

# Studying Abroad? Insurers Go the Extra Mile to Cover Risks

Cos roll out flexible, comprehensive plans to meet requirements of students amid heightened geopolitical tensions & rising healthcare costs

Neil Ghal

**New Delhi:** Insurers are tweaking and diversifying their products to meet the requirements of Indians pursuing studies abroad, whose number is growing every passing year.

According to a ministry of external affairs estimate, 1.33 million Indian students are pursuing higher studies overseas this year. While the risks they face have

increased with heightened geopolitical tensions — many Indian students had to leave Ukraine after the start of the Russia-Ukraine war — and high healthcare costs in several countries, there had not been many insurance plans addressing their specific needs. Insurance companies now see this as an opportunity. HDFC Ergo is consid-

ring allowing students to customise their insurance packages. Tata AIG recently launched a policy with protection for two to three years, while ICICI Lombard covers accommodation expenses and return travel costs if the insured is advised to leave by authorities where they are studying. Premiums have also increased for travel in-

urance to risky regions.

“For destinations like Israel or any other territory where individual situations could be much harsher, we have seen pricing go up by 20-25%, largely because of the trip cancellation uncertainty around travel,” said Hiten Kothari, chief underwriting officer at HDFC Ergo.

The insurer is exploring unbundling its offerings, giving students the option to customise their insurance packages by adding overseas medical coverage. As universities abroad mandate insurance coverage for international students, Indian insurers are stepping up to meet such demands too.

“Universities abroad are trying to make insurance compulsory, with requirements that insurance companies in the student’s home country cannot always match, such as an unlimited sum insured or plans affiliated with the Affordable Care Act (in the US),” said Jaideep Deorukhkar, vice president-sales agency and travel at Tata AIG.

“The cost of university policies is much higher than what we charge for an entire year,” he said.

To compete, Indian insurers are introducing flexible and comprehensive plans that rival those offered abroad, often at a lower cost.

Tata AIG recently launched a policy called Travel Guard Plus, which is suitable to the student segment, and it has an extended student guard cover offering coverage that spans two to three years.

ICICI Lombard plans cover fee reimbursements in case of study interruptions, bail bond coverage for arrests or detention, per diem allowance and pay-outs for hijacking, said Priya Deshmukh, its head of health products, operation and services.

Additionally, a 24-hour Smartline assistance helps students with travel emergencies and other needs like rebooking flights or arranging accommodations, Deshmukh said.

Nikhil Jain, founder of the international mobility marketplace

## CUSTOMISATION OPTION



HDFC Ergo is exploring unbundling its offerings,

giving students the option to customise their insurance packages by adding foreign medical coverage

ForeignAdmits, highlighted student worry emanating from rising healthcare costs, necessitating better insurance coverage. For instance, the UK’s Immigration Health Surcharge has increased substantially, with a 12-month master’s course now costing £1,164 in IHS fees, up from £705. “It’s a flat fee for all international students,” he said. Similarly, costs have risen by 5-15% in US and Canada, he said.

## Protect Your Dreams

### COVERAGE AVAILABLE FOR

- Political crises ● Earthquakes ● Fires
  - Floods ● Epidemics ● Fee reimbursements
- in case of study interruptions ● Bail bond coverage for arrests and detention and per diem allowance or payouts for hijackings

Around 1.33 m Indian students are pursuing higher studies overseas this year: MEA



Premiums range from ₹1,200- ₹37,000 depending on the length of policy availed and geography

The covered amount ranges from \$50,000-\$500,000

BHAVIN G

# 6 students provisionally admitted to St. Stephen's barred from attending classes

**The Hindu Bureau**

NEW DELHI

A two-judge Bench of the Delhi High Court on Thursday barred six students who had been allotted provisional admission to St. Stephen's College from attending classes till further orders.

The case stems from a policy dispute between Delhi University (DU) and the college. St. Stephen's had put the admissions of 22 students on hold, terming them "extra allocations". While the university has claimed that the 22 admissions are part of the 5% additional seats in each programme allocated after discussing the issue with the colleges, St. Stephen's has said that DU had made extra allocations which exceeded the college's capacity.

Seven of the affected students had approached the High Court – six together and one independently. On August 23, a single-judge Bench of the High Court granted provisional admission to six students. Following this, St. Stephen's filed an appeal, seeking a stay on the order. The plea of the seventh student is yet to be heard.



**To new beginnings:** The heavy showers on Thursday could not dampen the spirits of DU's new batch of undergraduate students who arrived at their colleges in the morning and received a warm welcome from senior students and teachers. SHIV KUMAR PUSHPAKAR

While hearing the college's appeal, the Bench of Acting Chief Justice Manmohan and Justice Tushar Rao Gedela pulled up the university for allotting more students to St. Stephen's than the sanctioned strength. "The university must understand that they are playing with the students' careers... It is a very serious matter."

"Don't do this with students; this will affect their careers. Tell this to the university; this is not good. We hope that better sense will prevail," the court told

the DU counsel. It also advanced the date of hearing of the main petition pending before the single-judge Bench from September 11 to September 5.

## 'Didn't get fair chance'

St. Stephen's College, represented by advocate Romy Chacko, argued that the single-judge's decision violated the principles of natural justice by not giving the college a fair chance to present its case.

Speaking to *The Hindu*, Mr. Chacko said, "For the 50% minority category,

they (university) have not opened the portal till now. The classes started today. The minority students are on the streets because the university is actually taking us on. The court was informed about it."

During the hearing, the Bench remarked that "till further orders, Respondents 1 to 6 (students) shall be at liberty to take admission in colleges of their second preference. The university shall facilitate them in taking admission in their second preference colleges".

Advocate Rishi Malhotra, representing the six students, told *The Hindu*, "We have not consented to that (accepting second preference) yet as it is their (students') right to attend St. Stephen's College as they have secured the seats." He contended that the college's appeal against the August 23 order was not maintainable.

An aggrieved parent said, "My daughter went to college today and was very excited. But now, she will not be able to go to the college until the next judgment. It is traumatic for the students to go through something like this on their very first day in college."

# Bonda tribe student set to pursue MBBS programme in Odisha

'I was first-generation learner from a family which relies on food from the forest. I never imagined that I could earn a livelihood through education'

**Satyasundar Barik**

BHUBANESWAR

**M**angala Muduli, a 19-year-old Bonda tribe student, has undertaken the 420-kilometre journey from Badbel village in Eastern Ghats in Odisha's Malkangiri district to study medicine at MKCG Medical College in Berhampur. The journey represents not just a physical distance but a monumental generational leap.

After cracking this year's National Eligibility-cum-Entrance Test (NEET), Mangala is set to become the first member of Bonda, a Particularly Vulnerable Tribal Group and one of

the oldest tribes of India, which a couple of decades ago was living in isolation and had little interaction with the outside world.

As he rushed through the final preparations for his much-awaited admission into the MBBS programme scheduled on August 30, Mangala pondered how challenging it had been to see his dreams come true, given the disadvantaged position he had started from.

"I along with my siblings was first-generation learner from the family which relies on food sourced from forest and other minor forest produce. I never imagined that I could earn a livelihood through



Mangala Muduli with his family. SPECIAL ARRANGEMENT

education, and neither did most of the Bondas. While some members of our tribe have ventured into other cities, no one had ever set foot on a medical college campus to study," he said.

One of four brothers

and sisters, Mangala started his studies at the government-run Mudulipada Residential School. Now that a new road has been laid between Mudulipada and his village, Badbel, most of the time he would trek the

five-kilometre distance between school and his village.

After achieving a 50% score in his matriculation examination, he enrolled in Standard XI at a school 25 kilometres away from his village – an accomplishment in itself, given that many from his tribe drop out after completing 10th grade. His elder brother had dropped out and migrated to Andhra Pradesh in search of work.

His science teacher, Utkal Keshari Das, recognised his potential and became a guiding force in his life. Mr. Das mentored him through his studies, eventually getting him admitted to a

coaching centre in Balasore, a coastal district. He had even arranged stay for Mangala at his ancestral home, giving wing to his dreams.

The Bonda student used to cycle 8 kilometres daily to prepare for the NEET examination. He secured 348 marks and got a rank of 261 among tribal reserved seats.

"This path from the secluded tribal community to the corridors of medical education signifies not only his personal achievement but also a historic moment for his fellow tribes, marking a new chapter in collective history of the Bondas," said Mr. Das.

# Biotech enigma

## Biotechnology initiatives need long-term capital investments

**E**arlier this week the Cabinet cleared a proposal, though without specifying a budget, called BioE3 or Biotechnology for Economy, Environment and Employment. Its thrust is to boost manufacturing in the biotechnology sector. Since 1986, India has had a dedicated department for biotechnology, and which deserves substantial credit. For instance, the progress in vaccine development, diagnostics and biologicals, that has bolstered India's reputation as a 'vaccine factory', is due to the initiatives of this department. However, biotechnology did not quite spawn the equivalent of the IT revolution. There is much more to an industrialised biotechnology sector beyond vaccines. There are billion-dollar conglomerates today that rest on high-value microbes, gene-modification technologies, bio-plastics, bio-materials, and high-precision medical devices. However, despite the know-how and human resource capital, only a few Indian biotechs have global resonance, as there are few local manufacturers who can supply Indian laboratories/startups with the ingredients and devices to make products. The reliance on imports means that India loses its international competitiveness. The BioE3 policy aims to correct this.

In the last four decades, India has funded biotech research institutions but now sees that it needs to be going beyond and setting up companies, in public private partnership mode, to bolster biotechnology manufacturing. There are six verticals that this initiative envisages: bio-based chemicals and enzymes; functional foods and smart proteins; precision biotherapeutics; climate-resilient agriculture; carbon capture, and futuristic marine and space research. Futurists have been saying that the era of fossil-fuel industrialisation is over and humanity will have to rely on the natural world – for food and for making consumer products. This is to solve the global problem of non-biodegradable waste and carbon emissions. Future industries must be grounded in environmentally benign products, and this is impossible without sophisticated biotechnology. By setting up bio-foundries and bio-artificial intelligence hubs, the policy hopes there will be avenues for a variety of biotechnologists to congregate. Well intentioned this may be, but India's woes with manufacturing have chronic causes. Without establishing enabling grounds for long-term capital investment – and these have little to do with biotechnology per se – top-down initiatives will have limited impact. The BioE3 policy must be a deeply collaborative effort between Centre and States. Rather than expect quick returns, the government must provide financial and infrastructural support over the long term. x/1/2

# *Hon. D.Litt. to Zubeen Garg and Lou Majaw at 10th USTM Convocation*

9TH MILE, Khanapara, Ri Bhoi, AUG 24 : The 10th Convocation of the University of Science and Technology Meghalaya (USTM) will be held on 27 August 2024 where C. H. Vijayashankar, the Governor of Meghalaya will be conferring upon Degrees to the recipients in the presence of a galaxy of Vice Chancellors, academicians, eminent personalities, and thousands of students.

This year's Honorary D. Litt. Degrees will be bestowed upon two cultural icons from the North East. The Meghalaya Governor will confer the D. Litt. Degrees to Zubeen Garg who is Assam's heartthrob and singing sensation and to Lou Majaw, the pop-rock icon of North East India from Meghalaya.

A multi-talented artist, Zubeen Garg is a singer, music director, composer, lyricist,

music producer, actor, film director, film producer, scriptwriter and philanthropist. His contributions are mostly attributed in Assamese, Bengali and Bollywood music and films. On the other hand, popularly known as the Bob Dylan of India, Lou Majaw isn't just a singer. He is a storyteller, a social commentator, and a cultural icon whose powerful voice and lyrics resonate with a generation weaving tales of love, loss, and the Khasi way of living.

The Convocation ceremony will begin from 11 am on 27 August at the Central Auditorium of USTM. Altogether 1,639 graduates will be awarded degrees, out of which 17 scholars will be awarded Ph.D degrees, 906 students will be awarded Post Graduate degrees, and 716 students will be awarded Undergraduate degrees at the 10th Convocation of USTM.

# UK's Southampton Univ sets up first India campus under NEP

*Southampton campus to start academic programs in Jul 2025*

## OUR CORRESPONDENT

**NEW DELHI:** The UK's University of Southampton has become the first foreign university to set up its offshore campus in India under the new NEP, the Centre announced on Thursday.

The University Grants Commission (UGC) had in 2023 announced Setting up and Operation of Campuses of Foreign Higher Educational Institutions in India Regulations.

External Affairs Minister S Jaishankar handed over a Letter of Intent (LoI) to university representatives at an event here.

According to officials, the University of Southampton submitted a proposal for opening a branch campus in Gurugram that was approved by the UGC standing committee, comprising noted academics from India and abroad, for issuing a LoI as per regulations.

"The degrees awarded by the India campus of the University of Southampton will be the same as in the host university. The programmes offered in the branch campus of University of Southampton in India will have



**External affairs minister S Jaishankar presented a Letter of Intent to the University of Southampton**

PIC/PTI

the same academic and quality standards," UGC Chairman Jagadeesh Kumar said.

"The Indian campus of the University of Southampton is expected to start its academic programmes in July 2025. The courses offered will be in subjects focusing on business and management, computing, law, engineering, art and design, biosciences and life sciences," he added.

Australia's Deakin University and the University of Wollongong have already set up campuses in GIFT City in Gujarat. However, the University of Southampton will be the

first foreign university to set up an India campus under UGC norms. The University of Southampton is a founding member of the leading research-intensive Russell Group of universities in the UK.

External Affairs Minister Jaishankar said the development reflected both the vision of elevating India's educational standards to the highest global levels and delivering on the education pillar of India-UK cooperation.

"Confident that such endeavours will further make our youth work ready and foster a spirit of global understanding and cooperation," he stated.

mih

# Testing times: More students dying by suicide than farmers

## TRIBUNE NEWS SERVICE

NEW DELHI, AUGUST 29

Student suicides in India have surpassed suicides by farmers. A report by IC3 Institute titled 'Student Suicides: An Epidemic Sweeping India' used National Crime Records Bureau (NCRB) data to highlight that the year 2021 saw 13,089 students dying by suicide as against 10,881 suicides by farmers in the country.

Over the last decade (2012-21), 97,571 cases of student

suicides were recorded — an alarming 57% compared to the prior decade, 2002-11, the report said. While the overall suicide rate in India has increased by 2% annually, the rate of student suicides has surged by 4%. The report has suggested that the figures may be underreported.

Among the states, at 1,834, Maharashtra reported the highest number of student suicides followed by Madhya Pradesh (1,308), Tamil Nadu (1,246), Karnataka (855), and

Maharashtra, MP, Tamil Nadu, Karnataka & Odisha account for 46% of total cases

### THE FACTORS: ACADEMIC PRESSURE, RAGGING

The IC3 Institute report states that youngsters are reluctant to seek mental health support. Academic distress, forced career choice, ragging and bullying, caste discrimination and financial stress are a few reasons behind the suicides by students

Odisha (834). "These five states together account for 46% of the total student suicide cases in the country. On the other hand, Uttar

Pradesh, despite being the most populous state in the country, recorded a comparatively lower percentage of student suicide cases, consti-

tuting only 5.3% of the nationwide total. This is particularly significant considering that Uttar Pradesh's population constitutes 17.3% of the country," the report said.

The southern states and UTs, namely Andhra Pradesh, Telangana, Karnataka, Kerala, Tamil Nadu, Puducherry, Andaman & Nicobar Islands, and Lakshadweep reported 29% of all student suicides across the nation.

The report suggested that addressing students' mental

health issues at a nascent stage was critical. It urged that the schools must implement early intervention programmes to identify vulnerable students and provide timely support. "A key factor in preventing student suicides is helping young individuals discover purpose and meaning in their academic pursuits and personal lives. The role of school educators extends beyond academic instruction; they serve as mentors and emotional pillars," the report stated.

# विचार तभी सफल हो सकते हैं जब सहयोग हो : प्रो. महेश



गुरु गोविंद सिंह इंद्रप्रस्थ विश्वविद्यालय के पूर्वी दिल्ली परिसर में अंतरराष्ट्रीय सम्मेलन कार्यक्रम में मौजूद कुलपति प्रो. महेश वर्मा व अन्य अधिकारी • सौजन्य - जीजीएसआइपीयू

वि., नई दिल्ली: गुरु गोविंद सिंह इंद्रप्रस्थ विश्वविद्यालय (जीजीएसआइपीयू) ने पूर्वी दिल्ली परिसर में उत्पादन और औद्योगिक इंजीनियरिंग में प्रगति पर अंतरराष्ट्रीय सम्मेलन 2024 के आठवें संस्करण का उद्घाटन किया। समारोह में जीजीएसआइपीयू के कुलपति, पद्मश्री प्रो. महेश वर्मा और मुख्य अतिथि एमिटी विश्वविद्यालय के

कुलपति प्रो. पीबी शर्मा उपस्थित थे। प्रो. वर्मा ने कहा कि विचार तभी सफल हो सकते हैं जब सहयोग हो। उन्नत इंजीनियरिंग आज एक चर्चा का विषय है। औद्योगिक इंजीनियरिंग ने नौकरियों और बेहतर उत्पादकता के लिए पर्याप्त अवसर प्रदान करने के लिए परिदृश्य परिवर्तन किया है। रणनीतिक गठबंधन से सतत विकास की ओर अग्रसर होना चाहिए।



# पहले विदेशी कैंपस में पढ़ाई 2025 से

भारत में पहला विदेशी कैंपस ब्रिटेन की Southampton यूनिवर्सिटी का होगा, फीस में मिल सकती है राहत

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■ नई दिल्ली: यूजीसी रेगुलेशंस 2023 के मुताबिक भारत में पहला विदेशी कैंपस ब्रिटेन की Southampton यूनिवर्सिटी का होगा। केंद्र सरकार ने यूनिवर्सिटी के प्रतिनिधियों को इस बाबत लेटर ऑफ इंटेट (आशय पत्र) सौंप दिया है। यूनिवर्सिटी ऑफ साउथेम्प्टन दिल्ली-एनसीआर में जुलाई 2025 से पढ़ाई शुरू हो जाएगी और बिजनेस- मैनेजमेंट, कंप्यूटिंग, लॉ, इंजिनियरिंग समेत कई स्ट्रीम के कोर्सेज यहां पर पढ़ाए जाएंगे। केंद्रीय शिक्षा मंत्री धर्मेंद्र प्रधान ने कहा कि राष्ट्रीय शिक्षा नीति 2020 में 'शिक्षा के अंतरराष्ट्रीयकरण' के लक्ष्य को साकार करने की दिशा में यह बहुत ही महत्वपूर्ण पहल है। विश्व स्तरीय जाने-माने उच्च शिक्षा संस्थान भारतीय संस्थानों के साथ टाइअप कर रहे हैं। आने वाले समय में और भी विदेशी यूनिवर्सिटीज के कैंपस भारत में होंगे। भारत में विदेशी यूनिवर्सिटी और विदेशों में भारतीय शिक्षा संस्थानों के कैंपस की स्थापना केवल शैक्षिक अवसरों का विस्तार करना ही नहीं है बल्कि यह रिसर्च, नॉलेज एक्सचेंज और वैश्विक सहयोग के इकोसिस्टम को तैयार करना भी है। शिक्षा मंत्री ने विश्व के अन्य शीर्ष संस्थानों को भी भारत आने का न्योता दिया है।

**Q कब शुरू होगा कैंपस ?**  
केंद्रीय विदेश मंत्री डॉ. एस. जयशंकर ने कहा कि भारत और ब्रिटेन



यूनिवर्सिटी के प्रतिनिधियों को लेटर ऑफ इंटेट दिया गया।

के बीच शिक्षा के क्षेत्र में बहुत बड़ी साझेदारी हुई है।

यूनिवर्सिटी में जुलाई 2025 से पढ़ाई शुरू होगी। यूजीसी के अध्यक्ष प्रो. एम. जगदीश कुमार ने बताया कि साउथेम्प्टन यूनिवर्सिटी कैंपस में नया सत्र शुरू करने से छह महीने पहले अपना एडमिशन प्रोसेस शुरू कर सकती है। साउथेम्प्टन यूनिवर्सिटी के भारत परिसर में दी जाने वाली डिग्रियां मेजबान विश्वविद्यालय के समान ही होंगी। यानी जो वैल्यू ब्रिटेन में इस यूनिवर्सिटी में पढ़ाई करने वाले छात्रों को मिलेगी, उसी तरह का फायदा भारत में कैंपस में पढ़ाई करने वाले छात्रों को होगा। भारत में साउथेम्प्टन यूनिवर्सिटी के कैंपस में शुरू किए जाने

वाले कोर्सेज में समान शैक्षणिक और गुणवत्ता पैरामीटर होंगे।

**Q गुरुग्राम में शुरू हो सकता है कैंपस ?**

अधिकारियों का कहना है कि साउथेम्प्टन यूनिवर्सिटी ने गुरुग्राम में एक ब्रांच कैंपस शुरू करने का प्रस्ताव प्रस्तुत किया था, जिसे यूजीसी की स्टैंडिंग कमिटी ने नियमों के अनुसार एलओआई जारी करने के लिए मंजूरी दे दी थी। हालांकि यह यूनिवर्सिटी चाहे तो देश में और जगह भी अपना कैंपस शुरू करने के लिए आवेदन कर सकती है। बताया जा रहा है कि 10 से 15 विदेशी यूनिवर्सिटीज ने भारत में अपना कैंपस शुरू करने की इच्छा जताई है और जल्द ही इस बारे में फैसला हो

**Q विश्व स्तरीय शिक्षा संस्थानों के साथ टाइअप कर रहे हैं। आने वाले समय में और भी विदेशी यूनिवर्सिटीज के कैंपस भारत में होंगे।**  
-धर्मेंद्र प्रधान, शिक्षा मंत्री



## कौन-कौन से कोर्स होंगे ?

**Q** साउथेम्प्टन यूनिवर्सिटी ने भारत में बनने वाले अपने कैंपस के लिए दस वर्ष का प्रोजेक्टड कोर्स प्लान सौंपा है। पहले वर्ष में बीएससी कंप्यूटर साइंस, बीएससी बिजनेस मैनेजमेंट, बीएससी अकाउंटिंग एंड फाइनेंस, बीएससी इकॉनॉमिक्स, एमएससी इंटरनैशनल मैनेजमेंट, एमएससी फाइनेंस जैसे कोर्स होंगे। दूसरे वर्ष में यूनिवर्सिटी बीएससी सॉफ्टवेयर इंजिनियरिंग, बीएससी क्रिएटिव कंप्यूटिंग, एमएससी इकॉनॉमिक्स कोर्स को जोड़ेगी और तीसरे वर्ष में एलएलबी लॉ और बी. इंजिनियरिंग (मैकेनिकल इंजिनियरिंग) का कोर्स जोड़ा जाएगा।

सकता है। आने वाले दिनों में और भी विदेशी यूनिवर्सिटी के कैंपस भारत में नजर आएंगे। 2024-25 से ऑस्ट्रेलिया की डीकिन यूनिवर्सिटी और यूनिवर्सिटी ऑफ वोलोन्गोंग के भारतीय कैंपस में पढ़ाई शुरू हो गई है लेकिन ये कैंपस गांधीनगर में गुजरात इंटरनैशनल फाइनेंस टेक-सिटी (गिफ्ट सिटी) में बनाए गए हैं, जो यूजीसी रेगुलेशंस में कवर नहीं होते हैं।

**Q क्या फीस में अंतर होगा ?**

जो भारतीय छात्र ब्रिटेन जाकर साउथेम्प्टन यूनिवर्सिटी में पढ़ाई करते हैं, उनको वहां पर बहुत ज्यादा खर्च करना पड़ता है। पढ़ाई के लिए फीस के साथ-साथ हॉस्टल की फीस भी बहुत महंगी होती है। लेकिन भारत में इस यूनिवर्सिटी

के कैंपस में पढ़ने वाले भारतीय छात्रों को फीस में रियायत मिलेगी, साथ ही उनका रहने का खर्च भी कम होगा। सूत्रों का कहना है कि साउथेम्प्टन यूनिवर्सिटी भारत के छात्रों को फीस में रियायत देगी ताकि ज्यादा से ज्यादा भारतीय छात्रों को मौका मिल सके।

**Q एडमिशन प्रोसेस क्या होगा ?**  
साउथेम्प्टन यूनिवर्सिटी का एडमिशन प्रोसेस अपना होगा। यूनिवर्सिटी चाहे तो एप्लेस टेस्ट करा सकती है, चाहे तो 12वीं के नंबरों को वेटेज दे सकती है। टेस्ट और नंबर दोनों का फॉर्मूला अपना सकती है। लेकिन छह महीने पहले छात्रों को बताया जाएगा कि एडमिशन कैसे होगा।

NBT