the all-new Polo today, ahead of the model's global launch in the latter half of the year. The carmaker has released a first set of teaser images of the new car.

HTC is to launch the HTC U11 in the country today. The U11's launch would follow that of the U Ultra and U Play. The U11 boasts powerful internals, a striking design, updated cameras and a new 'Edge Sense' feature which allows users to squeeze the edges of the smartphone to perform different functions.

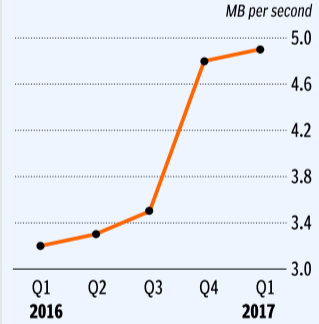
BAVADHARINI KS

STATISTALK

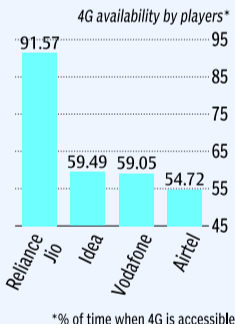
Weak signals

Telecom companies have enhanced their internet capacity to meet the increasing demand for data. But while players such as Bharti Airtel and Reliance Jio have improved the speed and efficiency of their service, they remain far below global benchmarks

Mobile internet speed in India has improved



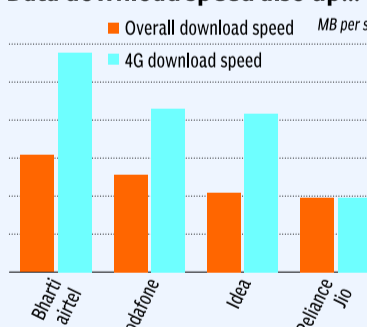
Reliance Jio leads in better connectivity



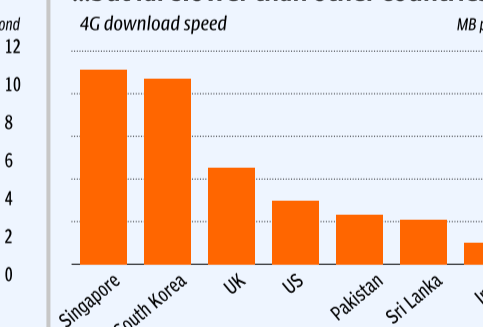
India enhances its global status

Country	June '17		Nov '16	
	Rank	availability %	Rank	availability %
South Korea	1	96.38	1	95.71
Japan	2	93.48	2	92.03
Norway	3	86.96	7	82.42
US	4	86.50	10	81.30
Singapore	13	82.08	6	82.61
India	15	81.56	24	71.60
Australia	19	79.26	13	79.34

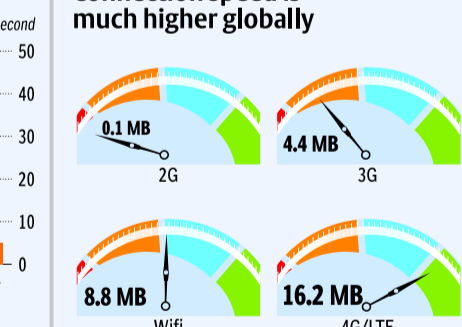
Data download speed also up...



...but far slower than other countries



Connection speed is much higher globally



Source: Akamai state of internet report, Opensignal report 2017

Graphic: Visveswaran V

EASY

ACROSS

- Cannot be parted from each other (11)
- Show exaggerated feeling (5)
- Flightless bird (7)
- Insect feeler (7)
- Great pain (5)
- Three times (6)
- Mode of accomplishing (6)
- Clinch, hammer out end of (5)
- Pillages, destroys (7)
- Choral composition (7)
- Rotating part of dynamo etc (5)
- Shift about, quibble (11)

DOWN

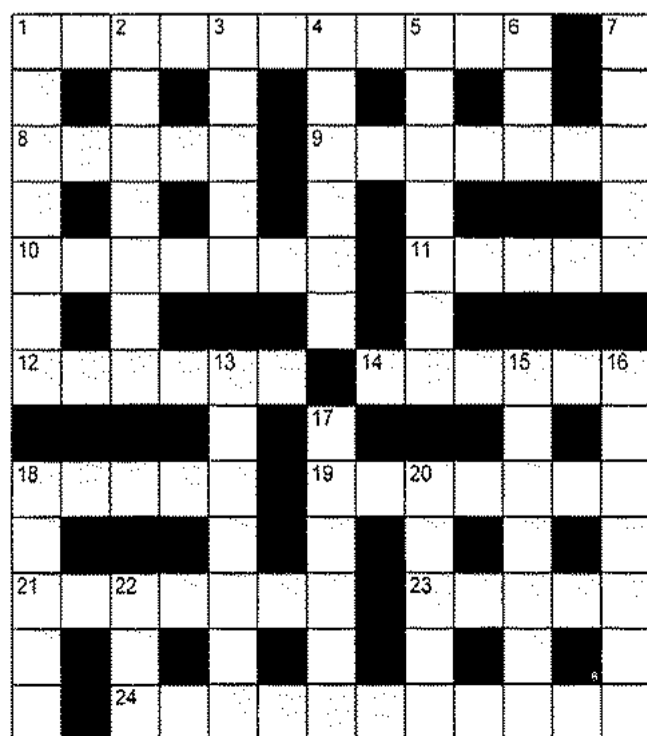
- Not accurate (7)

- Wheeled footboard (7)
- Clean, arrange the feathers (5)
- Second showing of sporting action (6)
- Apply dressing to (7)
- Running-bird (3)
- Amusing; curious (5)
- Type of dwelling, industry (7)
- Evening repast (4,3)
- Be worthy of (7)
- Spanish invasion fleet (6)
- Happen again (5)
- La Traviata composer (5)
- Short, casual sleep (3)

SOLUTION: BL Two-way Crossword 872

ACROSS 1. Press 4. Sistrum 8. Reading matter 10. Credo 11. Undo 12. Sang 16. Uncle 17. Improbability 19. Endorse 20. Taker DOWN 1. Particularise 2. Era 3. Stitch 4. Signed 5. Shadow 6. Retaliator 7. Morning-prayer 9. Kidnapped 13. Rumour 14. Scrape 15. Depict 18. Irk

BL TWO-WAY CROSSWORD 873



NOT SO EASY

ACROSS

- Pines planted out on farming land cannot be divided (11)
- Reverse in time to memorise how to show great feelings (5)
- Writer Lewis, say, captures one emperor that can't fly (7)
- At the front of moth there may be an aerial (7)
- Pain will show time to be past for city in the States (5)
- More than twice the holding of the endlessly wealthy (6)
- Way to do the wrong entry in semi-modest environment (6)
- Half return around four to hold one's attention fixed (5)
- Ruins Virginia sounds furious about (7)
- Hypocrisy shown at a piece composed for choir (7)
- It goes round mechanically: literally, too (5)
- Quibble and quietly rave about act one re-assembles (11)

DOWN

- Rough and ready way to tax cine for it (7)

- It takes a two-wheeler to score by default (7)
- Congratulate oneself with regard to entry made by writer (5)
- Second showing of action quietly given in team race (6)
- Prohibit aged reform which can cover one's hurt (7)
- Half of them on the turn, but it can't get off the ground (3)
- Strange that this bone could make one laugh (5)
- Sort of cheese Swiss produce in London (7)
- Inebriated on cup that cheers at this meal (4,3)
- Merit its being done, on leaving, to bring it to table (7)
- Hostile fleet made a drama out of it (6)
- It's not first time it will happen to spare current entry (5)
- Giuseppe wrote music, over-diffidently holding himself in (5)
- Sleep cat will take on surface if it's woolly (3)