

Newspaper Clips

September 3, 2013

Navbharat Times ND 03/09/2013 P-3

डॉक्टर कितनी टेंशन में, बताएगी घड़ी

एम्स के लिए आईआईटी बना रहा है खास गैजट

राहुल आनंद || नई दिल्ली

एम्स ट्रॉमा सेंटर और आईआईटी दिल्ली एक साथ मिलकर एक ऐसा मॉडल बनाने में जुटे हुए हैं जो ट्रीटमेंट के दौरान पेशेंट की बिगड़ती हालत के दौरान डॉक्टर को होने वाले स्ट्रेस का पता लगाएगी। इस मॉडल के तैयार होने के बाद डॉक्टरों के ड्यूटी चार्ट को बैलेंस बनाना आसान हो जाएगा।

कई बार पेशेंट की खराब होती हालत के साथ ट्रीटमेंट करने वाले डॉक्टर का स्ट्रेस भी बढ़ता जाता है। वह इस स्थिति से निपटने में सक्षम नहीं होता, जिसकी वजह से पेशेंट को बेहतर इलाज नहीं मिल पाता। इस प्रॉब्लम को दूर करने के लिए यह मॉडल बनाया जा रहा है, जो 100 पर्सेंट एक्यूरेट माना जा रहा है।

एम्स ट्रॉमा सेंटर के न्यूरो सर्जन डॉ. दीपक अग्रवाल का कहना है कि इमरजेंसी के पेशेंट को कितना बेहतर इलाज मिल पाता है, इसके लिए ट्रीटमेंट करने वाले डॉक्टर की डिग्री से कहीं ज्यादा यह अहम है कि वह मुश्किल वक्त में कितना बैलेंस होकर ट्रीटमेंट कर सकता है। अगर डॉक्टर का खुद का स्ट्रेस लेवल बढ़ जाएगा, तो निश्चित रूप से वह बेहतर इलाज नहीं कर पाएगा।

डॉक्टर अग्रवाल ने बताया कि एक डिवाइस बनाई गई है जो कलाई घड़ी में फिट हो जाती है। ऐसे डॉक्टर को जिसकी स्टडी की जाती है, उसे यह घड़ी पहना दी जाती है। इसके अलावा एक बेल्ट भी डॉक्टर को पहनाई जाती है। बेल्ट में सेंसर लगा हुआ है, जो हार्ट बीट बताता है। इसे इंटर बीट इंटरवल कहा जाता है। यह टेपेचर और एनर्जी पर चलता है। वायरलेस घड़ी में डेटा कलेक्ट होता है और वह कंप्यूटर से जुड़ा होता है। इसके लिए एक नर्स नियुक्त की गई है, तो ऐसे डॉक्टर पर निगरानी रखती है और उसके स्ट्रेस लेवल को मॉनिटर करती रहती है और वह कंप्यूटर के साथ घूमती रहती है। जब रीडिंग मिल जाती है तो इस डेटा को आईआईटी दिल्ली को भेजा जाता है। वहां पर इसको मैथेमेटिकल एनालिसिस की जाती है। आईआईटी का दावा है कि इस मॉडल को 100 पर्सेंट एक्यूरेसी है। 6 महीने से यह स्टडी की जा रही है।

अभी एक डॉक्टर की 50 से 100 रीडिंग ली जा रही है। लेकिन, जब मॉडल तैयार हो जाएगा तो 2 से 4 घंटे के बीच ऐसे

आसान होगा इलाज



- ट्रीटमेंट के दौरान डॉक्टर और नर्स का स्ट्रेस पता लगाएगा यह मॉडल
- एम्स ट्रॉमा सेंटर और आईआईटी दिल्ली मिलकर तैयार कर रहे हैं इसे
- इससे डॉक्टरों की मुश्किल हालात से निबटने की काबिलियत पता रहेगी
- इससे इमरजेंसी सिचुएशन में मरीजों का बेहतर इलाज होगा मुमकिन

डॉक्टर को सिलेक्ट करना आसान हो जाएगा, जो क्राइसिस में भी बैलेंस और नॉर्मल होकर ट्रीटमेंट करने में सक्षम हैं। इसका फायदा यह होगा कि किसी भी अस्पताल में जब ड्यूटी चार्ट बनाया जाएगा, तब इस मॉडल का इस्तेमाल कर पहले सभी डॉक्टरों का स्ट्रेस लेवल का डेटा तैयार कर लिया जाएगा। फिर एक बैलेंस टीम बनाने के लिए सभी प्रकार के डॉक्टर और नर्स को टीम में रखा जाएगा। ऐसा होने पर पेशेंट का बेहतर इलाज सुनिश्चित हो पाएगा।

Tribune ND 03/09/2013 P-9

IITians flying high

IIT is one of India's top global brands, and IITians are fast making their mark in Canada. In the last couple of years, some IITs have signed MoUs and exchange agreements with Canadian institutions and some others are in the process.

Last year-end, IIT Bombay inked three MoUs with major Canadian universities in research and student and faculty exchanges.

Though there are less than 2,000 IITians in Canada as compared to more than 60,000 in America, they, too, are fast making their mark in the country of their adoption.

Everybody knows the billionaire investor Prem Watsa who is called the "Canadian Warren Buffett". He is the CEO of Fairfax Financial Holdings that he founded. He also sits on the boards of major companies such as BlackBerry.

Then, there is Prof Asit Biswas, who has won the Stockholm Water Prize, which is the equivalent of the Nobel Prize in water-related sciences.

And then, there is Toronto-based Vasu Chanchlani, who has made a major impact by making huge donations to various educational institutions.

He has been instrumental in the cre-

ation of the India Policy Centre at the famous University of Waterloo by donating a \$1million endowment. First of its kind, the centre is aimed at increasing Canada-India partnership through policy research.

To honour this IITian, the Canadian National Institute for the Blind (CNIB) has announced the CNIB Chanchlani Global Vision Research Award of \$25,000 for research in the field of "vision care and vision enablement worldwide".

Another noted IITian V.I. Lucky Lakshmanan chairs the Canada-India Foundation — which is a sort of equivalent of India Caucus in the US.

The foundation has instituted the \$50,000 CIF Chanchlani Global Indian Award with which it has honoured Ratan Tata and Sam Pitroda in recent years.

Gururaj Deshpande, another IITian, has set up the famous Pond Deshpande Centre for Innovation and Entrepreneurship at the University of Nova Scotia.

Many IITians have made it to the boards of major Canadian companies, banks, universities and other institutions. IITians have come of age in Canada.

Deccan Herald ND
03/09/2013 P-4

ISM students demand IIT tag

NEW DELHI: Coming all the way from Jharkhand, students of the Indian School of Mines (ISM), Dhanbad, on Monday staged a demonstration here, demanding IIT tag to the institution, even as the Council of Indian Institutes of Technology is likely to take up the issue in its meeting this month.

The students of the ISM have been vying for the conversion of the prestigious institute into an IIT for last several years. The Jharkhand State Assembly passed a resolution in its support on September 3, 2010 and forwarded it to the Union government.

“The planning commission has also favoured the proposal to give IIT tag to the ISM. Why government is delaying its decision,” wondered Shashank Shekhar of the institute.

The ISM was set up in Dhanbad in 1926 as a specialised institute in the field of earth sciences.

DH News Service

Mail Today ND 03/09/2013 P-2

Nitish's IIT vision blurred by Land Bill



IIT-Patna currently functions from a makeshift campus in the Bihar capital.

By **Giridhar Jha** in Patna

THE passing of the landmark Land Acquisition Bill in the Lok Sabha by the UPA government recently appears to have intensified a farmers' agitation in Bihar, casting a shadow on the early completion of the prestigious Indian Institute of Technology-Patna (IIT-P) project in the state.

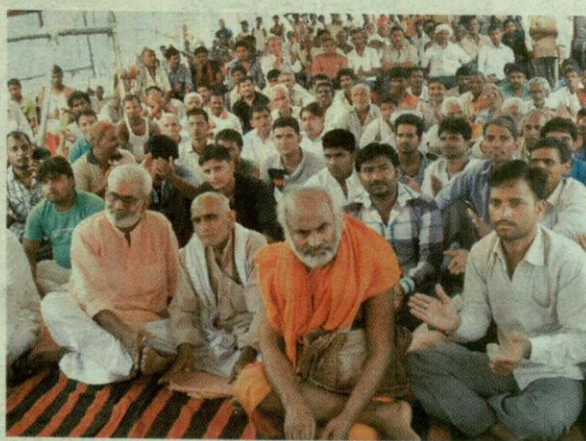
The Centre's Right to Fair Compensation and Transparency in Land Acquisition, Rehabilitation and Resettlement Act, 2012, which seeks to provide fair compensation to farmers — four times more than the market price, to be precise — while ensuring that no land can be acquired forcibly, has given a fillip to the Bihar farmers' demand for uniform and better compensation for plots of land acquired by the Nitish Kumar government for the permanent campus of IIT-P, and other projects, at Bihta, 35 km west of Patna.

The state government had acquired about 1,700 acres in the past few years through the Bihar Industrial Area Development Authority (BIADA) to set up a mega industrial park in Bihta. It had allotted 536 acres for IIT-Patna to set up a permanent campus. At present, the institute, set up in 2008, functions from a makeshift campus in Patna.

The ambitious project has hit a roadblock with local farmers raising a storm over "discriminatory" compensation long after they had handed over their land.

Angry farmers have brought construction work at the IIT-P site to a halt.

CM Nitish Kumar



Agitating farmers at Bihta where the new IIT-Patna campus is coming up. They have been on a fast-unto-death demanding uniform compensation.

COMPENSATION DEMAND

FARMERS of Bihta, a strategically located town between Patna and Ara, were once happy to give away their land to the state government for development of their area. After the Nitish Kumar government came to power in 2005, it announced major projects for Bihta. Apart from selecting it for the permanent campus of IIT-Patna and NIT-Patna, the govt also announced setting up of an industrial park and a dry port.

There was also another proposal to shift Patna airport there.

The farmers resorted to agitation when they came to know that different rates had been paid. They alleged that unscrupulous government employees were resorting to corruption to fix different rates for the different plots even though they had been acquired for the same project. They are now demanding a uniform compensation package.

The protesters have been demanding uniform compensation under a "one-project-one rate" policy.

At least seven farmers have been sitting on a fast-unto-death at the gates of the construction site at Dilawarpur village in Bihta to press for their demands. Two farmers — Sahdeo Rai and Kaushal Kishore Tiwari — were shifted to Patna Medical College Hospital when their condition deteriorated on Saturday.

On Sunday, over

1,000 farmers observed a day's fast to lend support to the movement.

Until recently work was in full swing at the IIT-P site but as a result of the agitation local labourers, who were engaged in construction at the IIT-P site, stopped work, apparently in solidarity with the farmers.

But the farmers resorted to an agitation, accusing the state administration of giving different rates to different owners of land. "Some farmers received ₹24,000 per kattah (1/20 of a bigha) while others got ₹1.5 lakh

DIFFERENCE IN PRICES

■ Bihar govt acquired about **1,700** acres to set up a mega industrial park in Bihta. It allotted **536** acres to IIT-Patna to set up its permanent campus

■ Some farmers say they received **₹24,000** per kattah while others got **₹1.5 lakh** per kattah

■ Prevailing market price of the land has jumped to about **₹10-15 lakh** per kattah in the area

for a plot of the same size," Nikhil Anand, a local social activist, alleged.

Resentment

He said this had caused widespread resentment in the area. But Patna district magistrate N. Shrivastava said the "one-project one-rate" policy could not be implemented because BIADA had acquired land for the project at different times, under different notifications, over a period of time.

Government officials said compensation was paid to the farmers on the basis of the location of their plots of land. They said the land acquired in 2005 could not be paid the prices prevailing in 2013. But the farmers were adamant on getting their due.

The IIT-P authorities, meanwhile, have been watching the situation helplessly. They have written to CM Nitish Kumar and the Patna district administration to resolve the issue and also apprised the Union human resources development ministry about the situation. But there is no sign of the deadlock ending yet.

Indian Express ND 03/09/2013

P-6

Bihar: Farmers' stir stalls construction of IIT bldg

PATNA: Over 1,700 farmers have been protesting against "erratic" land acquisition policy of the Bihar government and stalling construction of IIT building at Bihta near Patna. IIT-Patna, currently running from polytechnic building at Pataliputra Colony, will be shifted to Bihta once construction at the 500-acre land is complete.

Though farmers started their protest on August 19,

seven farmers have been on fast unto death since Sunday. Farmers, who had not yet registered their 1,500 acre land including 500 acre land of IIT, to Bihar Industrial Area Development Authority, had been protesting against BIADA paying a Bihta farmer recently Rs 8.29 lakh per *katha* land (1,361 sq ft) whereas over 5,000 big and small farmers were paid at the rate of Rs 4.5 lakh per *katha*.

ENS

Indian Express ND 03/09/2013

P-8

IIT-Guwahati prof suspended for harassing student

ANUBHUTI VISHNOI

NEW DELHI, SEPTEMBER 2

AN IIT Guwahati professor has been suspended for allegedly sending “unwarranted” messages to a PhD student. While the student lodged an FIR against the professor, who has been granted bail, students are demanding stricter action.

Protesting delay in action against the professor, students had last week gone on a 24-hour silent protest.

40-year-old Prof Lingaraj Sahoo of IIT Guwahati’s Biotechnology department allegedly sent messages to the PhD scholar. The Women’s Working Committee (WWC) of IIT Guwahati submitted a report saying the professor subjected the student to harassment, mental agony and indignity.

“That the Professor abused his position...behaved in a manner... that caused embarrassment... can be inferred as unwelcome behaviour which amounts to sexual harassment at workplace”, the WWC report to the IIT Director says.

The committee added that Prof Sahoo’s conduct disrupted the student’s research work, causing conditions in which she could not continue under his

supervision, and which amounted to “obstruction to her right as a student to pursue education in liberal academic conditions”.

“The Director considers the WWC report as a preliminary report for further action while, according to the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal)... the Supreme Court has clarified that the report of the complaints committee is final and that the disciplinary authority can only deal with punishment but not start a second stage enquiry...Complaints have to be treated in a time-bound manner”, students said on the issue.

Prof Gautam Barua, Director, IIT Guwahati, when contacted, told The Indian Express that while he understood students are upset, it was a legal requirement to set up a new committee.

“While I understand emotions are running high after the preliminary report showed messages were being sent to the student, more complaints have begun to come in against the faculty member and a committee has to be set up to ensure he does not get away lightly, if guilty. I am taking legal advice and understand acting hastily could benefit the perpetrator”, Barua said.

Deccan Herald ND 03/09/2013

P-5

Clouds over Aakash tablet as Raju unconvinced

PNS ■ NEW DELHI

The Centre's ambitious programme of Aakash tablets to students across the country has hit a firewall.

The Union HRD Ministry has put on hold the proposed tender for five million upgraded Aakash-II tablets and set up committees to review the project — a brainchild of HRD Minister MM Pallam Raju's predecessor Kapil Sibal.

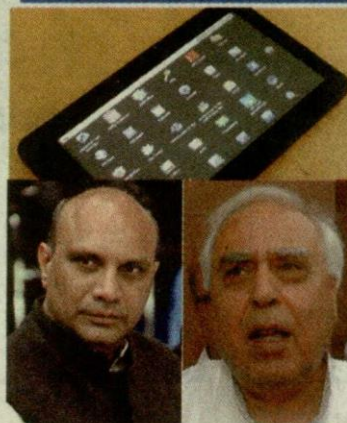
In a recent meeting, Raju, sources said, raised questions over the utility of the scheme. He indicated that rather than being "obsessed" with bringing out Aakash, the focus should be on providing equipment, not necessarily the tablet, for educational purpose.

Some of the officials present in the meeting were of the opinion that many tablets available in the market were "cheaper than Aakash". This apart, some States like Tamil Nadu and Uttar Pradesh have already gone ahead with the free distribution of laptops to students as one of their populist measures.

"Besides withdrawing the tender order, the ministry has set up two committees to review the Aakash tablet project. The National Mission on Education through ICT (NME-ICT) will be taking the final call," said a top HRD Ministry official. So far, the HRD Ministry has been able to disburse less than a lakh tablet during the last two years.

Aakash was launched as the world's cheapest tablet, priced at \$35-50. But it has always been under controversies. Though HRD Ministry apparently does not seem to be carrying on the legacy, Sibal still shares his passion in his capacity as IT and Communication Minister for Aakash. Sibal, after unveiling the advanced Aakash-IV with new specifications in April 2013, had expressed that even the Government

Rather than being 'obsessed' with bringing out Aakash, the focus should be on providing equipment, not necessarily the tablet, for educational purpose



officials should be given an Aakash tablet.

While the Uttar Pradesh Government is already distributing laptops to the students of institutions falling within their territory phase-wise and aims to equip more than a crore this academic session, Tamil Nadu Government has already been doing this for the last two years with a target distribution of 68 lakh laptops.

"The beneficiaries of the scheme are plus two students studying in Government and Government-aided schools, students in government and government-aided arts and science and engineering colleges and polytechnics within the state's boundary. Idea of free laptop distributions to students of Punjab, Himachal Pradesh, Karnataka and Odisha has also been mooted. Aakash will be no match to the much sophisticated laptops," admitted a HRD Ministry official.

Deccan Herald ND P-6
03/09/2013

UGC steps in to check drug abuse

NEW DELHI: The University Grants Commission (UGC) has directed all the vice-chancellors to ensure setting up of a mechanism for strict control of sale, purchase and consumption of narcotic drugs and psychotropic substances by students of colleges affiliated to their respective universities.

This comes following a recent request from the Department of Revenue to the Ministry of Human Resource Development for compliance of the national policy on narcotic drugs and psychotropic substance.

Issuing the directive to the varsity heads on August 27, the higher education regulator has also requested them to apprise it with the action taken by them in the matter.

The national policy, formulated last year to check the trafficking and consumption of narcotic drugs and psychotropic substances in the country, stipulates that all institutions of higher learning and schools will make efforts to prevent sale of drugs to students.

At a quarterly meeting to monitor progress of the implementation of the actionable points of the national policy on narcotic drugs and psychotropic substances earlier this year, it was noted that measures taken so far by the universities were not satisfactory, sources in the HRD Ministry said.

"The government is committed to ensure a drug-free environment in educational institutions and student community. We have taken several measures to check the use of banned drugs by students,"



a HRD Ministry official said.

In accordance with the provisions of the National Curriculum Framework 2005, contents related to drug abuse have been incorporated in the text books of the National Council of Educational Research and Training (NCERT) to make students understand its ill-effects on their health and future prospects in their formative age itself.

"But, a consistent effort has to be made to sensitise and educate students by other means, both in schools and colleges, to keep them away from drug abuse. The adolescents are most vulnerable to it. The UGC directive is part of such effort. The students need to be regularly sensitised and informed about the adverse effects of drug abuse," the official added.

According to the data with the national crime record bureau, huge quantity of narcotic drugs and psychotropic substances were recovered during 2008-12 and over 10,000 cases were registered only in 2012.

DH News Service

Tribune ND 03/09/2013 P-12

Imparting value-based education to students

Instead of creating insensitive humans who are totally oblivious of their tradition, values, culture and sensibilities, the education system must lay stress on character-building

RAJESH GILL

NO one can contest the fact that the present generation has an enviable access to the 'best' of educational avenues, with loads of information at the click of the mouse, at their doorstep. They have huge options to choose from, in terms of courses, specialisations, institutions and so on.

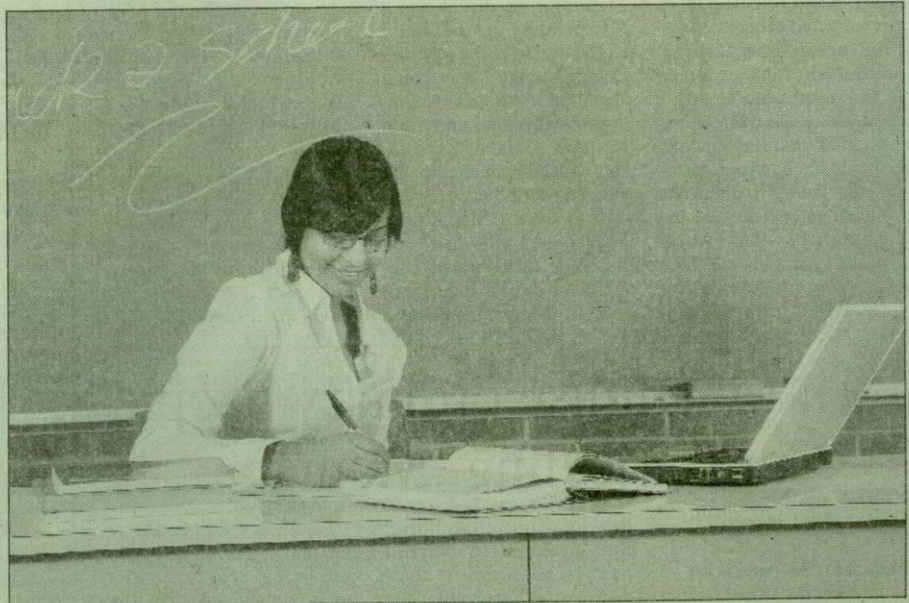
A few years back, we in India, particularly those at the helm of affairs in higher education, were quite worried that a very tiny proportion of our young boys and girls enter the higher educational institutions, resulting in a very low rate of enrolment in higher education in comparison to the developed countries. This being an important indicator of development, it obviously pointed at our backwardness in relation to higher education. The agenda was then formulated so that more and more boys and girls could access higher education. To our utter pleasure, we have successfully achieved the goal to a large extent, with a significant improvement in the enrolment rate in higher education. But let us pause and assess as to what kind of human resource our higher educational institutions are churning out.

It is an open secret that a huge majority of the pass-outs of these institutions, even those giving out professional degrees, are unemployable because they neither have good communication abilities nor any skills to enter the highly competitive world, whether the corporate or state run.

It is a pity that in the recently conducted tests for schoolteachers in Punjab and Haryana, only a few could clear these. How then could we expect such teachers to give us great scientists, doctors, writers or even administrators? Only a small proportion of parents, who can afford, send their wards to 'good' schools which enable these children to speak English. It is a different thing that most of them cannot write a single sentence in English in correct grammar. With superficial knowledge in place, the school and college brand name is often used to flaunt the social status both by parents and children.

The latest trend is to send children abroad immediately after the matriculation because 'there is no career in India'. Those who decide, for the love for their country or with an urge to serve their own people, to stay back have to struggle hard to first get admission in their favourite courses/institutions and then get jobs, because you need lots of money for coaching classes, self-financed courses, and you need right connections to get a job.

As a teacher I am appalled to see young students in professional courses bribing traffic policemen, officials at the licensing authorities, and at times even



With smart classrooms in place, students in schools and colleges have access to the best of information, although it is a different thing as to how useful is this information. — Thinkstockphotos

their own teachers, for undue or sometimes due favours. What is shocking is that while we never give them lessons to make right decisions, to develop courage to say what is right at the right moment, we definitely, thanks to our education system, are giving them quite efficiently, the lessons in corruption.

We teach students that to get good marks they must please their teachers, to get good jobs they must please those at the helm of affairs and to get good postings, they must shelve out loads of money in right hands. By the time our sons and daughters attain the age of 25 or so, they are already well versed in the worldly affairs, courtesy our education system and our parents, who have no time to check their wards when they are getting into these deplorable practices.

With smart classrooms in place, students in schools and colleges have access to the best of information, although it is a different thing as to how useful is this information. With the teacher in flesh and blood, as a live role model, as a practical guide disappearing in the bright lights of multimedia gadgets, students learn from laptops and facebook. In fact, the quality of an educational institution is gauged from the fact that it teaches students through laptops! No doubt, we are successfully producing human resource that can connect

with the whole world on a laptop, which knows all that is happening in Hollywood but is totally oblivious of his/her own home.

Our education system no longer teaches the student that honesty and truthfulness continue to be the most long-lasting assets a human being can possess. It never tells the young ones to come out of their comfort zones and reach out to those who need them. It never teaches them that the cost of one KFC burger is equivalent to the school fees of one poor child for four months.

In fact, our education system has segregated children totally. The highly expensive self-financed courses, opted by the rich elite class children, are churning out trainees who can never identify themselves with the ordinary citizens of the country. The question that arises is, what shall we do with such human resource that becomes a parasite for the very society to which it belongs. Do we really need an education system that creates insensitive and corrupt humans who are totally oblivious of their tradition, values, culture and sensibilities? Can we really afford such a human resource? It is time we pause and take decisions lest it is too late.

The writer is a Professor in the Department of Sociology, Panjab University, Chandigarh

Mail Today ND
03/09/2013 P-9

200 MBA institutes shut shop in 3 yrs

By **Neha Pushkarna**
in New Delhi

MORE than 200 management institutes have opted to close down over the last three years owing to poor placement offers and the consequent decline in the number of students seeking admission.

According to the Ministry of Human Resource Development, this year, 89 such institutes have already got a go-ahead from the All India Council for Technical Education (AICTE) to shut shop. A total of 145 institutes have sought closure so far. The number of closures this year is way more than last year, when 62 out of the 122 that had applied for permission got an approval to close down.

HRD officials say about 100 to 150 management institutes apply for closure every year and nearly half of them are allowed to stop operations after proper scrutiny by AICTE. AICTE officials said they make sure students are not affected before approval is granted.

"Students do not suffer any loss. They are either transferred to other programmes or the institutes close down only after the last batch graduates," said an AICTE official.

Deccan Herald ND 03/09/2013 P-8

New DoPT internship programme for graduates, research scholars

Shemin Joy

NEW DELHI: The Department of Personnel and Training (DoPT) has come with a new internship programme beginning this month for graduates and research scholars, which the government feels will be an add-on to their curriculum vitae. The selected interns can study on a variety of subjects, including analysing cases disposed by the Central Administrative Tribunal, reservation in ministries and anti-corruption law. They can also contribute to government's policy formulation by generating inputs such as empirical analysis, briefing reports and policy papers.

The area of study also includes analysing punishment of government employees for unethical behaviour, exit policies for inefficient public servants, best HR practices, service conditions, expectations of employees with disability and revising methodology of training programme.

Interns will be paid Rs 10,000 per month, but will have to bring their own laptops. Internship period is a minimum of two months and a maximum of six.

The scheme seeks to attach students who are graduates, post-graduates and research scholars, preferably specialising in HR management and associated public policy and public administration as interns with the DoPT that is under the Ministry of Personnel, Public Grievances and Pensions.

The DoPT says the programme will be an add-on in furthering students' career goals in the non-profit sector or international organisations, thanks to their "exposure" to government functioning.

However, the DoPT has made it clear that it is neither a job nor a promise for a job in the future. Interns will be paid Rs 10,000 per month.

The internship will be for a minimum of two months and maximum six months. The department will provide them working space and internet facility but the interns will have to bring their own laptops.

The DoPT plans to hire a maximum of ten interns at any given time. It may also enroll an equal number of unpaid interns especially during the summer vacation.

The interns will be expected to supplement the process of analysis within the DoPT through desirable empirical collection and collation of in-house and other information, an official said.

The DoPT had last year roped in law students for a month-long internship to analyse RTI applications to public authorities.

DH News Service

Planning to Study Abroad? Home in on Best Cover

Students may be able to save a lot on premium by buying an insurance cover in India. But check with the foreign university before picking up one, says **Preeti Kulkarni**

It is almost time for many students to pack their bags for foreign universities in the US, UK and Australia. In the backdrop of a fast depreciating rupee and gloomy economic scenario, some penny pinching would be a wise thing to do even before embarking on an exciting journey. A health insurance policy is a great place to start your money-saving efforts, as you can buy a student health insurance cover in India with one-third of the premium you would pay for a similar cover in a foreign country. "Additionally, Indian travel cover ensures that students are covered round-the-clock for all in-patient and out-patient treatments when they are abroad. This is unlike many universities who only cover them within the premises. The cover offered by some universities restricts students to a specific list of hospitals," says Ramesh Ramani, senior vice-president — consumer lines, Tata-AIG General Insurance.

Most universities insist on health insurance cover for their foreign students, but many of them allow the students to buy the health cover in their home country. "Universities make it mandatory for students to have medical coverage. Some universities insist on certain specific requirements such as a minimum medical sum insured, coverage of mental and nervous disorders, drug and alcohol abuse and inter-collegiate sports injuries," says Sanjay Datta, chief of underwriting and claims, ICICI Lombard. Before buying a policy, however, take a close look at your admission letter. "Studying

your course fee structure closely would be a good idea. It will help you ascertain whether the cost of health insurance is included in the fees. Next, you need to figure out whether your university allows you to replace this built-in cover with a health policy, that is, student cover from an Indian insurer of your choice," says Arvind Laddha, CEO of Vantage Insurance Brokers.

Buying a student cover is an easy affair. General insurers such as ICICI Lombard, Bajaj Allianz and Tata-AIG allow students to buy the cover online, circumventing the need for extensive documentation. "They can fill up the online proposal form and provide their admission, visa and other details asked for and make the payment online," says Dr Renuka Kanvinde, assistant vice-president — health insurance, Bajaj Allianz General. This means that you can complete the process even if you have just a few days to go before you fly to your destination country. "Remember, you have to buy the policy before you leave the country — your parents or relatives cannot buy it on your behalf later," she says. If you need to extend your stay, the policy can be renewed.

A Little Bit of Homework

First, check with your university if you can buy a cover from India. If you can, shortlist Indian general insurers which offer overseas student insurance policies. Some of the companies which offer travel insurance specifically for students travelling abroad, include ICICI Lombard,

Bajaj Allianz and Tata-AIG General. PSU insurers like New India Assurance and Oriental Insurance, too, sell overseas mediclaim policies. Third, check whether the insurance company or its partner has a good presence in the country of your university. Next, check what it covers and what it does not. Depending on the variant and insurer you have chosen, these policies cover in-patient hospitalisation and out-patient treatment expenses, dental treatment, personal accident, checked-in baggage loss, sponsor protection and study interruption. "Pre-existing diseases are usually not covered under overseas student policies. Similarly, out-patient treatment expenses may be excluded in some policies. However, you might be able to obtain a cover for dental treatment under certain high-end variants," says Laddha. Some policies also prescribe deductibles, that is, the initial amount of expenses (say, around \$100) to be borne by the insured before the insurer pays the bills. The sum insured offered ranges from \$50,000 to \$5,00,000. The annual premium for a \$50,000-cover (for students traveling to the US) could amount to ₹10,000-20,000, again, as per the product chosen by you.

Don't Settle for Cheaper Cover

Many individuals tend to opt for the cheapest cover as they are almost sure that a health cover is just a formality. However, this could prove a costly mistake because treatments abroad are extremely expensive and you would find it

Healthy Choice

Sum insured
\$50,000

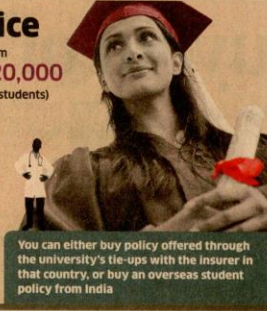
Annual premium
₹9,000-20,000
(For US-bound students)

Source: General insurers' websites

Most universities in countries like the US, UK and Australia insist on students being covered by health insurance policies

Even if they don't, it makes sense to buy one, given the high cost of treatment abroad

For instance, according to ICICI Lombard, an orthopaedic surgery, which costs ₹2.8 lakh in India, could cost ₹9.6 lakh in the US



You can either buy policy offered through the university's tie-ups with the insurer in that country, or buy an overseas student policy from India

if it is willing to approve such policies," adds Segar Sampathkumar, general manager of New India Assurance.

Making a Claim

Apart from understanding the exclusions, deductibles and sub-limits, you also need to study the claim procedure. After all, your efforts to buy a policy will come to naught if your claim is rejected. "Generally, all in-patient treatments are made cashless for students where they do not need to pay upfront as the bills are directly settled with the hospital. For out-patient cases, if the bills are of high value, students can avail the cashless facility as well. However, most out-patient claims tend to be of smaller amount and thus students pay upfront and opt for reimbursement by providing the original bills and receipts," explains Datta.

While making a claim, students typically face hurdles while locating a network hospital to avail of cashless facility. "Primarily, the challenges are around lack of knowledge or familiarity with the claims process and occasionally, the absence of network hospitals in their neighbourhood," says Laddha. Therefore, it makes sense to discuss the claim procedure with your insurer to avoid hassles later. Ensure you memorise or save your service provider's claim intimation number — usually toll-free — on your cell phone. Similarly, it also makes sense to save your insurer's helpline numbers.

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difficult to treat without a health cover. Also, some universities specify the type of cover a student must have. "Some universities insist on coverage for in-patient as well as out-patient treatment, maternity expenses as well as treatment for psychological issues. Typically, the sum insured they mandate is around \$2,00,000-2,50,000," says Kanvinde. "Before buying a policy from an Indian insurer, check whether the benefits offered tally with your university's requirements. The insurer will issue a letter stating that all the requirements are complied with. If the

university approves of the cover chosen by you, it will waive off the requirement of buying a cover from the insurer it may have tied up with," she says. You can download the waiver form from the university websites and submit it along with the Indian insurer's policy document. Else, the university could ask for the same once you send the insurance documents. "Some universities insist on a minimum policy duration of 365 days. We offer a travel policy for up to 180 days, but it can be renewed for an identical period. Students need to check with their univer-