



IN OUR INTEREST

-Mrs. Priyankoo Kashyap Das, HSM Dhansiri, Department of Commerce

"THE Indian Banks' Association is now quite an important body among the commercial and financial associations in the country, and the Chairman's speech of such an august body, therefore, demands more than a casual reference. Unfortunately, this year's Chairman, has not ventured to look in a different and constructive way at the problems faced by the Indian Banks. He has harped on the same old themes like unhealthy competition from the Exchange Banks, inefficiency of the clerical staff and the consequent rise in expense ratio etc.

Sounds familiar...? Well this was how H.C. Bhaba's speech was reported in The Economic daily on 24th March 1956.

The Indian Banking System has since then been nationalized, disinvested, retooled and revamped innumerable times in the hope to make it an efficient and fair body. The Indian Banking System consists of 20 Public Sector Banks, 22 Private Sector Banks, 44 Foreign Banks, 44 Regional Rural Banks, 1,542 Urban Cooperative Banks and 94,384 Rural Cooperative Banks, in addition to Cooperative Credit Institutions. However, this plethora of banks suffers from a malaise that is common to the country and which is perhaps the only reason that we aren't that great (even though we would like to believe otherwise).

These banks suffer the burden of bad loans that they have given away also known as the Non-Performing Assets (NPAs). RBI's report revealed that Indian banks have the highest number of NPAs as compared to 10 emerging economies including China, Turkey,

Philippines, Brazil and Indonesia.

Dramatic events have shaken up the Indian Banking System with banks showing illegal and unethical transactions that have led them to declare bankruptcy starting with Dena Bank, The Oriental Bank of Commerce to the PMC and the more recent Yes Bank. This has shaken the customer's faith in private banks.

The Yes Bank appears to have gone on a loan giving spree most of which could be traced back to its owner now in custody, Mr. Rana Kapoor, violating the regulations set by the RBI. Clearly, the accounts of the bank weren't being rightly reported and the auditor was in cahoots with the bank on this. It also needs to be said that the RBI has been caught napping.

The question that remains posed is what can be done now?

A majority of the banks have achieved guidelines as per the International Banking supervision accord of Basel II. However, not just Public Banks but Private Banks also need to be given enough teeth to be able to fight against the political pressure imposed on bankers by our Netas and other agencies if we are to be a truly a progressive economy. The RBI must remove the "culture of leniency". It has started the Asset Quality Review and is becoming "more decisive in enforcing penalties on non-compliant banks".

Once the banking sector gets its act together and refuses to be a stooge, only then, shall we see a thriving banking sector. Therein lies our hope.

Illustration: Takhe Tamo Reela



YELLOW MESSAGES

-Ojas Krish, X

The title of this article could be misleading. One might expect an article about Nostradamus or some legendary scientist. However, in recent times, there has been another entity that has a knack for predicting the future. It's not an old wise guy or a MIT Professor; it's a satirical cartoon. It also has its fair share of cultural impact.

What's interesting to note is that many of these 'predictions' were actually meant to be light-hearted jokes, or in certain cases, fun sci-fi episodes. However, some of these episodes are so uncanny in nature that they seem to become prophetic. It therefore becomes imperative to appreciate the foresight and creative genius of the epical cartoon series, The Simpsons.

In Episode 19 of Season 6, Lisa, the daughter of the protagonist Homer, visits a fortune-teller who transports her 15 years into the future, where Lisa talks to her mother using a face-time feature on her picture-phone. Interesting to bear in mind that this episode was released in 1995; and when did face-time get released? 2010. An exact difference of 15 years. Truly visionary.

One of the most popular and well-known instances of this almost oracular scripting was an episode that depicted Donald Trump, the incumbent President of the United States, announcing his presidency through

an escalator ride. Not only was it released in 2000, the episode captures even the most minute details like Trump's pose and the actions of some of his supporters. It even goes so far as to predicting the electoral map and getting it right. In fact, a side by side comparison of the characters, are eerily accurate in their depiction.

Apart from their trysts with crystal balls, The Simpsons have had a great cultural impact and the show in more ways than one, was far ahead of its time. Back in the 1970's, T.V shows, tended to be family dramas similar to The Simpsons, only in their setting. These dramas were grey-scaled into being long, windy episodes that resolved a singular conflict by bringing in a parent, a distant relative or a pet problem. In essence, the characters played off of each other and was overall a 'safe' production method, not doing anything to impress its audience apart from the occasional one-liner or practical joke. Then came along The Simpsons, crafting an original story that always kept up to date with real world events. It was an original concept that shook the stagnated platform of entertainment and took the world by storm, inspiring many others such as South Park.

All in all, The Simpsons is a cultural landmark of the millennial era.

DO YOU FEEL ME?

-Adrija Das, X

Today I am not going to speak on poverty or feminism, not on secularism or religion, not on climate change, not on environment or global warming but on something common. I am going to speak on a feeling. The feeling a mother has when her son goes up on stage to receive a prize, the feeling a father has when his daughter becomes the successful man she was suppose to marry.

It is the feeling of happiness, the feeling of joy, felicity, merriment, cheerfulness and pride.

It is the feeling us students have when we complete all our preps, it is the feeling we have when a teacher is absent or when a friend embarrasses himself, when you pass a Math test, it is feeling you have when you are told that you don't have morning conditioning. It is this feeling.

For some people I know this feeling is building their very own oasis, for some it s flying in an Airbus A350

, for some it is wearing Jordan 11 shoes, for some it is to see Chennai win the IPL, for some it is to see Djokovic win every tennis match, for some it is to bring plenty

of tuck to school, for some it is sleeping during classes for some it is bunking classes. It is this feeling. It is the same feeling Tensing Norgay had when he climbed the Mt.Everest. It is the same feeling Indians had when we were declared independent at the stroke of midnight on the 14th of August, 1947. It is same feeling Neil Armstrong had when he became the first person to set foot on the moon. It is this feeling.

This feeling has no name, no face, no definition, no expression, no explanation, and no description. It is a feeling of elation, nostalgia, exhilaration, euphoria, serendipity, joy, bliss, excitement, ecstasy, anxiety, anticipation.

It is the feeling Joker fans have when Joker says, "Why



Illustration: Elozini Senachena

so serious?" or the feeling when Batman fans have when he says, "I'm Batman".

It is this feeling that makes us go over the moon, on top of the world, on cloud nine. This feeling gives us the Goosebumps and butterflies in the stomach. It is this feeling.

I hope you got reminded of this feeling, this euphoric and rapturous feeling that takes you to seventh heaven. Hope it reminded you of the experiences and moments that gave you this feeling, the people who gave you this feeling.

Because without this feeling life has no meaning.

Purpose

-Letminlun Haokip, Deputy Editor

In the monotony of every day, wherein each sunrise reaps the same sunset, I hope we provide you with an escape, if nothing else, a thought. A getaway car that takes you through the streets of Istanbul, the lights of Milan and the winds of Paris. A tiny infinity, free from the shackles of reality. Atleast, for a moment if not more. What good is a poet that cannot write? I often ponder upon these lines, as I lay in bed, my feet propped up against the open window overlooking the Caspian. It usually comes to me in the early hours of the morning, like soft rays of sunlight sneaking in through the blinds, painting the room in light hues of gold and orange. It reminds me of her eyes, light brown with specks of gold in them. It sometimes makes me wonder, about all that could have been, a dangerous line of thought, I know. People often say it's a maze with no return, I see it otherwise. I look at it as a tiny room, overlooking the blue sea, and she's sitting there, out on the shore, the light summer breeze blowing thorough her burgundy hair, leaving the gift of salt and foam on her skin. I look at her from my little window, mesmerised, enamoured and hopeless.

I can never touch her. She escapes my fingers as easily as morning mist, so I content myself with studying her from afar. What a wonderful thing she is, so pure and so true. She sings in her native tongue, she leaves the tiny naked children speechless, and she drowns out the fish markets at the harbour. She sometimes walks through the rocky beach, her movement like that of a parakeet, so graceful in the way she exists, her sun-kissed skin like rich cocoa.

She comes closer sometimes, and her very existence sends a shiver down my spine. She's an ache in my heart I cannot place, a reality I cannot fathom. She looks at me with her eyes opened wide, and I find God in the way she makes me gulp.

I blink and she's gone like a temperamental lover. She comes and she goes as she pleases and yet each time, she leaves no trace behind; no lingering scent of lavender or fading footprints in the warm sand that would suggest she was ever there in the first place. All that's left is the open sea, the rocky beach and the soft summer breeze.

Poetry is a fickle thing, a fleeting feeling, she exists in between moments; nothing more, nothing less.

THE OUTPOST

Illustration: Elozimi Senachena

Religion has yet again superseded humanity as the densely populated and congested Nizamuddin is now a Covid-19 hot spot. New domicile rules for the eternally disputed J&K, put into place under the shadow of the corona-crisis, spark protest as it supposedly will result in slow demographic change. As the tragic toll of the virus rises in the USA, people are yet again questioning the Trump capabilities. For the first time in 44 years, China's economy may have stopped growing even though the Wuhan factories are up and running while the rest of the world battles the virus.



The Deadly Race

-Anoushka S. Rabha, Associate Editor

Though scientifically named as SARS-CoV-2, the novel coronavirus has been renamed by the more racist of the populace as the "Chinese Virus ". Albeit, it is unclear whether they understand the implications of their primarily emotional actions.

The Americans are yet again at the forefront, leading these racist attacks which have resulted because of COVID-19. This is further fuelled by their President's belief that since the Virus did indeed originate in China, hence the title 'the Chinese virus' is but applicable.

It is not just in America where cases of racist attacks have been reported. But the world's most developed countries are nurturing these sentiments. Be it an Asian man being assaulted in London or a Chinese student being attacked in Adelaide, Australia, racism is on the rise in the countries who are supposed to be the champions of wisdom and are burdened to usher the third world into the new age. The 9/11 was a tragic event, forever etched in the history of human kind as a coordinated attack on the United States of America by an Islamic terrorist group. But, what is more tragic is the aftermath. What lies silent within the pages of history, is the far-reaching impact it had on the lives of Muslims living there. Following this devastating event, the Muslims in general, were branded as terrorists or the perpetual perpetrators of Islamic terrorism across the world. Each and every single one of them is subjected to scrutiny and unlimited racist attacks, because of the religion they follow.

Now, the on-going crisis will change the world's view

of the Chinese and as a result anyone who has Asian features, specifically Mongoloid, will have to bear the brunt of it.

India, too, is guilty of these racist crimes. As tension mounts in India over the spread of coronavirus, people from North-Eastern states have been facing racially motivated attacks in cities around the country. While earlier people targeted each other for religious beliefs have now begun to target each other on their appearance. Not that students from the North-East have not been subjected to such humiliation and ostracism before. Because of their Mongolic features which makes Indian North-Easterners look similar to the Chinese, the morally and socially ignorant blame them for having caused the pandemic. Now they bear the additional dread of not making the mistake of coughing, in public or private. Across the world, Asians live increasingly in fear as much of mortal attacks on them as they do of the virus itself, which continues to spread like wildfire across the globe.

From getting spit on to a plethora of other racist atrocities, in the coming days and months the Asian community must ready itself to face it all. To those Asians who nurse the dream of pursuing an academic or professional career abroad, they must be ready to sign themselves up as collateral damage of the coronavirus pandemic. The workings of the universe might be mysterious but the actions of a fearful human being will always be racist-ly original.

AS IT IS

-Kirtiman Hazarika, ISC Batch of 2015

I am not perhaps an impartial, neutral observer. I know already while I pen this down that people will have made a prejudiced opinion of me with regards to my observations in this essay, but I can promise that I have been kept lucid by the languish of my people. I see daily death and disease and foolishness and propaganda, I cannot help but see and I offer here but a bitter look unto this world as Humanity suffers the brunt of its delusions head on. There exists today a gulf between the trust of Men. India now has a Muslim minority which is distrustful of the Government. The incidents at the Jamia and the protest at Shaheen Bagh are but symptomatic of this distrust, and when a virus causing an international crisis comes knocking at the doors of a populous Nation, we see presently the calamitous consequences of this disaster. The ominous omnium gatherum at the Jamaat Markaz, was to some a call of Faith but to the rest burdened with the woes of Wisdom, it shocked. We are now at a precipice of a catastrophe

where Faith may just rain destruction and Death upon us all. The mass gathering invited the ire of many, some for the sheer stupidity of the action in itself which only serves to further the spread of the pestilence and others for no other reason than a primal Hatred for the Mohammedan. Xenophobia and lynchings spurred on by the Hindutva rhetoric has resulted in the deaths of innocents, either in the guise of cow related lynching or public beatings. The eyes of the Government have taken no note of this rising tide of Terror. Much can be made of these failings, and one could list perhaps in alphabetical order an almanac's worth of mistakes, crimes and outright propaganda spurred by the Lotus, but it serves no purpose now when we have a disease that forces us into our homes and brings death and weakness in its wake.

The Government has been spurred to action, enforcing a lockdown upon the people. The police is out and about exercising the swing of their lathis with uncomfortable

ease and dare I say Satisfaction? These are troubling times and the lay observer feels forcibly the Irony of our predicament. The Jamia Coordination Committee dub any action against the Jamaat Markaz issue a personal affront to Islam. That a collegiate of well educated individuals could say that with any presence of mind, with regard to the ongoing crisis baffles the mind, especially considering I am a proud student of this premier institution of our country. The men who attended the namaaz are hiding, absconding, spitting at and hitting doctors. Civility and Humanity have become alien to us, we are in dire need, and we have here a shocking paucity of both.

They say Pride comes before the Fall and I, oh dear Reader am witnessing it now. Our ways as a species have always been fueled by first a hunger to be better, to innovate and to rule this world with wisdom, but now like Solomon we grow from Wise to Arrogant. Now we wish to be better THAN, to EXPLOIT and to be the single despot of our Destiny manifest. I cannot fight for Humanity when I have no strength to witness its rapid downfall. This country baulks under the pressure of Corona spreading clerics and cow drinking dullards. Reason is a rare commodity and it finds no welcome at their doors. Arguing feels pointless, so now I argue only that the point is moot.

BAZINGA

-Mrs. Dayita Datta, Chair, Department of History

BASE CAMP; (1 MARK EACH)

1. Easy one: Which disease has been completely eradicated worldwide to the efforts of WHO and others?
2. Plague in Bombay Presidency was behind India's first act of revolutionary violence in 1897. Who killed whom and why?
3. How is bovine spongiform encephalopathy better known (Hint: cattle)?
4. For what discovery did Sir Ronald Ross, working at the PG hospital in Calcutta, get the Nobel Prize for Medicine
5. Which nursery rhyme is popularly associated with the symptoms of bubonic plague?

SOUTH COL (2 MARKS EACH)

6. This virus was first discovered in 1976, and named after a river in the Democratic Republic of Congo. It is a zoonotic disease which spread from bats. In 2014-16 it was declared a global epidemic. Name the disease
7. So far the deadliest pandemic in modern times(1918-20), burst upon a people weakened by wartime shortages and hunger and took a greater toll of lives than in World War I. (In India alone 12-17 million people may have died). The disease was wrongly identified as originating from a European country and has since retained this name. What was this pandemic?
8. In the 1980s there was a heated legal battle between two groups of scientists – a French team led by Luc Montagnier and an American team led by Robert Gallo over which of them had discovered a pandemic causing virus. Eventually the matter was settled out of court with both of them being allowed to take credit. What was the virus?
9. What part did a young boy called Edward Phipps play in the fight against smallpox?
10. Hansen's Disease, which cause severe skin lesions and deformities in its sufferers, which often led to them being stigmatized and ostracised from society. It is mentioned in the Bible. It was thought to be highly infectious. How is this disease better known?

5 SUMMITS (5 MARKS EACH)

11. The UNO is usually associated with humanitarian relief. But in this case UN peacekeepers from Nepal, by their unhygienic habits, spread the deadly disease cholera to this Caribbean island – which was just recovering from a major earthquake. Which island was this?
12. The village of EYAM in Derbyshire, England is often called “the plague village” for an extraordinary act of self-sacrifice in 1665. What did the people do?
13. Mary Mallon who worked as a cook in various wealthy homes in USA was discovered to be an asymptomatic carrier of this disease. It occurred wherever she had worked. Against her will she was placed in solitary quarantine on an island off New York for a total of 26 years – dying alone and friendless. How is she known to history?
14. What is the origin of the word “quarantine” to place a person in seclusion to prevent the spread of disease?
15. Name the novel and its Nobel Prize winning author who described the city of Oran, thus: “The silent city was no more than an assemblage of huge inert cubes...a defunct city in which plague, stone and darkness had effectively silenced every voice.”

Aviator's Guide To The Quarantine

What does an Aviator do when they are quarantined from the outside world? How do they quench the boredom of solitude? Here are some things you can do:

COOK: Whether you decide to cook a local favourite or an continental classic, drop the instant noodles and make some fresh on your own. (Just make sure not to waste your supplies.)

KARAOKE: Listening to music is an amazing thing to do, why not try being the music itself? Sing your heart out and enjoy your own voice, the neighbours can't come out to stop you anyway. (Just make sure not to burst your family's eardrums)

LOCAL TALES: Whether a tale passed down from generations within your family or a local folktale, there is much to learn from your family and locality.

MESSAGE: You might be inside but that doesn't mean you forget about the friends you have outside, maybe send a text once in a while. (Social Distancing does not mean you stop talking.)

Ripple #125

-Jeremy Jahau, Editor-in-Chief

*Empty streets with
a faint coughing
ambience.*

*The hunter is now
caged in.*

*Irony lingers as the
hunted roam free.*

*The world resets to
the beauty it used
to be.*

Keep It Reel!

VACATION

-Jeremy Jahau, Editor-in-Chief



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