Finding NiMo

By Kamalpreet Bhatia and Manad Gupta



The recent Nirav Modi-PNB scam is a testament to how pervasive and manipulated the foundations of India's financial system can be. Taking the rotting public banking sector and its problems to the centre stage, the scam has left an impact that is probably unprecedented in India's banking history. Take a look through the recent debacle and you soon realise that it's not too far-fetched to proclaim that our banking system is balancing on a thin and fragile support system- ready to break down any minute.

The idea of corruption is so thoroughly integrated in the lives and mindsets of Indians nowadays that these scams don't really cause the public outcry they deserve, no matter how periodically they may be discovered. A fairly well-defined cycle is initiated right after any such scam is exposed in the public domain. We have a bit of hue and cry along with the pretentious and not-so-necessary primetime debates, which are more of shout-fests and less of platforms where constructive debate related to the crisis can take place.

This destructive cycle repeats on loop while the government tries to blame the previous regimes. The incident then fades out of the public's memory and becomes yet another ordinary blot in India's history.

The Vijay Mallya case should've been an eye opener for the government rather than being just another mockery of India at the world stage. There is no point denying that the art of scams flourished under the UPA regime but our current Prime Minister and his 56-inch chest has done nothing more than make premature comments about successfully rooting out corruption.

The public sector, which once seemed to be the most reliable part of the banking system, has now turned into a perfect residence for all the crooks and scoundrels who are on a lookout for opportunities that will help them in making money rapidly. Indian businessmen are smart and quite aware of the fact that even if

the PSU bankers deny them what they want, the pressure from bureaucrats and politicians will definitely seal the deal.

Unreliable politicians, bureaucrats and the greedy public sector is the (un)holy trinity that helps churn the deadly cocktail that results in the rapid decline of the Indian banking sector.

The recent Nirav Modi scam has not only affected PNB's image but has also ruined the hard earned respect that public sector banks had. It has resulted in a massive unprecedented drop of the share price of not only PNB but other banks who now have to share the blame alongside PNB.

There's no point in blaming only one political party for whatever is happening. Corruption cannot be uprooted from the Indian society within a single day, possessing only a catchphrase as the weapon. What we really need is a proper framework to tackle this ever-growing problem. The Indian public banking system has turned into an old man that is forever in need of rescuing.

Let's go through how such problems can be monitored, if not totally removed from the roots. Afterall, improving any broken system requires time and earnestness, and we do lack the latter significantly. First and foremost, stockholders of the bank should be given access and clarity regarding what is happening to their money.

The government of India just awarded a bail-out package of almost 2 lakh crore to our efficient PSU banks. This package should initially be used for revamping the board committees and top management of these banks which might save them from incurring future losses. The new board of directors should also clean up all the mess swiftly to reaffirm the reliability these banks once had.

The most crucial task at hand is to improve the norms of priority sector lending. The major problem that was faced in the Nirav Modi scam was unfiltered lending of money to a single individual, multiple times. Proper monitoring of who the bank is lending to and how much amount is it lending, is the very first step towards a more stable structure of money control and management.

Many believe that privatisation of these banks is the easiest solution and should be implemented at the earliest. However, there have been many incidences when at the end of the day the government has to bail the private banks out by using the taxpayer's money.

Customers are more aware of their rights than ever before. Such callous demolition of those very rights is leading itself to none other than destroying the very brand image and customer loyalty that such banks have gradually built over so many years.

All of these protective measures cannot be taken at once, but strong and sturdy steps need to be initiated at the earliest to tackle the problems faced by such institutions. Saving these age old establishments from blowing themselves apart is something that needs to be given utmost importance.

Delving Deep into the Dark Web

By Mimansa Bagri and Pranay Bora

Imagine yourself in office, sitting in front of the computer, feeling extremely bored while browsing the Internet. You decide it's time for you to do something out of the ordinary, for you're tired of looking at those mundane, humdrum memes on social media. So you download a software that enables you access to the Deep Web. Ignoring the warning bells ringing in your head as you go through websites with creepy names, you open a random one out of morbid curiosity. The website reads 'A Comprehensive Guide For Cooking Women' in bold neon letters. It's not a joke and you know that. The webpage contains detailed information about which cuts to use for specific body types, how to prepare these cuts, and how to cook the girl so she lives as long as possible. You learn that you can keep a girl alive while you cook her, at least for a good 30 minutes.

Anonymity is a dangerous thing. It gives people a liberating sense of freedom which allows them to dig deeper into their conscience and unleash their wildest fantasies, thoughts and deeds, which wouldn't otherwise. Deep Web provides people with just that, a platform to anonymously express your restricted thoughts. above mentioned scenario is a true incident that happened with a regular Reddit user and that website is just one of the many websites you'd find on the Deep Web.

Deep Web is basically the World Wide Web content that exists on any overlay network which requires specific softwares, configurations or authorization to access. Oftentimes people get confused and mistakenly use Deep Web to refer to Dark Web, not knowing the difference between the two.

Difference between Surface Web, Deep Web and

Dark Web

Understanding the layers of Internet is not that big of a task, as it is mainly divided into two parts: Surface Web and Deep Web. Surface Web, also known as Visible Web, is the part of Internet which is easily accessible to the general public via standard web search engines.

Deep Web, on the other hand, is the part of Internet whose contents are not indexed by standard web search engines, and are hidden behind HTML forms. Neither the deep web nor the dark web can be indexed, but not all that cannot be indexed is the dark web. Dark Web is just a small part of Deep Web, whose name was so formed due to the usually 'dark' activities that take place over there.

Accessing Dark Web through TOR

The easiest way to access Dark Web, or more technically, hidden sites, is by using the Tor Hidden Service Protocol. Tor (The Onion Router) is a free software that uses onion routing to enable anonymous communication over a computer network, and is used to provide privacy to its users. It disguises your identity by moving your traffic across different Tor servers, and encrypting that traffic so it isn't traced back to you.

Accessing Tor doesn't require any special efforts and is as easy as downloading any regular app (if you find that difficult, we suggest you read Internet for Dummies first). You just need to download the Tor browser and follow the installation instructions. Once it's installed and launched, the browser connects automatically to the Tor network, and from there onwards you are pretty much on your own.

Who Uses the Deep web and Why

One of the biggest drawbacks of the Dark web is the an-

onymity that it offers. People look to not only procure drugs, weapons, and other illicit items, but also market them. It is true that people can order illegal things through these networks, and that's probably one of the most popular reasons that they access it. The sites which allow you to do this are called "darknet markets", and although they frequently sell drugs, there are other goods you can buy as well.

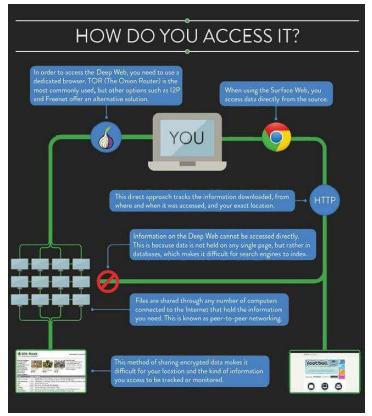
One of the most popular darknet markets was 'The Silk Road', which was shut down, but one of its successors is still up and running.

Over the course of time, it has also gained notoriety as a safe haven of sorts for journalists and people who need to share information but can't share it safely due to strict censorship laws. Journalists have been known to use the Dark Web to contact sources anonymously or store sensitive documents which they receive from anonymous whistleblowers – for example, the New York Times has a secure lockbox

on the Dark Web that people can send files anonymously to. Edward Snowden, a former contractor for the CIA, used Tor to pass unauthorised classified information on to the media that detailed the scale of internet and phone surveillance undertaken by American intelligence agencies. Without access to Tor, that information might not have become public. There are also websites like Global Leaks which use Tor technology, enabling whistle-blowers to upload their information anonymously without fear of censorship or retribution.

There have also been concerns that ISIS and other terrorist groups are using the dark web to share intelligence and plans. One analyst recently claimed to have uncovered the first fundraising site for ISIS on the dark web, that uses the anonymous e-currency Bitcoin.

So while there are people who use Dark Web for illegal and dangerous activities – for example, buying stuff on the Silk Road, or digging up illegal



images and sharing them – there are also people who use the Dark Web for anonymity purposes purely as the information they are in possession of might be too volatile to share publicly.

The bottom line is this: if you are on the Dark Web, you're there because you don't want anyone to know what you're doing or where you are, and you've taken very specific steps to make that a reality.

Uses For Us

Contrary to popular belief, the uses of dark web aren't just limited to buying drugs and hiring assassins. It's a massive network of websites and communities that exist outside of mainstream internet culture, and there's plenty to do on the dark web without breaking any laws—from book clubs to crisis preparation.

Literature Club

Reading communities have been a staple of the dark web for years. Even the creator of Silk Road had a hidden webpage to discuss literary classics. Even though that club is no longer operational there are plenty of other options on the dark web, including sites like Jotunbane's Reading Club and the Imperial Library of Trantor.

You might be wondering what's so special about this book club. Well, the primary objective of these sites is downloading illegal copies of popular books, however, you can also find active discussions and some useful un-copyrighted reading ma-

terial.

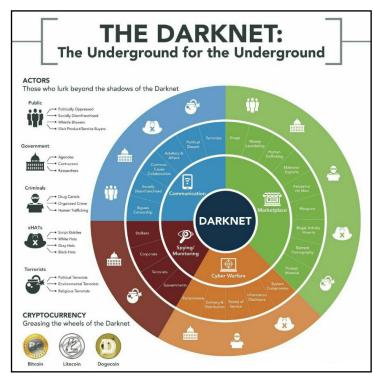
Social Solace

The dark web is a lot like the regular internet that we know and love just with a higher ratio of anarchists. It has its own email service, social networks and even online games. Operation Genesis is den Answers, basically Quora on crack with topics like government, law and financial services, along with drugs and erotica, and are looking for something more precise, then The Hidden Wiki is for you. This community-edited wiki contains a bunch of links to a wide variety of services TORCH, not Evil, which function differently from Google and Bing. The most terrifying aspect of it all is that there's no "map" to the dark web. There are chances that just "simple browsing around" could lead you to seeing something horrifying that you didn't intend to.

Part of the reason for this is that, while a search engine like Google might filter out things such as child pornography and snuff videos, the search engines on Tor and Freenet don't (unless otherwise specified).

One of the most commonly overlooked dangers of the dark web is that there are some sites that are disguised as one thing, and are really designed to steal people's personal information. The links on dark web aren't like we're normally used to, for the link might say "tasty treats" but instead redirects you to a child pornography website, which is definitely not a treat unless you're a pedophile. If you're ever on there, avoid sites that are labeled "hard candy," "CP," or "candydolls." Those are all likely to be child pornography sites.

An easy way to be safe on the Dark Web is to just exercise common sense. Rest your curiosity and don't go browsing websites blindly. Tor and its hidden services are a great resource to explore, and learning to navigate them is a keen way to build your skills for day-to-day web use - after all, if you can make it there, you can make it anywhere.



a social network with hundreds of thousands of users, according to Dark Web News. AnonInbox, a secure email provider charges a fraction of a bitcoin per year and promises total privacy in return. If this doesn't interest you then head to TheChess to square off against players from around the world in the classic board game.

Quench your CuriosityIf you're curious about Hid-

and sources running on the dark web. Many of those links are defunct, and even more of them redirect to scams or potentially illegal activities. The wiki also has articles and guides, conspiracy theories, and a short chronology of the dark web's history.

Dangers and Precautions

Navigating networks like Tor can be difficult, because it is primarily done through lists of links, or search engines like

The #MeToo Mudslide

By Anuja Sharma and Mayank Saxena

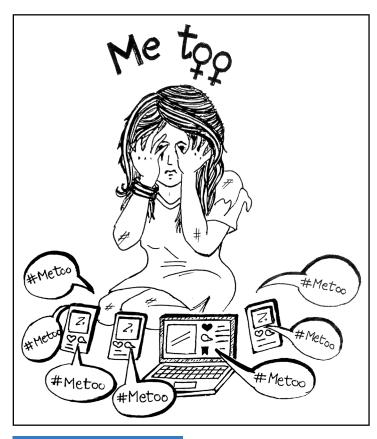
Stemming from a bankruptcy lawsuit filed against Weinstein & Co. whose Ex-Chairman, Harvey Weinstein is indicted of sexual misconduct, including rape of more than 70 women, the #MeToo materialized in the form of a social media crusade, led by the group - 'Silence Breakers', when Harvey allegedly tried

to stifle these women through non-disclosure agreements. It was catalysed in the autumn of 2017 when a wave of allegations against several eminent personalities of the Hollywood industry were filed for sexual malfeasance. While some like Emmy-winning comedian Louis C.K. apologized for their actions,

others like Academy Award winner Kevin Spacey labeled their actions as "inappropriate drunken behaviour". These asseverations sparked an online social media campaign, tagged #MeToo, that emboldened men and women of all walks of life to reveal their ordeals with sexual harassment and assault, often

years after they occurred.

Given the premise that cases of sexual misdemeanour need to be encountered deftly, since such incidents have both physical and psychological repercussions, the question that must be answered is, 'Can a social media movement bring about a reform?'



"I don't even know how a #MeToo campaign works for the benefit of the society. If it's just posting on social media and proving you've been a victim, maybe you're admitting your weakness."

-Himanshu Gupta, MPAE, Batch of 2020

With several such movements like #BringBackOurGirls, #NotInMyName and #Never-Again failing to either congregate adequate support or dissipating after a short epoch of uproar, it is imperative that we ask ourselves - is using platforms where misinformation is too easy to fuel, platforms which are known to be easily manipulated, wherein one's privacy is open for sale, the right way to counter sexual harassment?

Social media has unquestionably been a boon for grassroots social and political movements. The rise of Facebook, Twitter and other technologies since the mid-2000s has coincided with an explosive increase in popular uprisings augmented by the fact that social media lowers the cost of communicating the crucial "where, when, how,

and why" of protests to large numbers of people to a considerable extent. Moreover, when physical gatherings are prohibited, digital venues such as Facebook or Reddit can create forums for new, virtual and effective public spheres that are difficult to shut down. But the question is not about the pros and cons of social media, it is about whether the movement will sustain long enough to bring about the change millions are hoping for?

A major concern regarding such movements is that they have degraded the experience of participating. These social media supporters termed -"Clicktivists" connect and pay attention to such issue for a short period of time. These movements fail to capture their long-lasting attention. Participating in digital activism can give the impression that one is making a difference but creating real change requires far greater dedication and sacrifice.

"I believe that social media is a great platform to express your views since not everyone has the time, patience and courage to reach to the general public through

protests or marches. But, reaching out to the concerned authorities through social media is still quite a long chain and the entire process seems like a rant for those who just wish to be heard. Unfortunately, these rants often remain limited to a group of people and get lost in the huge ocean of memes or blog posts, rather than reach the concerned authorities. Most of this ends up in more social media harassment and cyberbullying, especially for girls. -Rushil Verma,

ECE, Batch of 2019

Moving on from the philosophical and ideological aspect of social media campaigns scrutinizing and what people actually think about the movement and if it has been able to achieve its motive is a much more apt parameter to adjudicate whether the movement was a success or not. Or whether it had potential to bring about a change.

"This campaign has definitely made us realize the magnitude of problem at hand. Because when one sees one's own friends, family and colleagues using the #Me-Too, it is shocking and one starts to realize that it is indeed very real. Moreover, this campaign has given many people, who were previously too scared of victim-shaming, the courage to speak out."

-Agrima Yadav, IT, Batch of 2019

However, some seem to believe that this hashtag has been misused to grab attention by extreme feminist and is only focused on cases of harassment against women.

"A majority of people have high hopes regarding the outcome of this revolutionary campaign.

However, given the fickle nature of human mind, it is bound to die down." -Dhruba Narayan, ICE, Batch of 2018

Nonetheless, the impact of a campaign can be seen in what actions were taken with regard to it. Celebrities brought down, the app launched in South Korea, protest marches worldwide and most importantly, people becoming aware of the situation are enough parameters to say that though it may die down, it still brought about a change in this society.

"I think the #metoo was a wonderful distraction from the everyday jargon used on social media. With so many people putting this up as their gained momentum rather quickly and definitely made us all realize the gravity of the situation. " -Ishika Sachdeva, ECE, Batch of 2020

"Getting to hear the reality of the world from close ones would be a further eye-opener for those who somehow aren't aware. At least, being a part of the movement is better than sitting without any action and blaming the government. The focus might ultimately shift to something but that shouldn't limit our capability of bringing a change, if possible." -Sanya Devgon, ICE, Batch of 2020

Whether people might think that this is being used to grab attention by claiming victimhood or actually being used as a tool to support survivors and end sexual violence, the #MeToo campaign has been an impetus to the society realizing the magnanimity of the predicament at hand. It may be such that the focus may shift but it has not and will not hinder us from bringing about a change.

Professor Profile: Mrs. Geetanjali Kumar

By Shashank Vishwanath and Devansh Batra

"Sar jo tera chakraye, Ya dil dooba jaaye, Aaja pyaare paas humare, Kahe ghabaraye"

For how long have you worked with students from our age group, precisely children whose age between 15-23 years of age? What are the common grievances you come across?

I have been working with college students for more than 15 years now. Students approaching me have had various concerns - simple ones like being unable to understand one particular subject which is bringing their scores down, losing the hard-working and dedicated attitude during school, balancing academics and societies, feeling disconnected within student societies, being unable to make friends, unable to adjust to college atmosphere and being home-sick to name a few. I have also been asked for advice by students regarding relationship issues. I also meet students who are unable to decide between a technical and a non-technical placement, or have other career uncertainty related issues. Each issue has been very close to the student who reached out to me.

People have a fear reaching out to a psychiatrist or a counselor, as they believe it means there is something wrong with them. There is this societal taboo associated with visiting Counselors. How can students overcome this hindrance?

Visiting a psychiatrist has always been a difficult task. This can only be improved by increasing the acceptance of



oneself and avoiding a state of denial. If someone has a problem with their eyes, they need to seek an eye specialist. If someone has a problem with their tooth, they need to seek a dentist. Similarly, if someone has a problem with their thoughts, moods and behaviour, they need to speak to a counselor. If the college is offering them the services of a counselor, they should readily consider it when they feel the need for a more experienced person to understand their perspective and help them sort out their thoughts. I would welcome everyone and encourage them to pluck up the courage to enhance their self-acceptance and nurture the desire to make their lives better and take their first step of walking into my office.

Have you received issues involving academic life stress or stress related to the stringent attendance policy?

Students complain having to maintain a minimum attendance without wanting to attend classes. They sometimes present varied reasons like waking up late in the morning, living far away, enjoying extra-curricular activities, sports or working for societies

I would also like to point out that the case of discipline, being stressed upon from outside, bothers every student. However, before being able to regulate ourselves, we will have a need for an external control. But any aversion to such external forms of control will vanish once the youth builds up their internal control mechanism.

I would like to stress upon the point that if you get responsible towards your life, your life will be very responsible towards you. Have you ever come across students who have been forced into a particular stream against their wish? How would you suggest them cope with such issues? I have. Students, many times, make choices that they do not wish to pursue later in the future or are forced into a certain direction.

You have a very talented painter in your college who was never even interested in becoming an engineer. But she is doing extremely well at NSIT, and this validates her parents' decision to push her into science to some extent. But she tells me that she can't wait for her course to finish so that she can get into art, as she feels suffocated here.

If you have already taken a major decision which you can't undo without major consequences, we are left with two options. Either you completely forego your commitments, or continue treading upon the same path until you reach a point where you can reverse your previously made decision.

I sit with the students and try to make the students look into this situation more realistically and only then take a call. There was probably some element of one's choice, before taking such a decision. So let's be honest with that small element, and execute this decision. At the next stage you can bravely decide which path to choose.

Do check out the complete interview on our blog at www.alliancensit.com.

THE TEAM



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