

A city terrorised out of character

How a bruised Mumbai morphed into the most sanitised and uninteresting version of itself after 26/11



ALTAF TYREWALA

Brace yourselves. November is just around the corner. Indian print and television media will soon go into overdrive about the 2008 Mumbai terror attacks. Everybody will want in on the 10-year anniversary of one of the longest-running and most televised terror attacks in history. Pessimists will argue that Mumbai changed forever after those terrible days. Optimists will aver that nothing, not even a terror attack, has managed to shake Mumbai's undying spirit. Television channels will air all manners of programmes on the attacks, dissecting and reliving those days and their aftermath with morbid fascination. Someone will find some way to make this a Congress versus BJP issue. By the time the hoopla ebbs, many of us will go through fresh bouts of PTSD, like it was just yesterday that Mondy's was bullet-ridden, Colaba smelled like a crematory, and the Taj Mahal Palace Hotel was in shambles.

Mumbai's noir appeal

The televising of *Sacred Games* has stoked new-found interest in Mumbai's underbelly. *Sacred Games*, the book by Vikram Chandra, was published in 2006. It arrived against the backdrop of a decade-long pile-up of art works and events that helped cement Mumbai's seamy allure. In cinema, we had works like *Satya* and *Company*. In literature, we had tomes like *Maximum City*, *Shantaram*, and *Black Friday*. And in real life, the city saw bombs going off in buses and trains, as well as the 2005 floods that gave us all a teaser of the consequences of climate change. The cumulative effect of these art works and events was to brand Mumbai as an unpredictable and dangerously exciting metropolis, where you could drown, be blasted, or shot, but always against some cool, sexy, urban backdrop. Global audiences couldn't get enough of the city's sepia-tinged noir appeal.

Sacred Games, the novel, at nearly 1,000 pages and with news of a stag-



"The 2008 terror attacks were the hard existential slap that permanently corrected Mumbai's mental self-distortions." Flowers placed in front of the Taj Mahal Palace Hotel in Mumbai in November 2008. ■ VIVEK BENDRE

gering royalty advance, arrived like an apogee of this noir trend. It weighed like a door-stopper and felt like a showstopper. The novel made all other noir aspirations seem like kitchen-sink whining. It tackled all the major themes while telling a crackling good story. *Sacred Games* was the towering new benchmark that capitalised on and sealed Mumbai's sordid reputation. In those innocent days, we thought there would be no outdoing *Sacred Games*.

We now know that the 2008 Mumbai terror attacks were planned years in advance. So while Mumbai's were basking in the sexy noir reputation of their city, a bunch of people hundreds of miles away were hatching a plan that would add a serious and unexpected twist to what had been light-hearted play until then. It was like a Ouija board coin coming to life in the middle of a mirthful non-serious séance. We didn't really want demons answering our calls to any passing spirits. Mumbai's brashness was mostly just posturing. At its heart, it was a play-it-safe, incurably middle class, pussy cat of a city, where all that its millions wanted was to get to work on time and in peace. But the demons did not go away. Mumbai's noir posturing had be-

come a self-fulfilling prophecy. Those 10 unbelievable examples of inhumanity spray-stained locales around the city with the permanent pollution of gunfire and murder. This was unprecedented and terrifying at a whole new level. Mumbai's heretofore faceless perpetrators had allowed the city to quickly regain its trust in the goodness of humanity; bomb blasts and late-night shootouts in anonymous ghetto alleys had been like mysterious, unpredictable natural events. But during the 2008 terror attacks, we could see and hear the perpetrators even as they went about hijacking cars, spray-shooting into bars and restaurants, and setting hotels on fire. This was not *Sacred Games*-style noir. There was nothing intriguing or beguiling about this. This was unbridled, purposeless, hate-filled slaughter.

An existential slap

It's noteworthy that even now, 10 years later, there has been no significant novel, film, or play on the 2008 Mumbai terror attacks. (Ram Gopal Varma, having been allowed a ring-side view of the Taj Mahal Palace Hotel in the immediate aftermath of the attacks, came out with – wait for it – *The Attacks of 26/11*, a tame docu-

drama that was eviscerated by critics and sank without a trace.) What is there to say? There have been innumerable attempts at understanding the whys of the attacks. But the hows of the attacks left little to the imagination. Mumbai's 2008 terror attacks were the hard existential slap that permanently corrected the city's mental self-distortions. Our flirtations with the dark side had brought forth something veritably satanic. From that point on, Mumbai just wanted to remain brightly lit and well-guarded.

A sunny, earnest, and decidedly non-noir avatar of Mumbai was on display immediately following the terror attacks. Thousands marched at Gateway of India on December 3, 2008, waving banners and shouting slogans. Citizens raged against the attacks and they bemoaned the administrative insensitivity and mishandling. Many Mumbai's came just to have a good scream. Commentators were bewildered by this demonstration of public activism in a city infamous for holding its tongue. The protesters were probably more bewildered – by their own effectiveness. Following public outcry, several office-holders in the Congress-led Maharashtra government gave in their resignations, including Chief Minister Vilasrao Deshmukh. In the attacks carried out by 10 non-Indian nationals, 164 people died. Deshmukh stepped down to own moral responsibility for the loss of life and property on his watch. In retrospect, this was a quaint and gratuitously decent move by the Congress. Deshmukh could have followed the lead of another State's Chief Minister under whose watch, six years earlier, over 1,000 people died and roughly 2,500 were injured in one of the most televised communal riots in Indian history. We all know what that State's Chief Minister did, and didn't do.

But such were the 2008 Mumbai terror attacks and their aftermath that they jolted us all out of character. Mumbai's shrugged off their chronic indifference and took to the streets. Seasoned politicians grew a conscience. And a bruised and battered city began morphing into the most sanitised and uninteresting version of itself.

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Separating art from the artist

The emotional toil of loving a work while scorning its creator will be a burden borne by the next generation



VEENA VENUGOPAL

One of the enduring legacies of the #MeToo movement will be the dilemma of separating the art from the artist. This predicament applies even when the creator of a much-loved work is no longer around to speak in his defence. In the last few weeks, this has been brought into sharp focus by author Joyce Maynard, who, 46 years after she dropped out of Yale University because the reclusive author J.D. Salinger coerced her into it, is now going back to complete her studies.

In 1971, Ms. Maynard, 18, was in the first batch of women who would complete the full four years at Yale. On a whim, she pitched an article, "An 18-year-old looks back on life", to the *New York Times Magazine*. The article was published and was accompanied by photos of her as the all-American teenager: raw, make-up free and surly.

A disturbing portrait of Salinger

Ms. Maynard received thousands of letters in response to her essay. Among them was a letter from J.D. Salinger, who at 53 was living his reclusive life in New Hampshire after the mega success of his book, *The Catcher in the Rye*. Salinger wrote to her about how well he understood her teenage dissonance with the world. Ms. Maynard immediately wrote back and over the next few months, they kept a frenzied correspondence. Salinger expressed his desire to meet her. When they did, it was to spend a weekend at his home, after which Salinger's desire for her presence in his life got more urgent. He fuelled her teenage sense of isolation and insisted that her life was with him. At the beginning of her second year in college, Ms. Maynard quit and moved in with Salinger.

Once in his house, Salinger systematically alienated her from her old life. He was obsessed with homeopathy and eating raw, natural food – most meals comprised frozen peas and nuts. Salinger constantly berated her for her interest in the world, belittled her, and wore her down. The excruciating details of this paint a disturbing portrait of a much-loved literary figure. There are several questionable aspects of their relationship – not least the sexual and romantic tangles of a 53-year-old man with an 18-year-old girl, who lived in his home that he shared with his children not much younger than his girlfriend. Once he managed to disconnect her from the outside world, Salinger lost interest in Ms.

Maynard. He ended their relationship, while on a holiday, bought her a ticket and sent her on her way to wherever she chose, although by then there was nowhere for her to go.

This is not the most appalling bit of the story. Twenty-five years after she was asked to leave, Ms. Maynard wrote *At Home in the World*, an account of her life with Salinger. She was ripped apart in the media. In the *New York Times*, Maureen Dowd called her "a leech", and lumped her with Monica Lewinsky, yet another young woman who was beguiled by a powerful, older man. In interviews and book reviews, Ms. Maynard was projected as someone who was "exploiting" poor Salinger: all he ever wanted was to run away from the world and here he was being dragged into a sordid tale. That no one raised any questions about Salinger's conduct is reflective of how much society was dulled into accepting cruelty as genius.

Looking at the story differently

Now, Ms. Maynard is not only going back to college to pick up the discarded thread of her life, but her story of Salinger is also finally being viewed through a different lens. Ms. Maynard wasn't the only one; Salinger made a habit of writing to teenage girls and inviting them to stay with him. It raises many questions about how the publishing industry and readers enabled and encouraged exploitative behaviour. Much of the aura around Salinger draws from the carefully constructed image of a "nice man". It is now impossible to go back to his books without the taint of his real persona. The wholesomeness of his characters, which is the endearing core of his books, is lost because so much of it is tied in with the legend of the author. Ms. Maynard has spent more than half a lifetime recovering from a year's folly. But in the long arc of history, Salinger's legacy will be re-evaluated by a new world order.

With many of the accused in the #MeToo allegations hailing from the arts, the difficulty of divorcing the creator from the creation is a prominent part of the discourse. The list is long: Roman Polanski, Woody Allen, Kevin Spacey, Louis C.K., to name a handful. The last few decades have been marked by the globalisation of celebrity, where the marketing mantra has been to irrevocably blur the line between a famous name and his popular work. This makes the current need to disconnect the two even more difficult. It is inevitable that a new generation will be introduced to a classic with a heavy foreword on the fallibilities of the creator. The emotional toil of loving a work while scorning its creator will be theirs to bear.

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SINGLE FILE

Did Jinnah want Pakistan?

He envisaged groups of provinces on the basis of religious majorities and a weak Centre in order to achieve personal power

MOHAMMED AYOOB



Since the publication of Ayesha Jalal's *The Sole Spokesman* (1985), conventional wisdom has been that Muhammad Ali Jinnah wanted to use Pakistan as a bargaining counter to get a better deal for Indian Muslims and the Muslim League in a united India. According to Ms. Jalal, this strategy backfired because Jinnah overplayed his hand.

In the final phase, she says, "It was Congress that insisted on Partition. It was Jinnah who was against Partition."

Venkat Dhulipala challenged this view in his book *Creating a New Medina* (2015). He quotes Jinnah declaring several times, beginning 1941, that he was willing to sacrifice the minority provinces' three crore Muslims to "liberate" the six crore in the majority provinces. Mr. Dhulipala attributes such statements to a carefully crafted policy by Jinnah to create an independent state that he calls a "New Medina".

There is truth in both these assertions. Jinnah was probably not interested in a completely independent Pakistan. He used the religious imagery of the "New Medina" to garner popular support in the Muslim-minority provinces, especially Uttar Pradesh. He needed this support desperately because he had no base in the Muslim-majority provinces.

The North-West Frontier Province had a Congress Ministry and the Muslim leaders in Punjab and Bengal, the two largest Muslim-majority provinces, were averse to Jinnah's interference in their provincial affairs. They were more interested in forming coalitions with their Hindu and Sikh colleagues than creating a separate state that would divide their provinces and subject them to Jinnah's diktats.

For Jinnah, the best option was the creation of a loose federation consisting of two autonomous entities, Hindustan and Pakistan, that would have parity with each other at the federal level, with himself the undisputed leader of Pakistan. This is why the Cabinet Mission Plan of 1946, which envisaged groups of provinces on the basis of religious majorities and a weak Centre, appealed to him.

Jawaharlal Nehru torpedoed the plan, perhaps deliberately. The subsequent decision by Nehru and Sardar Patel that Partition was the lesser evil when compared to a weak Centre put paid to Jinnah's ambition of dealing with the Congress leadership based on parity in a loosely federated India. Jinnah was left, in his own words, with a "mutilated, moth-eaten" Pakistan by the Congress's insistence that Bengal and Punjab be divided simultaneously with the partition of the country. Jinnah was driven above all by the pursuit of personal power which he could not achieve in a centralised Indian state. Mahatma Gandhi suggested on the eve of Partition that Jinnah be made Prime Minister of a united India with the power to choose his Cabinet. Had the Congress leadership not rejected this proposal, it could have acted as a litmus test to assess Jinnah's real intentions.

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FAQ

Liquidity squeeze hurts NBFCs

With concern over repayment of dues, shadow banks are caught in a vicious cycle

PRASHANTH PERUMAL J.

What's up with NBFCs?

Shares of non-banking financial companies (NBFCs) have witnessed a steep fall in recent weeks after concerns over whether they can successfully meet their short-term dues. Housing finance companies (HFCs) in particular have seen their shares punished severely over fears of a severe liquidity crisis. Dewan Housing Finance has been the worst hit among HFCs. The current crisis began with the default of Infrastructure Leasing and Financial Services on several of its dues last month. The Union government subsequently decided to step in and assure lenders to the company that their money would be paid back safely without any default.

How did they get into

trouble?

Many NBFCs use short-term loans borrowed from the money market to extend long-term loans to their customers. This leads to a mismatch in the duration of their assets and liabilities and exposes NBFCs to the substantial risk of being unable to pay back their lenders on time. NBFCs usually resort to rolling over, or refinancing, their old short-term debt with new short-term debt to compensate for the mismatch in duration. But even though NBFCs usually manage to roll over their short-term debt smoothly, there are times when they may fail to do so. Such risk is high particularly during times of crisis when lenders are affected by fear. In such cases, they may have to resort to sale of their assets at distress prices to meet their dues. This can turn a liquidity crisis into a more serious

solvency crisis, wherein the total value of the assets of a company falls below the value of its total liabilities. Further, NBFCs also face the risk of having to pay higher interest rates each time they refinance their short-term debt. As interest rates rise across the globe, equity investors believe that the cost of borrowing of NBFCs will rise and affect their profit margins. This is seen as the primary reason behind the fall in the shares of many NBFCs. Investors may be pricing in the prospect of falling profits for NBFCs in the coming quarters.

What lies ahead?

It is estimated that NBFCs need to repay about ₹1.2 trillion of short-term debt in the current quarter. How they manage to meet these dues remains to be seen. It is hoped that banks will offer a helping hand to NBFCs to meet their short-

term dues to lenders like mutual funds. Many further believe that a widespread financial panic may not be on the cards as the government will act as a lender of last resort. Such bailouts, however, create the risk of moral hazard in the wider financial system. NBFCs, for instance, may continue to borrow short-term to extend long-term loans to their customers because they expect the government to bail them out if they get into trouble. In fact, some believe that financial institutions in general have traditionally resorted to borrowing short-term to finance long-term loans simply because there is an implicit guarantee extended by the government. As the cost of borrowing funds rises, NBFCs may have to settle for lower profits unless they find a way to pass the burden of higher rates on to borrowers.

FROM The Hindu. ARCHIVES

A HUNDRED YEARS AGO OCTOBER 25, 1918.

Christian Literature Society Centenary.

The centenary of the Society and the Religious Tract and Book Society, Madras, was celebrated last evening [October 24] in the Memorial Hall, H.E. the Governor presiding. The proceedings commenced with a prayer. The Lord Bishop of Madras in referring to the work of the Society said that the profuse distribution of cheap and wholesome literature among the masses was a matter of very great importance in India in view of the future spread of education. Mr. M.D. Devadoss referred to the various Missionaries and Indian Christians who had contributed much to the literature of the Society. He said that the great portion of the Indian Society would not have been what it was to-day but for this Society. The Social Reform movement and the Depressed Classes movement were directly the outcome of the Christian ideals conveyed by the publication of this Society. His Excellency in winding up the proceedings said that the personality of Christ and the underlying ideal of the Christian religion made a strong appeal to the Indians.

Indian Press Deputation at Port Said.

The following appears in the "Englishman": The veil has been raised for a brief space upon the members of the Indian Press Deputation to the Western Fronts and it has revealed them - not tin-hatted and gartered, not amazed at the sights and sounds of war, not careering in motor-cars over the war areas, not plodding hot foot on the road to Berlin, but "resting" at Port Said, that most salubrious of all salubrious ports: and - sea bathing! Their fame had preceded them no further than Suez. The noise of their coming had died away in the desert, along the shores of the Canal. At Suez the embarkation staff was all knowledge; all readiness to serve; all eagerness to speed them on their way. Here there were in existence special instructions to hasten them onwards and they were so hastened in an early train.

CONCEPTUAL

Momentum investing

FINANCE

This refers to an investment strategy which advocates picking stocks, bonds, or any other financial security based on their past price performance. A fund manager employing the momentum investing strategy, for instance, would prefer to buy stocks whose prices have risen significantly in the recent past. He might also prefer to short stocks that have witnessed a steady fall over the recent weeks or months. This is in complete contrast to value investing, a popular investment strategy in which fund managers prefer to buy securities that have recently fallen in price and are thus considered to be trading at a bargain compared to their underlying value.

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