

# Overweight Delhi-NCR kids more prone to diabetes: Study

SHASHI BHUSHAN  
NEW DELHI, NOV. 12

A study by ASSOCHAM revealed that overweight children in Delhi-NCR are more prone to diabetes than in the rest of the country. According to a study conducted by the ASSOCHAM Healthcare Committee council, about 69 per cent of children in Delhi are prone to this disease followed by Mumbai with 56 per cent of its total population.

The study revealed that a meagre four per cent children were engaged in phys-

ical activity and one in every ten children between the age of 5 and 16 years are overweight and are more prone to diabetes. Reasons for rise in childhood diabetes are high calorie diet, junk food, inactivity, less outdoor games, and more of indoor games.

As per the findings, about 72 per cent urban children don't exercise regularly. Obesity is also a common factor and it has grown over 65 per cent among children.

The study estimated that in Ahmedabad 49 per cent children are diabetic while

**The study revealed that a meagre four per cent children were engaged in physical activity**

in Bengaluru, 39 per cent are diabetic. In Chennai, the percentage is estimated to be 28 per cent, in Hyderabad and Kolkata, the number of diabetic children are estimated at 28 per cent and 23 per cent of the total population respectively. Even in rural areas, people are increasingly becoming victims of

diabetes. The study was conducted in private and public schools in Delhi, Mumbai, Ahmedabad, Bengaluru, Chennai, and Kolkata among 10,000 children. Many children develop lifestyle diseases. Due to this, drastic change in lifestyle and eating habits is the need of hour to tackle the alarming situation, reveals the ASSOCHAM paper.

Releasing the study, the chairman of ASSOCHAM Health Committee council, Dr BK Rao, said: "Diabetes in children is generally attributed to bad eating

habits, with nutritious meals being replaced with fast foods, coupled with physical inactivity. Stress is also another factor that leads to increase in diabetes cases. Urban kids in the age group of 6 months to 18 years, are suffering from Type-1 diabetes and some of these children are even getting four insulin shots a day. Kids suffering from diabetes are inheriting it genetically." As per the findings, Delhites consume high amount of oil, ghee, or butter in various cooked products. This has evidently increased the

number of obesity and hypertension cases, giving a rise in the number of diabetics.

The study suggests that timely screening and early identification of the disease can help the victim take immediate steps and improve the quality of life. To enable this, ASSOCHAM and its members, under CSR activities, are organising a series of free medical camps in Delhi with PSRI hospital, where comprehensive check-up and information on diabetes management is being made available to participants.



**O**N THE Monday after Diwali, the last transaction a realtor oversaw in Mumbai was the re-sale of a two-bedroom home, with a carpet spread of 700 square feet. The apartment, in a 30-year-old high-rise, went for Rs 3.80 crore, roughly the market price in the south-central Mumbai belt. The price of the asset was calculated at 47 per cent below the ready-reconer rate and fixed at Rs 1.80 crore. The rest, Rs 2 crore, was paid in cash. This "adjustment", realtors say, is not an anomaly; it is the practice, the usual method to break the cash and cheque components in a re-sale.

We may never know how the seller has been coping since Tuesday midnight, when the government's decision to demonetise Rs 500 and Rs 1,000 currency notes took the cash out of his wallet, but realtors believe that the move will shake up the sector over the next 12-18 months and shape it up in the long term.

While a 2012 white paper on "black money" by the Finance Ministry stated that the real-estate sector in India constitutes almost 11 per cent of the GDP, a recent report by Anbith Capital said India's "black economy" stands at over Rs 30 lakh crore or about 20 per cent of the total GDP. If the ministry's 2012 assessment holds true today, then real-estate accounts for more than 50 per cent of the current black money market. Which is why, real-estate developers and experts say, the recent demonetisation leaves the industry at the crossroads. Where it goes from here, they say, is anybody's guess.

For the real-estate sector, while the pulse still remains the primary market that involves deals between the developer and the buyer, it's the cash-rich-investor-driven secondary market involving re-sales that sets the rules.

"The impact is likely to be seen in secondary markets for all asset classes, thereby making real estate more illiquid for some time," says Anshul Jain, MD (India) of Cushman & Wakefield, a leading real-estate services company.

This decision will have a significant impact on the real-estate industry," says Pravin Bavadya, CMD of City Estate Management, a leading real-estate broker in Ahmedabad. For the last few days, since the demonetisation announcement, Bavadya has been sitting in his post office on Curral Road, fielding calls from people who seek his advice on where to park their cash — devalued notes of Rs 500 and Rs 1,000. "Most of these hand deals are now likely to be cancelled or renegotiated. People have been asking me if they can make a back-dated real-estate booking or if they can exchange gold for property," says Bavadya, adding, "In Ahmedabad, only 20 per cent of developers accept cheques for 100

per cent of the value of the property. However, the cash component is higher for commercial real-estate dealings."

A report released on Thursday by credit rating agency Fitch points out that the government move will have a negative impact on home-builders over the next 12-24 months. "We expect residential property prices and property sales to fall, as consumers attempt to work out how best to declare their wealth. The negative impact is likely to be more pronounced on sales of higher-end, premium property, which is targeted by high-net-worth individuals and investors, rather than entry-level housing targeted by first-time home-buyers," says the Fitch report.

For now, at least in public, developers have been juggling up a brave face, calling the demonetisation exercise a "fantastic move" and even going on to say that "liquidity will improve."

"It will lead to some amount of correction in real-estate prices in markets where substantial speculative investments have been made by individuals through black money," says Jain of Cushman & Wakefield. Vicky Negani, a partner in Rock Realty, a two-decade-old realty firm in Pune, believes the move will increase the availability of cash in the market. "The long-term effect of this will definitely be good. Prices, we think, will remain realistic," he says. Rough estimates show that for a city like Pune, around 30-35 per cent of the real-estate business involves cash.

Developers say their phones have stopped ringing since the recent announcement — a sign that all's not well.

Prashant Pedgrikash Pandey, who owns Dream House Properties and Real Estate in Mumbai, says, "A deal may or may not take place. But enquiries are important. They make up our actual bread and butter. That is how really mortgages begin."

Pandey, who deals in rentals between South Mumbai and Dadar and has some 400 listings in his client base, says property rates had hardened in the last few years and sales were low. The base rate for a 1,000 sq ft flat today is Rs 6 crore, "without parking," he says. "I could seal only one deal in recent days, and that should say how tough the market is."

Last year, the Associated Chambers of Commerce and Industry of India (ASSOCHAM) released a report that said that over 75 per cent of the 3,540 real-estate projects with investments worth over Rs 1 lakh crore, across the country are non-starters. The study also revealed that in Punjab, a majority of real-estate projects were delayed by more than 36-40 months on an average. The situation was similar in Haryana, with a large number of real-estate projects in Delhi's

# THE UN-REAL ESTATE

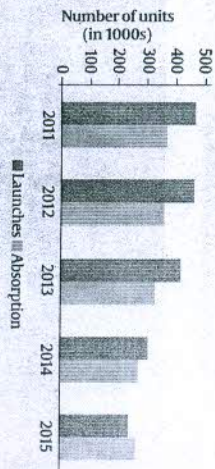
The real-estate sector, much of it built on wads of unaccounted cash, will be hit the hardest by the government's decision to demonetise Rs 500, Rs 1,000 notes. Will it move shake up the sector or shape it?

By SMITA NAIR

WITH SUNANDA MEHTA IN PUNE, AVINASH NAIR IN AHMEDABAD AND VARINDER BHATTA IN CHANDIGARH

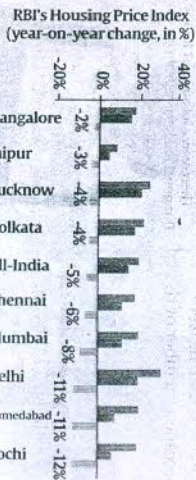
## 1. BOTH NEW LAUNCHES AND ABSORPTION IN THE RESIDENTIAL REAL-ESTATE MARKET DECLINED IN 2015

New launches as well as the absorption rate (the buying of homes that are currently listed) in the real-estate market came under pressure in 2014-15. Black money accounts for more than 30 per cent of the value of real-estate transactions



## 2. HOUSING PRICE GROWTH HAS SLOWED ACROSS INDIA

Housing prices in Tier-1 as well as Tier-2 cities have seen a slowdown



Source: Knight Frank, Anbith Capital research by RBI

National Capital region (NCR) non-starters. With no cash left for at least an interim period, realtors such as Pandey expect this already sluggish secondary market to slow down further.

In an actual end-user purchase, where the buyer is selling an old property to upgrade to new, the cash component is more. For instance, they would sell their space in south Mumbai to buy a larger space in Lower Parel, Andheri, or even in other states. Analysts predict that the demonetisation exercise will see such purchases taking a hit, for at least a year or two.

Since January 16, 1978, the last time the Indian government demonetised Rs 500, Rs 1,000 and Rs 10,000 currency notes to curb black money, the real-estate sector has undergone drastic changes. Inflation and standard of living aside, the realty boom has grown unevenly. It's probably the only sector which sees hard cash taking the weight of high skyscrapers.

Realtors say that from the early 1990s up to 2004, the price escalation in the sector was only up to 5 per cent. The Congress government's decision to release black money, 4,000 square metres under the Urban and Ceiling Act, coupled with foreign investments and tax holidays, changed things.

This growth also set the scene for black-marketing. Investors who never planned to live in these houses purchased in bulk. Between 2008 and 2011, even with inflation going up, blocks of apartments in under-construction properties exchanged hands and hard cash.

Analysts say many of these transactions were shown as moveable properties to avoid capital gains tax. "Against let's say a sale of 100 shares, the profit proceeds can be put in the real-estate sector to avoid tax. This was where the cash component also played out," says a Mumbai-based investor.

Many of these properties, even after having changed hands several times, maintained no registration records.

Unregistered land proceeds added to the problem. Speaking about a project he was associated with, a World-based real-estate agent says, "This developer in South Mumbai purchased land in 2002 for an FSI (floor space index) rate of Rs 2,200 per square feet. Today, a flat in the project — it has a French name — costs Rs 33,000 per square feet. Recently, a three-bedroom, 2,900-square-foot flat there was sold for Rs 27 crore. Such a big amount will never come in white."

Explaining the mechanism of black money transactions in a real-estate consultant in Chandigarh, says, "Property prices inflate

when dealers book a property and then sell it at a higher price. For instance, the government notified rate of a 1 Kanal house is Rs 3.25 crore, but it is sold in the market for Rs 6 crore. It's the buyer who pays this margin in cash. The current demonetisation will make it extremely difficult for any buyer to pay in cash. The seller will also not accept cash money. This will automatically bring down property prices."

A new trend that has picked up over the last year is "exhibition sale" — says a small-time developer. "It used to happen in smaller markets, but has picked pace in prime markets too. Builders would make block purchases from other builders and everyone would be happy. The first builder would get cash and the second builder would make a profit by selling the property during completion. In records, it was shown as a temporary loan, without interest, between the two builders and the loser in this was only the second-sale purchaser. If he turned out to be an actual end user, the cash component here was huge too," says a developer.

A research paper on real estate by Kotak Institutional Equities — released on Wednesday — starts with a warning. "Only individuals with large sums of unaccounted cash will be affected by the government's move. In real estate, we believe most of the cash is used in land transactions (by entities or individuals) and sellers potentially hold un-explainable sums. Post the Income Declaration Scheme 2016, and the recent government decree, we believe it could be difficult for them to adjust such huge sums of cash. However, it adds that with secondary market showing some correction, and with private equity encouraging governance and transparency, the primary market could see a correction."

The report shows Delhi's NCR and the Mumbai Metropolitan Regions could be worst affected as opposed to markets in Bangalore, Pune, Chennai and Hyderabad since Delhi and Mumbai have a higher proportion of investors.

Yashwant Dahi, President, Estate Agents Association of India, believes the recent demonetisation has "only brought the spotlight back" on an industry that was already slowing down. "The Real Estate Regulatory Act (which aims to protect the interests of buyers and which was passed by Parliament in March) is anyway going to wipe out small builders. The money that was rotating had slowed and with this demonetisation things will only slow down further. At least 30 to 40 per cent of the prices are expected to fall in the coming days. In the long term, some correction should happen," he says. Before adding, "Real-estate market works on unwritten rules. It's like the film industry. There is no logic here."



૧૪ નવેમ્બરે 'વર્લ્ડ ડાયાબિટીસ ડે' છે ત્યારે ચિંતાજનક સર્વેક્ષણ

## અમદાવાદનાં ૪૯% બાળકો ડાયાબિટીસના શિકાર હોવાનું તારણ : દેશમાં ત્રીજા સ્થાને

અમદાવાદ, શનિવાર  
અદ્યતન જીવન શૈલીને પગલે ડાયાબિટીસના દર્દીઓના પ્રમાણમાં સતત વધારો નોંધાયેલો છે. ડાયાબિટીસના ભરડામાંથી હવે બાળકો પણ બાકાત રહ્યા નથી. અમદાવાદ શહેરમાં ૧૦માંથી સરેરાશ ૧ બાળક ડાયાબિટીસનો શિકાર હોવાનું એક સર્વેક્ષણમાં સામે આવ્યું છે. ૧૪ નવેમ્બરે 'વર્લ્ડ ડાયાબિટીસ ડે' છે ત્યારે બાળકોમાં વધી રહેલું ડાયાબિટીસનું પ્રમાણ ખૂબ જ ચિંતાજનક છે.

૭૨% બાળકો નિયમિત કસરત કરતા નથી, ૬૫% બાળકો મેદસ્વી છે : એસોચેમ

ધ એસોસિયેટેડ ચેમ્બર્સ ઓફ કોમર્સ એન્ડ ઇન્ડસ્ટ્રીઝ (એસોચેમ) દ્વારા અમદાવાદ ઉપરાંત દિલ્હી, મુંબઈ, બેંગાલુરુ, ચેન્નાઈ, કોલકાતાના ૫ થી ૧૬ની વયજૂથના ખાનગી-સરકારી શાળામાં અભ્યાસ કરતા ૧૦ હજાર બાળકોના સ્વાસ્થ્ય-જીવન શૈલી પર સર્વેક્ષણ હાથ ધરાયું હતું. આ સર્વેક્ષણમાં સામે આવેલા તારણ અનુસાર શહેરમાં રહેતા ૭૨ ટકા બાળકો નિયમિત રીતે કસરત કરતા નથી, જેના કારણે ૬૫ ટકા બાળકોમાં મેદસ્વી હોવાનું પણ સામે આવ્યું છે. આ સર્વેક્ષણ અનુસાર બાળકોમાં ડાયાબિટીસનું સૌથી વધુ

પ્રમાણ હોય તેવા શહેરમાં દિલ્હી ૬૯% સાથે

### કયા શહેરમાં બાળકોને વધુ ડાયાબિટીસ?

ક્રમ	શહેર	પ્રમાણ
૧.	દિલ્હી	૬૯%
૨.	મુંબઈ	૫૬%
૩.	અમદાવાદ	૪૯%
૪.	બેંગાલુરુ	૩૯%
૫.	ચેન્નાઈ	૨૮%

મોખરે, મુંબઈ ૫૬% સાથે બીજા, અમદાવાદ ૪૯% સાથે ત્રીજા, બેંગાલુરુ ૩૯% સાથે ચોથા અને ચેન્નાઈ ૨૮% સાથે પાંચમાં સ્થાને છે. શહેરના મોટાભાગના બાળકોને ટાઈપ-૧ ડાયાબિટીસ છે અને આ પૈકી કેટલાકને દિવસમાં ચાર ઇન્સ્યુલિન લેવી પડે છે. તબીબોના મતે શહેરના મોટાભાગના બાળકો હાઈ કેલરી ખોરાક, જેક ફૂડ વધારે આરોગ્ય છે અને જેની સામે તેઓ આઉટર ગેસ ઓછી અને ઇન્ડોર ગેસ વધારે રમે છે. આ ઉપરાંત અનેક બાળકો સ્ટ્રેસને કારણે પણ ડાયાબિટીસનો શિકાર બન્યા છે.