

**RKC Nawada, online Webbased Typing Test****RKC Typing Test All Exam Link- Paper to Screen Available Link****<https://rkcnawada.online/best-typing-software-rkc.php>****BSF-HCM-TEST-Dated-2025-02-01-Test NO.-19060**

In the Bay of Bengal, the Arabian Sea and the Indian Ocean region. It will neither be prudent nor practical to expect neighbors to always act according to our convenience. There is a need to maximize the potential of the Andaman & Nicobar Islands and Lakshadweep to keep eye on the activities of PLA Navies in the Bay of Bengal and the Arabian Sea respectively. The recent steps taken by India to build up military infrastructure in the Andaman & Nicobar Islands must be appreciated. But, it is not enough as the PLA Navy has multiplied its activities in and around the Bay of Bengal. The Tragi mahapanchayat in Noida, held recently in support of Shirking Tragi at Noida in Uttar Pradesh, is symptomatic of the immorality and irrationality that today characterize public life and political arena. It is incredible how an unruly local politician, with a string of criminal cases against him, is being presented as a victim. Tragi abused and manhandled a woman; everyone saw that on a viral video and yet he is a victim! The common refrain of his supporters is that the action against him has maligned the entire Tragi community. That such a line of defence could be made in this day and age and accepted by a large number of people speaks volumes about the rampant unreasonableness, if not downright stupidity. If such perverse arguments are accepted, it would become impossible to penalize any wrongdoer in our country, for everyone belongs to some caste or community. Tragic case is not that even of a fallen hero like the wrestler Sushi Kumar. For Tragi life has been that of a typical thuggish politician; even his supporters have not been able to point out anything good that he has done for society, or even his own community which is trying to shield him. Unfortunately, the phenomenon of hoodlums getting lionized by their respective communities is not unprecedented. In 2017, when the Rajasthan Police killed a dreaded gangster, Annandale Singh, some Rajput protested against his death. If this shows turpitude in our social and cultural mores, the rot in political morality is equally putrid

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BSF-HCM-TEST-Dated-2025-02-01-Test NO.-19061

Is a senior leader, who has served as Union minister. He said, It is a political conspiracy to bring my name into controversy, so that I don't get that responsibility. The Tragi mahapanchayat was used to slam him badly. Sharma may not be off the mark if he suspects that maligning him was the very purpose of the gathering. Then there are organizations like the Bhartiya Kisan Union (BKU) which have supported the mahapanchayat. The basic objective of the BKU is to safeguard farmers interests; someone should ask BKU leaders as to what purpose this support serves. The most depressing part is that politicians, farmer leaders, etc., feel no moral compunctions and fear no public opprobrium by coming out in support of an uncouth, violent politician whose misbehavior with a lady went viral. What next? If tomorrow a criminal rapes a child but his backers are able to garner the support of his community, would our politicians and public figures protect that pedophile too? Are there any red lines that these folks will never cross? Also depressing is the fact that folks making a cause out of a non-issue refuse to look at the zillion problems Noida and the adjoining areas face. There are so many real problems like those of pollution, encroachments, and joblessness, the problems affecting everyone the rich, the poor, the middle class, urbanites, rural people, the young and the old, men, women and children. Political and social leaders have little time for the real issues, but they are fully committed to a local politician whose misdemeanors are self-evident. Casuistry is being used to the hilt to shield him. Is activism to address real issues not politically and socially rewarding? Perhaps politicians and public figures feel that the answer is in the negative. Since politics has been reduced to unadulterated realpolitik, and winning elections has become purely a function of caste-community calculus, all other considerations wellbeing of people, the real issues, et al are largely seen as unimportant. What is really important is the vote. In the process, everything from propriety to p

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BSF-HCM-TEST-Dated-2025-02-01-Test NO.-19062

Of family life, and yet universal and public enough to have a hash tag. A specific tone and interpersonal dynamic converge to make a joke a dad joke. When dad jokes get affectionately mocked or mockingly appreciated online, they're often characterized as ultimately harmless but only barely clever. But if there's one feature that can immediately categorize a joke as a dad joke, it's wordplay, especially of the unsophisticated variety. That's why we here in India call it a poor joke. Stanley Dubinsky: an English professor, linguist, and co-author of the book: *Understanding Language through Humor* explains that there's a particular type of wordplay that gives a joke the dubious distinction of being a dad joke. Polysemy, derived from the Greek terms for many and signs, is the coexistence of several meanings or uses for the same word. As per Dubinsky, that's the basis of a dad joke. Most jokes rely on some semantic ambiguity or grammatical ambiguity, Dubinsky says. The things people call dad jokes are the ones where the ambiguity is crushingly obvious. How these types of jokes got associated with dads, however, is another question: maybe because young kids laugh at anything and as they grow old, there's a sense of loss and nostalgia that sets in for when they were smaller. Also as they grow old, one way to disrespect your parents is to note how unsophisticated their humor is. This is across cultures, be it US, Asia, or Africa. For as loathsome as dad jokes supposedly are, they remain surprisingly popular. Their appeal could be rooted in the desire to take a momentary break from an increasingly stressful environment, especially online. The political climate and the polarization of discourse, on social media and elsewhere, have disrupted the way we talk to each other. Dad jokes can be a relief from the viciousness and nihilism of a lot of the other humor that tends to populate social media. As Dubinsky says, "It's sort of like, 'We're going to get off this highly polarized, highly agenda-iced humor train and just laugh innocently for a little while: There's a comfort in that.' In Maharashtra ho

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BSF-HCM-TEST-Dated-2025-02-01-Test NO.-19063

Rajendra Nat, Jag deep, Saran and others. Later this trend was picked up by Jonny Lever, and Raj pal Yama during Khan and Ashram era. The new mold of OTT/Multiplex movie stars like Ashman, Raj Kumar Rae and Panko Treaty have it in them (just like Kishore Kumar), especially in subtle and dark comedy. The comedian hero reappeared in a real sense to a limited sense. In Hollywood, all major stars and their characters have a comedy streak in them including action characters like James Bond or Maverick. The comedy genre has been enriched by many great movies in Hollywood. Even comedy franchises like Global, Welcome, Houseful, etc. have succeeded in the mainstream. And big budget films need to have good comedy along with music to be a mega-hit and do multiple hundred cores. Dad (PJs) jokes have impacted real lives just as comedy in reel /stage/literary life has inspired and acknowledged the role of comedy in our mundane lives. In real life, we have seen heroism by ex- standup comedian Zelinsky during Ukrainian crisis. Standup comedy and laughter shows rule the roost on the Television screen interestingly called the Idiot box. Being funny is possibly one of the best things you can do for your health. You can almost think of a sense of humor as your mind immune system. People at risk of depression tend to fall into depressive episodes when exposed to some kind of negative stimuli, and afterward, it becomes easier and easier for them to relapse into depression. However, reframing a negative event in a humorous light acts as a kind of emotional filter, preventing the negativity from triggering a depressive episode though tragically we have seen a great comedian like Robin Williams succumbing to depression. People with a sense of humor have better self-esteem, more positive affect, greater self-competency, more control over anxiety, and better performance in social interactions. Not all kinds of humor are made equal, however. There is negative humor: such as mocking others; and self-defeating humor, in which an individual encourages jokes that have themselves as the target o

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The new roles and applying the latest developments in the coming days. Staying Ahead in Career Besides improving the efficiency of the healthcare system, medical practitioners will have to keep their career advancement in mind where up skilling will play a vital role. Doctors know the importance of staying updated with the latest developments in healthcare, but they will have to keep advancing their careers which plays an important role in the development of healthcare services. Despite their own fields of specialty, doctors should keep growing their knowledge and expertise. So, healthcare professionals should spend time up skilling themselves for improving healthcare delivery, as well as enhancing their career prospects. Covid-19 pitted the world overnight into a digital frenzy. The majority of sectors were forced to adopt digitization rapidly. In isolation, restricted to their homes and unable to step out, the whole country was spending time online be it for entertainment, education or to stay connected to their loved ones. Amidst this countrywide shutdown, e-books including newspapers became the primary source of information. As per a McKinney report, there has been a 10+ year adoption acceleration for digital and digitally enhanced offerings, especially in the Asia-pacific region. In India as well, more and more people are willing to pay for digital media for both infotainment and entertainment, be it a one-time purchase model or a subscription model. What is digital publishing? Digital publications are the digital twin of reading material be it for information or entertainment in a digital format. Magazines, brochures, catalogues, books, etc. are all available now in a digital format. These are exclusively for online viewing. Digital publications have the upper hand when it comes to being responsive. Depending on the platform used for reading these, they can be adjusted to the screen size, font size of one liking, ease of scrolling etc. Much like pictorial books, these are available with integrated videos, pictures, backlinks etc. as well. Many publishers in

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BSF-HCM-TEST-Dated-2025-02-01-Test NO.-19065

Also provide the option of carrying multiple books in one place without the hassle of physically carrying them with yourself. Smartphones, thanks to the growth of social media are also a great option for accessing content online from the comfort of your couch. Audiobooks gaining traction Audiobooks are one of the most important formats of digital publishing and consumption. In some countries, the growth of audiobooks is faster than the growth of e-books. India is also witnessing an increased interest in this format. Some of our established audiobook providers such as Audible, Storyteller, and Google expect the interest and revenue of digital formats to grow in India as well Easy online access to Children literature Children literature is a key sub-sector of digital publishing. Owing to Covid-19 a lot of parents accessed online published material to keep their children entertained, educated and occupied. This trend continues to grow in a post-crisis world as well. With school just going back to normalcy, children books continue to be a popular genre for digital publishing. From pictorial books, for young kids to spy thrillers for teens to even educational material accessible online, digital publications are popular among all ages of children and students. The growth of Digital publishing has sprouted the growth of various new business models such as subscriptions, bundle packages, open access resources, self-publishing etc. to target a wider audience. Publishing houses do see the growth in digital publishing and have completely overhauled their online presence and offering to stay ahead of the curve. Although, the market is still in its growing stage. Many artists and publishers are still apprehensive about losing rights to the material, cyber security etc. Though there has been a huge shift toward the adoption of digital media, print publishing continues to dominate the Indian landscape. Factors such as The contribution of the Indian print publishing industry are also a major source of revenue and create millions of jobs. A key enabler for education attainment, le

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When developing countries get into a debt crisis, India has historically been affected too. This was true in 1991 when India went bust. It was true during the Asian financial crisis. It was true during the great recession of 2008-09. But currently India is completely solvent. It is evolving from a debtor to a creditor nation. So, there is scarcely any public awareness in India of the debt crisis in 70 other developing countries. The crisis offers India a chance to turn the screw on China, which is partly responsible for the debt problem through cavalier lending via its Belt and Road Initiative. In Gandhi Jayanti week, we find our lives are shadowed by non Gandhian practices. Hate-speak in Parliament, abuse on social media, and communal dog-whistles are distancing us from the Mahatma. Perhaps a fitting tribute to Gandhi on his birthday would be if we were to draw 10 possible lessons from the man who opened India first mohabbat ki dukaan. No hatred or anger for any individual: Gandhi ever targeted anyone personally. While fighting the British raj, he made it clear he was opposed to imperialism, not to British people who he urged to stay on in India as equals. I am not anti-English, I am not anti-British, I am anti-untruth, anti-humbug, and anti-injustice my personal religion enables me to serve my countrymen without hurting Englishmen. In the 1980 and 90 when Pragati Maidan was more maidan than pragati, its ambivalent architecture of no style and no substance happily tolerated India magnanimous diversity. Rich or poor, labourer or executive, everyone gravitated to its wind-blown tarmacs and dusty tracks for such varied functions as industrial fairs, classic films, family picnics teenage romance or just an ice cream in the open air. On busy Sunday afternoons, families with chocobars strolled through exhibitions of complicated steel tools and foreign-made factory machines; foreign exhibitors stood by baffled and amused; the open-air amphitheatre showcased blurry Satyajit Ray films on sweltering summer evenings, and large derelict restaurants served nothing but Coke an

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BSF-HCM-TEST-Dated-2025-02-01-Test NO.-19069

Viewed as waste or folly they have become the new yardsticks of belonging to a global place as in the world, so in India. Certainly from a bureaucratic viewpoint that has sanctioned and overseen the construction of a ramshackle Indian cityscape for the past seven decades, the sight of a shiny new structure is a giant step in the right direction. However, should large public works assembly buildings, public housing, airports, bus terminals and future Pragati Maidans necessarily wrest public building away from western measures and ask more locally relevant questions? Do such projects demonstrate innovation and experimental possibilities? Do they bring new technical, cultural and ecological ideals to Moreover, does the design make judicious use of land and allocated funds? For the short, insular and rehearsed occasion of the G20, Bharat Mandapam functioned admirably. But barely had the dust settled from this lavish international inauguration, when yet another convention Centre was launched in Delhi Dwarka area larger, statelier and more innovative a 20,000-seat, state-of-the-art arena with a retractable roof. Long before that, Hyderabad completed South India biggest five-star 6,500-seat convention Centre and hotel. Not to be outdone, Chennai just put forward a proposal for a 5,000-capacity convention Centre to be built off the East Coast Road. UP has announced mega convention centres in five cities where will this race lead? Certainly, cities need convention centres and formal meeting venues, and despite Zoom and teleconferencing, the world bigger players will continue to conduct political, economic and cultural jamborees. But what is the long-term value of these places once the summits are over? Who pays for their colossal maintenance and upkeep? Do they just become marriage halls between conferences? Ironically, the rest of the world has steadily moved away from such specialised buildings to a more inclusive public architecture. The new Seattle Public Library, for instance, is as much a library as a meeting Centre and exhibition space for films, conferences, galle

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Gets overlooked in this discussion is the information gap that farmers operate with. Contrary to popular belief, farming is highly technical and often involves making several time critical decisions with limited information. For example, what is the most optimal spacing between two plants on my farm? What is the variety of a tomato seed that is best suited to the soil on my farm? Should I apply a particular agrochemical on my farm today or is next week better suited? These seemingly small decisions can play a huge role in the farmers getting a reasonable outcome from the growing season. In today world, many professions have adopted the tools of technology and use data extensively to improve decision making- why should farming be any different? Digital solutions in agriculture It is estimated that 30 million farmers use smartphones today and many of these farmers access social media and other commonly used resources on the internet. The wide availability of high-speed internet in rural India and increased smartphone penetration among farmers makes it easier than ever before to offer innovative digital solutions to farmers. Information and decision support requirements of farmers can be classified into three parts Proactive, Reactive, and Strategic. Proactive decisions comprise of day-wise crop growing plans that are usually pre-configured based on parameters such as soil type and nutrition, crop variety, sowing date, irrigation resources, size of the farm, etc. Reactive decisions are often the most time critical and are necessary in response to a change in a dynamic parameter such as weather, pest infestation, or fungal attack. Strategic decisions include complex decisions like what crop to grow, which variety to grow, and when to start sowing. We are now beginning to see several companies and startups seizing this opportunity and providing technological solutions that support farmers in their decision making. On proactive solutions, a few players have built simple applications that offer farmers a step-by-step crop plan that is customized to the farmer plot. Of co

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Possibility that a Gandhi proxy will become president when Sonia demits office cannot be ruled out. That would be an unmitigated disaster. Free and fair elections encouraging a number of contenders to come forward and battle it out for the top post would give the new president a credible start. On the assumption that despite the enormity of a new chief responsibility, there still may be leaders who want the job, Nehru Gandhi should let it be known that they welcome ambition and will fully back the winner, a promise that means letting the new chief get on with his her job as he she sees fit. In fact, Nehru Gandhi should stop playing high profile roles, which will always diminish a new chief. Rahul Bharat Judo Yare starting in September is therefore staggeringly poorly timed. As Azad said, remote control destroys institutional integrity. While speaking of nary Shakti in the workforce and Vision 2047, PM Mode advocated flexible, work from home options to boost women labor force participation. India is a dismal standout in terms of women work participation. Oxfam estimated GDP would be higher by 43% if Indian women had the same work participation rates as men. There are many reasons for declining participation, from higher education and rising aspirations to simply fewer jobs to go around. While it may not apply to all kinds of work, the PM point about flexibility is critical. Women are usually time poor, forced to work a double shift of housework and care responsibilities. Being handcuffed to a physical workplace is often the reason women are forced to drop out or choose a softer, less rewarding track. The pandemic has shown how easy it is to allow many kinds of workers to work more productively at their own convenience. But it crucial to counteract gendered biases too studies show that remote work tends to stall promotion and career advancement for women. Of course, the home is not exclusively a woman domain, and any real solution must involve men contributing equally to care and household work. It will also call for greater state or workplace investment in childcar

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Basant Panchami is a lively and vibrant festival that marks the arrival of spring and the veneration of the Goddess Saraswati, the deity of knowledge, wisdom, music, and arts. The festival is celebrated across various regions of India and is known for its colorful customs, significance, and connection to both spiritual and seasonal transitions. Also, referred to as Saraswati Puja, Basant Panchami celebrates the Goddess association with learning and creativity and heralds the arrival of the spring season. Picture a future where Indian cities run on homegrown solar panels, nuclear reactors fit into shipping containers, and farmers harvest climate-resilient crops. The Union Budget 2025-26 is just pushing for this future it betting big money on it. But like any high-stakes game, the question remains: are we playing our cards right? At first glance, the budget reads like a love letter to clean technology manufacturing. By slashing customs duties on everything from cobalt powder to lithium-ion battery scrap, the government is essentially rolling out the red carpet for India green industrial revolution. Think of it as setting up a massive supply chain domino effect when battery materials become cheaper, electric vehicles become more affordable, and suddenly that electric scooter does seem like such a distant dream. Observed on the fifth day of the bright half of the lunar month Magh, typically in late January or early February, Basant Panchami signifies the beginning of spring. This 40-day transition is rooted in traditional beliefs, which hold that the changing seasons take around 40 days to fully unfold. As such, the celebration serves as an early greeting to spring, often referred to as the King of all Seasons, with its vibrancy, new life, and energy. Yellow colour is associated with Saraswati. Yellow represents creativity, knowledge, and the ripening mustard fields in bloom at this time of year. In northern India, where the weather is still cold, and in central and western regions, where the spring-like weather begins to take hold, the festival marks a gradual transi

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Maharaja Ranjit Singh, the founder of the Sikh Empire, promoted Basant Panchami as a day of social gatherings in Gurdwaras. Basant Panchami is celebrated not just in India, but also in Nepal, Bali, Indonesia, and other countries. While Delhi has become my family home for nearly two years, my hometown is Los Angeles, California, with its bountiful sunshine, incredible beaches, and of course, the glamour of Hollywood. I had the honor of serving as the mayor of Los Angeles for nearly a decade, but growing up in LA we were a city once notorious for our air pollution. As a child, there were days I and my fellow students were even allowed to play outside at school, as thick, brown smog choked our lungs and stung our eyes. Sound familiar? Speaking of dreams, there an Rs 20,000 crore nuclear moonshot in the mix. The Nuclear Energy Mission is just throwing money at traditional reactors; it gambling on Small Modular Reactors thinks nuclear power plants compact enough to power a small city. With plans to build five of these home-grown marvels by 2033, India betting that good things come in small, carbon-free packages. But here where the budget stumbles: while it busy laying the foundation for an EV manufacturing empire, it forgot about the customers. No tax breaks for electric vehicle buyers means that shiny new electric car might stay in the showroom a bit longer than we d like. The agricultural playbook shows more promise. The National Mission on High Yielding Seeds is just about better crops it about crops that can take a punch from climate changes and keeps growing. Couple this with farmers now having access to Rs 5 lakh through Kisan Credit Cards, and you vet got the makings of a climate-resistant food system. For the 7.7 crore rural entrepreneurs affected, this could mean the difference between surviving and thriving in increasingly unpredictable growing seasons. Perhaps the most ambitious bet is on India cities. The Urban Challenge Fund Rs 1 lakh crore war chest is just about making cities prettier it about making them ready for a climate-changed world. Imagine cities

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Possibility that a Gandhi proxy will become president when Sonia demits office cannot be ruled out. That would be an unmitigated disaster. Free and fair elections encouraging a number of contenders to come forward and battle it out for the top post would give the new president a credible start. On the assumption that despite the enormity of a new chief responsibility, there still may be leaders who want the job, Nehru Gandhi should let it be known that they welcome ambition and will fully back the winner, a promise that means letting the new chief get on with his her job as he she sees fit. In fact, Nehru Gandhi should stop playing high profile roles, which will always diminish a new chief. Rahul Bharat Judo Yare starting in September is therefore staggeringly poorly timed. As Azad said, remote control destroys institutional integrity. While speaking of nary Shakti in the workforce and Vision 2047, PM Mode advocated flexible, work from home options to boost women labor force participation. India is a dismal standout in terms of women work participation. Oxfam estimated GDP would be higher by 43% if Indian women had the same work participation rates as men. There are many reasons for declining participation, from higher education and rising aspirations to simply fewer jobs to go around. While it may not apply to all kinds of work, the PM point about flexibility is critical. Women are usually time poor, forced to work a double shift of housework and care responsibilities. Being handcuffed to a physical workplace is often the reason women are forced to drop out or choose a softer, less rewarding track. The pandemic has shown how easy it is to allow many kinds of workers to work more productively at their own convenience. But it crucial to counteract gendered biases too studies show that remote work tends to stall promotion and career advancement for women. Of course, the home is not exclusively a woman domain, and any real solution must involve men contributing equally to care and household work. It will also call for greater state or workplace investment in childcar

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Driven by public interest, which also motivates many police departments to collaborate on short news documentaries about how their K9 units are trained and operate. Fiery trade union leader and passionate orator, George Fernandes, who briefly worked as a proof reader for TOI, was a charismatic personality. He was also a committed socialist leader who joined hands with BJP. Delhi based social scientist Rahul Ramagundam, author of The Life and Times of George Fernandes, explains these paradoxes and more in an email interview with Avijit Ghosh: Who were the key people and what were the driving ideas that shaped George Fernandes? Ammembal Balappa, a Mangalore based socialist party worker, Placid D Mello, a dock workers trade union leader in Bombay (Mumbai) and Ram Manohar Lohia, the socialist leader, were three political mentors to George. With Madhu Limaye, George shared a friendship and comradeship that is unparalleled in post Independence politics. The ideology of socialism, the social ills of inequality and injustice, and the political strategy of non Congressism were the key features of George politics. Among the influential spiritual leaders of the modern era, Anandmayi Ma was the very epitome of simplicity, compassion, magnanimity and divine love. In the present times when religious fanaticism is destroying communal harmony, Sri Ma teachings have assumed an added significance. Showing equal respect to all religious belief systems, Sri Ma, during the course of her travels to different parts of the country, urged her followers not to look down upon any religious belief system and to spread the message of universal love and brotherhood. On the basis of her personal experience in meditation, she had come to the firm conclusion that all belief systems led to the same God and that the spark of the Divine was present in all human beings. Sri Ma said that amongst all creatures on earth, the human being alone has been endowed with the capacity to realise God and that he alone has the capacity to create an atmosphere that is conducive to the revelation of Truth. This hum

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Appearance sri Ma never prescribed elaborate and complex yogic techniques to seekers to invoke the blessings of the Supreme Being. Her method of adhana was simple: she said that by meditating and repeating the Divine Name daily for around 30 minutes, the seeker could, over a period of time, experience the sublime state of spiritual ecstasy. However, she asserted that the seekers should show no slackness in regularity and punctuality in the performance of daily meditation. The Divine Name, she said, had the power to penetrate through gross and subtle levels of sound, obliterating one sense of difference and carrying the seeker back to the source. To quote her: At all times repetition of the Lord name should be kept up. With firm faith, implicit confidence and devotion, casting away pride, adhere to the Name and you will see that all your work will be done, as it were, of itself. Your burden, the burden of the world, is ever carried by the One who sustains the universe. To those seekers who found it difficult to enter deep into meditation through simple repetition of the Divine Name, Sri Ma suggested that the Name should be repeated mentally in conjunction with the incoming and outgoing breaths. When through prolonged practice the Divine Name becomes inextricably linked with the breath, the seeker will realise that he is an integral part of the One Great Life, the Eternal One, who pervades the entire universe. The three day visit of India Ports, Shipping and Waterways Minister Sarbananda Sonowal to Iran is significant in the developing relations between the two countries, particularly when the US is continuing with its sanctions against Iran. This underlines that Iran continues to be of strategic importance in the West Asia and it nullifies the criticism that Iran significance has been lowered with the formation of I2U2, earlier known as the West Asian Quad. He visited the Shahid Beheshti Port at Chabahar in Iran on the 20th August to review the progress on the development of the port related issues. He also handed over six mobile harbour cranes to Indian Ports Globa

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Countries, The role of Chabahar as a trade multiplier for the region was highlighted by the Union Minister at the meeting as the potential of the port to act as a swift, economical trade conduit between Central Asia and South Asia, even South east Asia, remains to be tapped fully. The statement also said that since the India Ports Global Private Limited (IPGPL) assumed the operations of Shahid Beheshti Port, it has handled over 4.8 million tons of bulk cargo and the port is likely to act as a catalyst to unlock the huge trade potential in the region. The visiting Minister also called on the Iranian Vice President Mohammad Moocher, who is Iran special envoy for relations with India. This reflects not only Iran interest in developing close ties with India but also the importance given to India in its foreign policy. Both India and Iran are willing to have a long term arrangement for the efficient use of Chabahar Port in the International North South Corridor. Sonowal stated: The strategic role of Chabahar Port to unlock trade potential in the regional trade among Central Asia, South Asia and South east Asia is huge. We are continuously working towards making the International North South Transport Corridor (INSTC) as the preferred route of trade between the two regions. The INSTC is a 7,200 km corridor, conceptualized to optimise trade between India, Russia, and Eurasian and Central Asian economies, and it reportedly has an eight fold increase potential. Importantly, the plans are also being discussed to link INSTC with the Northern Sea Route. This would facilitate the linking of the resource rich Russian Arctic. India had been showing interest in that region for long. The current short term agreement for using the Shaheed Beheshti port does not attract sufficient investment, though it is regularly extended. The present geopolitical developments demand leveraging Iran Chabahar Port for international trade. Without a long term arrangement and assurance to the stakeholders, investment would remain a big hurdle. All nations interested in the economic development are lo

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Afghanistan. This is of vital interest in view of increasing penetration of China in Central Asia. Given the present environment which is witnessing increased rivalries between US and China on the one hand and US and Russia on the other, coupled with hostility of Pakistan that appears to be a permanent feature, India has to look for alternatives for securing its economic interests. Iran occupies an important place in connecting India with Central Asia, West Asia and also Europe. India has close historical and cultural links with Iran. The two countries shared a border till 1947. India established diplomatic relations with Iran in 1950 and since then there has been regular exchange of high level visits. In 2001, during the visit of late PM Sri Atal Behari Vajpayee, the two countries signed the Tehran Declaration which set forth the areas of possible cooperation between the two countries. Later in 2003, President Mohammad Khatami visited India and the two countries signed The New Delhi Declaration which set forth the vision of strategic partnership between India and Iran. During the visit of Prime Minister Shri Narendra Mode to Tehran in May 2016, the contract on Chabahar was signed. A Joint Statement titled Civilizational Connect, Contemporary context was released. The two countries have in place several Bilateral Consultative Mechanisms at various levels which meet regularly. To further push up the India Iran relations, it is time that India also appoints a special envoy for relations with Iran like the latter has designated its Vice President as a special envoy for relations with India. During this year budget announcement, Finance Minister Nirmala Sitharaman unveiled the plans to set up the Animation, Visual Effects, Gaming and Comics (AVGC) Promotion Task Force to build domestic capacity and to increase AVGC exports. The aim of the task force was to help India in capturing 5 percent of the global market share by 2025, with an annual growth of around 20 30 percent, and creating over 1,60,000 new jobs annually. The move was celebrated by the industry as this indi

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Hon. Supreme Court recognizes all online games with a preponderance Skill as perfectly legal businesses. The online gaming sector was dubbed the sunrise sector in India on the back of phenomenal growth seen by the industry during the pandemic. The immense need for interactive entertainment and fulfillment during lockdown measures saw people of all ages turn to online games. The industry grew from US\$ 906 million in 2019 to US\$ 1.3 billion in 2021, a 28% growth, which was the highest seen in the media & entertainment industry. A report by Lumina and Red seer forecasted India gaming market to become a US\$7 billion market in India by FY2026. This would still be slightly less than the 5% share of the global US\$ 160 billion gaming market by 2026, which is the primary goal of the AVGC task force. This would have been a good start, however, if the new tax proposal is accepted, it will certainly deal a body blow to the nascent industry. Corporate taxation is a very delicate matter for any government in the world. On the one hand, it is important to ensure revenue to the exchequer and growth of the economy, and on the other, it is a great concern for investors and business owners. Excessive taxation will not only deter foreign investors, discouraging domestic investments, it will also curb entrepreneurship and new job creation. The dead weight losses due to tax compliance and avoidance costs are simply an add on. A fine line must be maintained to ensure the survival of the industry. For an industry to flourish, tax benefits and exemptions are not unheard of, in fact, they are the norm. The Gujarat model was successful on the back of SEZs 55 of them (including notified & approved), which were labeled by the state government as growth engines that can boost manufacturing, augment exports and generate employment. Providing economic benefits such as subsidies and exemptions have been a proven way to accelerate growth in an industry. Excessive taxation is a proven way to slow it down. As Prime Minister Narendra Mode inaugurated the Digital India Week 2022 to celebrate India 7 g

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By 2026 with direct (positive) impact on education, end tech and learning industries. This will be the single biggest transformation in the education system & pedagogical methods since the invention of the schooling system. The global gasification market is also expected to be US\$ 37 billion by 2027 with direct impact on every single industry. Put together, this is a US\$ 67 billion global market that we can take a 5% piece of with a supportive and encouraging policy ecosystem. Higher taxation at this nascent stage will make the G in AVGC a Guaranteed Impossibility to achieve this. In fact, a lot more needs to be done (even without the taxation issues) to acquire a 5% share of the global market. Five things that are absolutely needed are: A stable and supportive policy ecosystem that promises consistency and coherence: a central line ministry and states that are aligned to central guidelines. Direct and indirect tax benefits. A 5% tax on the industry is highly recommended till 2027, after which it can be revised. Indirect tax benefits could include tax breaks, SEZs and job creation related tax discounts. Higher focus on R&D: Businesses should be incentivized to invest in research and development by making the capital invested or re invested in R&D tax free. This will be the single most important and progressive move by the government to ensure innovation and technology sharing that is at par with technology leaders of the world. Government Industry collaboration on regulatory measures: A regulatory environment fraught with punitive actions will not invite new investments or talent into the sector. It must be a collaborative model with more carrots than sticks. A model with fewer entry barriers and more room to make mistakes while trying to innovate. More stakeholder discussions: Gaming affects a lot of people, in fact, more than 440 million of them. Policy decisions made in vacuum cannot be representative of the will of everyone involved. Discussions should be held regularly to arrive at decisions that work for everyone without disrupting growth of the industry and

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Coffee is one of the most loved beverages. The most preferred by hard-working individuals. It is interesting to know that the government of New Guinea has recently appointed a minister for coffee. This shows the importance of coffee for its monetary value along with its rejuvenating element. This unique post brings a smile on the face of all coffee lovers and also shows the commitment of the Papua New Guinean government to expand its agriculture industries. The unique posts the first Minister of Coffee and Minister of Palm Oil, similar to some unique ministries around the world to awaken awareness and regularise the system concerning the particular fields like Minister of Loneliness, Ministry of Yoga, Minister of Toilets, etc. these are interesting and purposeful as well. Coffee being one of the favorite beverages globally shall have a greater impact and this shall motivate other countries too to create similar interesting posts, which serve a purpose plus make people feel exhilarated. 27% of all agriculture exports are credited to Coffee the country second-largest agricultural produce after palm oil, and 6% of the country GDP, the main reason paving the road to create such outstanding posts by New Guinea. Its delightful for coffee lovers that coffee is taken so seriously and exported. This step by Papua New Guinea James Marape has birthed a new excitement among youth to incorporate a joyful experience while fulfilling their duties and taking accountability for their economic welfare. What cheers the heart can also boost the economy. Global Coffee Market size was valued at USD 384.85 Billion in 2021 and is projected to reach USD 497.89 Billion by 2028, growing at a CAGR of 4.52% from 2021 to 2028 according to a new report by Intellectual Market Insights Research. The fast-paced lifestyle of current era has elevated the demand for ready-to-drink beverages. Brazil is, well known for being, the largest coffee producer in the world. Moreover, coffee and tea have become addictions in a way where people are unable to focus well without having their daily dose of caffeine

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BSF-HCM-TEST-Dated-2025-02-02-Test NO.-19086

Profit making organisation. The govt which talks about ancient civilisation and becoming Jagat guru have failed in providing insitutions like Nalanda, Taxshila or vikaram shila where admission was only on the basis of merit with no capitation fee and reservation for any community. The suicide cluster is not Kota or near coaching institutes at big cities in different states. It is every student who fail to make it grade is susceptible to suicide and not during entrance exam but throughout year and in every part of the country. KOTA comes into lime light because large number student come for coaching from different parts of the country. It is duty of people representatives to deliberate this with student community and social groups and put with reins on fee structure of these private insitutions. It is difficult task because these insitutions are either belongs to these leaders or corporate houses which fund these parties. These insoritution have audacity to tell patents to sell any for admission of their ward in the insitutions. Second aspect to control the menace of suicide is abolition of reservation in educational insitution like ancient universities with which govt present govt wants to be Jagat guru and promote one universe and one family. Since the time the country got Independence in 1947 India had followed the Socialistic Model of development giving primacy to the Public Sector over the Private Sector. The situation changed after the country embarked on the adoption of the New Economic Policy under the Premiership of late Narsimha Rao. However, during the intervening period the countries in South East Asia by adopting the Outward-Looking Orientation had left behind the Indian economy following the Inward-Looking Orientation. Since the time of late Narasimha Rao India adopted an Outward looking orientation which paid the country rich dividends. However, since the time Narendra Modi assumed the Prime Ministership of India in 2014, his government has embarked on various reforms that have moved the Indian economy on the high growth trajectory culminating in mak

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Helped the country surpass the United Kingdom becoming the 5th largest economy, with the expectation that it would surpass Japan & Germany & become the 3rd largest economy by 2030. World Economic Forum (WEF) Mr. Borge Brende, the President of World Economic Forum (WEF) expects India to witness the highest growth among the world big economies during 2023 witnessing the snowball effect that will lead to more investments and more jobs, following various reforms carried out by the country, such as, cutting the red tape, creating better climate for investments & the digital revolution taking place in India. Ernst & Young India is expected to become a US\$ 26 trillion GDP economy by 2047 with her per capita income reaching US\$ 15,000. Also, India has been developing a world-class infrastructure along with growth and investment-oriented policies & reforms, establishing her as a manufacturing and technology hub. IHS Markit India GDP is expected to reach \$8.4 trillion by 2030 overtaking Japan as Asia second-largest economy & also surpassing Germany and the UK to rank as the world No.3. Morgan Stanley India is already the fastest-growing economy in the world with three megatrends in the country, global offshoring, digitalization, and energy transition putting the country on the path to unprecedented economic growth. Quad Investment Network (QUIN) India has an opportunity to emerge as the second big manufacturing base next to China, her impressive talent base playing a leading role in the technological areas identified as critical by the Quad nations. Recently, Ray Dalio, an American investor, author and co-founder of the hedge fund, Bridgewater Associates reportedly offered his bullish outlook on India economic potential. He reportedly compared Prime Minister Narendra Modi to Chinese Revolutionary Deng Xiaoping, the leader often credited with Revolutionising China economy, opining that, just as Deng catalysed China economic surge, Modi could be the driving force behind India development. Dalio underscored India high potential for growth over the next decade, stating that Ind

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What role do fats play in our bodies? Energy Source Fats are the body most concentrated source of energy, providing about 9 kcal per gram compared to 4 kcal per gram for carbs and protein. While glucose remains the body preferred source of energy for the reasons described in the previous section, fats are the body second favorite energy source. Because the conversion of fat into energy is a slower process, it is used more for sustained, low-intensity activities, such as walking or for the non-exercise activities we do around the house, like loading the washing machine or carrying groceries. While the conversion of excess glucose into triglycerides is one source of fat accumulation, fats from our foods are already in the form of triglycerides during the digestion process, thereby making it easier to store as body fat compared to carbohydrates or protein, which have to go through additional metabolic processes before being converted to fat. Essential for hormone production, cell structure and body Temperature regulation Fats, particularly cholesterol, are necessary for the synthesis of key hormones like testosterone, estrogen, and cortisol. They also play a role in regulating inflammation and the immune response through fatty acids like omega-3s and omega-6s. Every cell membrane in the body contains lipids fats, which help maintain the structural integrity of cells. Fats also provide insulation, protecting organs from physical damage and helping regulate body temperature. Brain health The brain is composed of nearly 60% fat. Omega-3 fatty acids, found in fatty fish, nuts, and seeds, are critical for brain health and development, contributing to cognitive function and mental health. These fats are also linked to lower risks of neurodegenerative diseases. Can our bodies store fat? As discussed above, fats are stored in adipose tissue fat cells throughout the body. Unlike carbohydrates, the body has a virtually unlimited capacity to store fat. Excess dietary fat, as well as carbohydrates and proteins that are used immediately for energy or repair, can be converted into

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Primarily a source of saturated fats unless made with low-fat yogurt. I do my absolute best to avoid trans fats which are commonly found in processed snacks like doughnuts mmm doughnuts!. At home, we use avocado and olive oil at medium temperatures, but sunflower and canola oil are good as well. We avoid soybean, corn and any partially hydrogenated oils. One can consider coconut oil or butter due to their stability for higher heat cooking, but they do contain more saturated fats. Recommendations are that rotational use of all oils except palm oil is a good practice

What are proteins and what is their impact on our health parameters? Proteins are large, complex molecules made of amino acids, which are the building blocks of tissues and enzymes. Adequate protein intake, especially from lean and plant-based sources, can improve cholesterol levels by lowering triglycerides while raising HDL. It helps stabilize blood sugar levels by slowing glucose absorption, making it beneficial for blood glucose management, particularly for those with insulin resistance or type 2 diabetes. High protein intake can strain the kidneys, especially in those with pre-existing kidney issues, as it may elevate markers like creatinine. However, in healthy individuals, moderate protein intake generally poses no significant harm. Protein is crucial for muscle growth and repair. When paired with resistance training, it promotes muscle protein synthesis, increasing lean muscle mass and improving strength and overall body composition.

What role do proteins play in our bodies? Building blocks of the body Proteins are composed of amino acids, which are the building blocks of tissues. They play a vital role in the growth, repair, and maintenance of muscles, organs, skin, and even hair. After exercise or injury, protein helps repair damaged muscle fibers and promotes muscle growth. Essential for enzyme and hormone production Proteins are essential for producing enzymes and hormones that regulate a wide range of body functions, including metabolism, digestion, and mood. For example, insulin, which reg

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Would be the driving force behind India unprecedented growth, similar to the way Deng Xiaoping catalysed China economic surge. What to tell you! Few days back I am reading in newspaper about award-winning world- famous stand-up comedian Trevor Noah, who is coming to Namma Bengaluru to give show and people are paying Rs 12,000/- for one ticket and some are telling lies to their Boss that mother-in-law is dying and they are taking half-day leave to travel across Bengaluru for 4 hours in heavy rain and traffic jam to attend the show, and what is happening? They are having jolly good time there? Ambade Sunti! Trevor anna is coming on stage and saying funny jokes but nobody is laughing. Why, because nobody can hear anything, that is why! It seems sound system is so bad even VVIPs sitting in front rows are not able to hear one naya paisa of what Mr. Trevor is saying. Poor fellow, he is trying and trying and finally cancelling full show. Ohohoho! What are the event organisers doing? Such a big event in such a big city and they are not checking mic first only or what! So much embarrassing. Tchah! I am thinking in a small place like our Udupi itself, we are having better sound system and arrangement for functions and events. When they are doing Yakshagana our famous folk dance-drama in open ground in one corner of Udupi, the mic is so loud and clear, we can hear full dialogues and all from sunset to sunrise at other end of the town and whole night there is no sleep and next day we are also going around the house in Yakshagana style. Abbabba! Few days back, there is one event in our neighbouring colony for Ganpati habba, and ayyo Krishna what galata! They are putting stage in the middle of the street and organisers are running around full busy 2 weeks before only as if Modi ji is coming, and on D day, from afternoon onwards, sound system fellows are shouting, hello, hello mic testing, 1, 2, 3 mic testing. And we people are able to hear their programme simply sitting in our house, with all doors and windows closed. Full evening, ajjas and ajjis, akkas and annas and all bach

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India economy showed signs of revival after the Covid 19 pandemic with real GDP clocking a growth rate of 8.7%yoy in the financial year 2022. But on account of the geopolitical situation arising out the protracted Ukraine war, surging inflationary pressures and resultant rapid interest rate hikes IMF has recently revised downward the growth estimates to 7.4% for the year 2022-23. To counter this likely slow down a comprehensive strategy needs to be evolved for holistic sustainable development. This will essentially involve encouraging domestic investment in a big way for which an enabling environment is required. There is an overall dearth of resources and fresh avenues of creation of investable surplus with the corporates are essential at this stage. This is the opportune time to review our long-term lending mechanism and bring back the 5 by 25 scheme which provides for requisite flexibility in repayments of loans thereby leaving a possibility for the corporates to have some surplus for fresh investments and expansion. Government Initiatives In order to cope up with unprecedented situations arising out of unforeseen events, the government and regulatory authorities have in the past responded well with timely proactive policies and steps to curb the negative impacts of such events and to bring about sustainable revival. The government announced the massive economic stimulus of over 20lac crores and the Reserve Bank of India took several proactive steps with agility to cope up with the adverse economic scenario in response to covid 19. The government also brought out the Production linked Incentive (PLI) scheme to boost domestic manufacturing and investments and so far 14 key sectors have been covered. Similarly suitable incentives have been built into the Foreign Direct Investment (FDI) scheme to attract foreign investment in important sectors. Case For Bringing Back 5 by 25 Scheme of Financing While the above schemes are steps in the right direction, more action is required to generate an investable surplus in the hands of existing A rated corporates to invest in

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Exports amounted to 11.11 million bags in June 2022, compared with 10.97 million in June 2021. As we all know the global coffee and tea market is segmented by type, distribution channel, form, geography, and by packaging, whereas sub segments include: roasted coffee, coffee concentrates, essences and extracts, other coffee, black tea, green tea, specialty tea, and other tea. With over 30,000 locations in 78 countries, Starbucks & as per revenue, is the largest coffee brand and has great impact on the global coffee market. The love for coffee magnetically attracts customers to such coffee joints. Asia Pacific was the largest region in the coffee and tea market in 2021. Coffee logy, Espresso Yourself, Better Late Than Never, Take Life One Cup At a Time, So Many Blends So Little Time, Take Time to Smell The Coffee, Friends Don Let Friends Drink Bad Coffee, Deja Brew: The feeling you vet had this coffee before- all these phrases a coffee lover can relate to are simply treasured and appreciated more than what meets the eye and thus minister of coffee will naturally boost the spirit of each coffee lover. Simply put it a treat in governance. By narrowly identifying block chain with crypto, enterprises are overlooking its tremendous benefits and transformational role in diverse segments Half-baked knowledge is a dangerous thing. This axiom aptly reflects the current scenario where enterprises are wary of block chain since it is closely identified with crypto currencies. To resolve misconceptions, a holistic understanding is imperative to know what block chain is all about and its inherent advantages for the Industry. At the outset, it is imperative to understand that block chain is a foundational technology first used by Bit coin and, later, by numerous other entities. Unfortunately, because of the volatility and uncertainty around crypto currencies, the connection has become an unwanted burden for block chain. Global Buzz and the Origins Accordingly, one needs to know other global block chain users, like IBM, Google, Goldman Sachs, Deloitte and Spottily, to name a few. M

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By the time the previous loan is paid, the promoter may lose enthusiasm and opportunity to grow their venture and further invest. This can prove to be a big deterrent for fresh investments expansion. The above 5 by 25 scheme contained all the essential features of creating a robust platform for long-term financing for ensuring sustainable success of the large projects with benefits to all stakeholders via promoters, who could generate an investable surplus, lenders, and the users/public at large. With all the positive features, the above mechanism could solve most of the difficult issues relating to long-term Project Finance while facilitating fresh capital creation. However, unfortunately, instead of treating it, as a logical and realistic mechanism of long-term finance, it somehow was given a color of a restructuring scheme and was subsequently withdrawn. There is a need to bring back the scheme, to be implemented for standard assets which are A rated corporates for all new long-term projects being funded. To deal with the uncertainty and volatility (as is prevalent now) in a pragmatic and realistic manner, Periodically taking stock of the situation and re-fixing the terms and conditions is an ideal solution, as envisaged under the scheme. This will help in the creation of an investable surplus in the hands of the promoters besides regular repayments. **CONCLUSION** At present, for long-term corporate growth, additional resources for investments are required. While government initiatives like PLI and FDI are laudable, internal generation of funds for investment needs to be encouraged. Adoption of the 5 by 25 scheme by the reintroduction of the same will help in the creation of investable surplus by the A rated corporates. This is now the need of the hour and shall in turn go a long way in bringing the much-needed fresh investment culture for sustainable development of the economy. The Indian agarbathi industry plays a pivotal role in alleviating poverty in many rural households all over India. It has not only helped the underprivileged and marginalized sections secu

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Ledger accessible to many users. To log, process and verify each transaction, block chain uses cryptography, thereby making transactions transparent, secure and permanent. Block chain hosts two general categories. The first is permission-less and open to anyone. The second requires permission, with every participant authenticated by the person or group overseeing it. The second category is further segregated into networks of private and community block chains. It is the latter category that holds tremendous potential for all enterprises. A TechRepublic Research survey notes that while 70% of the professional respondents said they had not used block chain, 64% felt the digital ledger could affect their segment in some way, with most predicting a positive outcome. Likewise, analyst entity Gartner Trend Insight Report noted that business value via block chain would grow to more than \$360 billion by 2026 and surpass \$3.1 trillion by 2030. Thanks to its rich security elements, cyber security offers the best growth prospects for block chain. The technology is also used increasingly by financial services firms due to its tamper-proof features that ensure data security by allowing participants to verify the authenticity of files. Safeguarding Food Safety Nonetheless, apprehensions or resistance from enterprises in other verticals in adopting block chain may be impeding the overall prospects of these industries and the economy at large. So it times to clear the web of misinformation and low awareness that could be impacting the economy in diverse ways. To achieve this objective, one must consider a comparatively offbeat example to drive home the point about the criticality of block chain for varied enterprises. One of block chain main features is immutability particularly prized in domains where data protection and product integrity are sacrosanct. The food industry is one such vertical where product safety is paramount because of the multiplicity of stakeholders farmers, manufacturers, processors, logistics partners, distributors, retailers, certifying and government agen

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By the time the previous loan is paid, the promoter may lose enthusiasm and opportunity to grow their venture and further invest. This can prove to be a big deterrent for fresh investments expansion. The above 5 by 25 scheme contained all the essential features of creating a robust platform for long-term financing for ensuring sustainable success of the large projects with benefits to all stakeholders via promoters, who could generate an investable surplus, lenders, and the users/public at large. With all the positive features, the above mechanism could solve most of the difficult issues relating to long-term Project Finance while facilitating fresh capital creation. However, unfortunately, instead of treating it, as a logical and realistic mechanism of long-term finance, it somehow was given a color of a restructuring scheme and was subsequently withdrawn. There is a need to bring back the scheme, to be implemented for standard assets which are A rated corporates for all new long-term projects being funded. To deal with the uncertainty and volatility (as is prevalent now) in a pragmatic and realistic manner, Periodically taking stock of the situation and re-fixing the terms and conditions is an ideal solution, as envisaged under the scheme. This will help in the creation of an investable surplus in the hands of the promoters besides regular repayments. **CONCLUSION** At present, for long-term corporate growth, additional resources for investments are required. While government initiatives like PLI and FDI are laudable, internal generation of funds for investment needs to be encouraged. Adoption of the 5 by 25 scheme by the reintroduction of the same will help in the creation of investable surplus by the A rated corporates. This is now the need of the hour and shall in turn go a long way in bringing the much-needed fresh investment culture for sustainable development of the economy. The Indian agarbathi industry plays a pivotal role in alleviating poverty in many rural households all over India. It has not only helped the underprivileged and marginalized sections secu

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The introduction of market coupling could potentially hinder the development and launch of innovative products that have the potential to bolster participation and grid efficiency. As Oppenheimer & Isro Chandrayaan team showed, albeit in very different ways, scientific pursuits need and should be divorced from larger ethical questions. The movie Oppenheimer has now become the most successful biopic ever, crossing \$900 million at the global box office. Based on the life of JR Oppenheimer, theoretical physicist and creator of the atomic bomb, this film intertwines intriguingly with a current development in Indian science. While being lauded for landing India spacecraft on the moon, scientists from the Indian Space Research Organisation (Isro) were simultaneously trolled for visiting temples to pray for Chandrayaan 3 success. No good deed goes unpunished and thus, online liberals wondered in their sacred threads why scientists were praying to an unknown Pi in the sky? Did their belief in the invisible show a weak scientific temperament? Sanatan Dharma and Tamil identity are twined at the core. Great texts Tolkappiyam, Tirukkural and Silapathikaram testify to this. DMK itself is well versed in this history and fact. The most actively suppressed truth in the debate on Sanatana Dharma is that it is the very soul of the ancient Tamil people. How has this suppression happened? The anti-SD rhetoric rooted in the anti-Brahmin politics of Tamil Nadu in the last century has systematically concealed the umbilical cord between SD and Tamil people. This politics began with the Justice Party that was promoted by the British as part of their divide and rule policy. Founded in 1916, with anti Brahminism as its core, the party rose to power in 1920, then collapsed in the late 1930s, with the rise of the nationalist Congress. But the seeds of anti-Brahmanism sown by it among the castes next to Brahmins in the Hindu hierarchy, continued to provide the emotional and intellectual leadership for the rising antiBrahmin socio politics. Horrific as the news of a 12 year old rape survivor 8 km

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He believed in the power of peaceful resistance, and his approach to protesting was a testament to his unwavering commitment to nonviolence. Gandhi legacy serves as a reminder that words have the power to move mountains and effect real change in the world. Lead by Example Gandhi led by example, embodying the principles he espoused in all aspects of his life, from fasting for days at a time during political disputes to personally spinning cloth as part of an effort to help encourage Indian independence from Britain. Leading by example is a powerful tool that few possess. One person who did possess it was Gandhi. He did just speak about political principles; he embodied them in every part of his life. His belief in nonviolence was not just limited to his speeches. He practiced it by fasting for days at a time during political disputes. Similarly, his effort towards encouraging Indian independence from Britain went beyond just rallying against the British. He personally spun did possess it was Gandhi. He did just speak about political principles; he embodied them in every part of his life. His belief in nonviolence was not just limited to his speeches. He practiced it by fasting for days at a time during political disputes. Similarly, his effort towards encouraging cloth as a way to support India economy and promote self-sufficiency. By walking the walk and not just talking the talk, Gandhi inspired others to follow his example and made a lasting impact on history. As we consider the implications of Gandhi life and teachings, it is essential that each of us take away something valuable from this remarkable figure. While there were significant external factors that enabled India to gain independence, without the force of an individual like Gandhi, the victory would have been impossible. As individuals, let us remember to follow his path of non-violence and assertiveness in our own lives, embrace convictions with integrity, be willing to sacrifice for greater causes beyond us, understand the power of words and lead by example. In doing so, we may all contribute to buil

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Porridge mixes have incorporated the traditional knowledge by using whole grains, dals, pulses like soy, nuts like almonds, and seeds to enhance the protein value of ready-to-eat foods. Why is it important to combine cereals and pulses for protein? This has to be done to meet protein quality. Cereals (wheat, rice, millets, etc.) lack an essential amino acid called lysine. Pulses and dals have lysine but are deficient in another essential amino acid called methionine which is present in cereals. Therefore, a combination of cereals and dals/pulses in one meal, either in our traditional formats or a convenient format in multi-grain muesli with 100% natural plant protein like soya and dal, would provide the complete essential amino acid requirement, meeting the quality of protein. Can plant foods meet the quantity of protein required in Indians? The latest RDA (Recommended Dietary Allowances) for protein intake is 0.83 g per kg body weight per day for Indian adults. Using protein in all three meals breakfast, lunch, and dinner can ensure that one protein requirements are met. Those who depend on plant foods for their protein, including dals, pulses, nuts, and seeds in the 3 main meals, will provide the protein in terms of quality and quantity without compromising on their food preference. What are the benefits of foods that use plant protein? To begin with, none of the plant protein sources contain cholesterol. The foods with plant protein are likely to have higher fiber content, promoting gut health and weight management. A study done on Asian Indians and published in Nutrients in 2021 suggests that lower plant protein intake may contribute to the ethnic susceptibility to diabetes in Asian Indians. Increasing the intake of plant protein may be an effective approach to overcoming the genetic risk of diabetes in urban Indians. In a large prospective study done in Japan and published in JAMA Internal Medicine in 2019, higher plant protein intake was associated with a lower risk of all-cause and heart disease related mortality. Substitution of plant protein for animal pr

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Gimlet, looking at a fourth term, is banking on recent welfare schemes, though his return to the old pension scheme for state employees last year was a damaging move fiscally. Overall, Congress has repeated the Karnataka formula here welfares, peace settlement between warring factions, in this case Gimlet and his rival Sachin Pilot, and the party brass playing second fiddle to state leadership. In contrast BJP campaign is being led by Modi. In a first in six election cycles, BJP has named a CM-nominee, Vasundhara Raje ins in the limelight. But with clinical efficiency, BJP has drawn in Union and state ministers, senior party men, MPs and MLAs from Haryana, Himachal, Gujarat, Uttarakhand and to lead the poll effort, the state carved into seven zones. The PM was on the front foot on Monday as he accused Gimlet government of graft, a commission culture and failing law and order situation. Rajasthan is not Karnataka where Congress was in opposition Gimlet must fight both anti-incumbency and a BJP campaign led by Modi, whose popularity remains a factor. Bihar caste survey, or other states, is the wrong way to fill the data void left by A delay of census The Bihar government yesterday released the first cut of the results on its caste survey even as the Supreme Court is hearing petitioners challenging the legality of the exercise. In August, the Patna high court upheld the Bihar government right to carry out this survey. Leaving aside the legal challenge, the survey and announcement of the results are an unfortunate development. This is the wrong way to address challenges related to governance. Let unpack the issue. Bihar caste survey has been presented to the state assembly and the judiciary as an attempt to collate data needed to frame welfare packages. Development with justice is how it was portrayed in the state assembly. In this respect, Bihar is not an exception. Neighboring Odisha this year kicked off a survey on the social and educational status of backward classes. This trend is almost sure to spread as election season approaches. While state governments repres

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Spl-BSF-HCM-TEST-Dated-2025-02-03-Test NO.-19104

Since it cannot make the other 9 essential amino acids, these must come from dietary sources, typically from high-quality protein-rich foods like meat, fish, eggs, dairy, legumes, and grains. How I manage my protein consumption I get most of my protein from chicken, salmon I am not a fan of sea food but when paired with chives and onions, it makes salmon quite tasty, cheese but I have to keep an eye on the saturated fat content, low-fat Sky yogurt, chickpeas, eggs and daal. I try to distribute my protein in meals across the day rather than loading it up in any one meal for the same reasons as described in the previous point. On days that I do strength training, I also consume a protein shake, which adds about 20 grams, along with a teaspoon of creatine. I have picked a protein powder that is low in added sugar. Given the load it places on the kidneys, I always have 2 additional glasses of water to help with dehydration and better protein metabolism. On days I play soccer, I permit myself a small Strawberries Wild smoothie for the amount of energy I have burned. However, in order to deal with the high sugar and to make myself feel less guilty, I add the free boost of whey protein that Jamba Juice offers. I absolutely avoid protein bars because the ones I have seen contain a high amount of added sugar and for all practical purposes they negate most of the benefits of the protein. Check the nutrition label for any sources like bars and protein shakes. While I personally use whey protein because of its fast absorption and complete amino acid profile, which are ideal for muscle recovery and growth, one can consider plant-based protein for those with lactose intolerance, vegan diets, or digestive concerns. In a nutshell, carbs, fats, and proteins are like the quirky trio your body can live without. Keep them all in balance, and your body will run smoother than a well-oiled machine minus the actual oil, unless it avocado. As always, leave your comments on whether you find this helpful, anything you think I can do better, and any topics that I should be covering. Until ne

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Another key application is natural language processing NLP, which helps in real-time translation and communication. Along India borders, troops often interact with foreign languages like Mandarin spoken in China and regional dialects used by groups along the western borders. AI-powered translation tools make it easier to understand and respond to potential threats effectively. AI-driven drone swarms are another game-changing technology. These drones can work together in groups, performing tasks like surveillance, attacks, and communication relays without direct human control. Recent global conflicts have shown the effectiveness of AI-powered drones, and India is one of the first countries to operationalize them. The Indian government is actively supporting AI development in defence. The Military College of Telecommunication and Engineering MCTE has been designated as the Army AI Centre of Excellence, and DRDO Centre for AI and Robotics CAIR is leading AI research. Programs like index encourage Indian startups to develop cutting-edge AI-based defence solutions. In recent past the Indian Army showcased 75 AI-powered defence products at the AIDef Symposium, demonstrating rapid progress in this field. As AI continues to evolve, challenges like data accuracy, security risks, and bias need to be addressed. With other countries advancing in AI-based warfare, India must remain focused on strengthening its AI capabilities to maintain an edge in modern military operations. While AI offers immense benefits, challenges like data security, bias in AI algorithms and ethical concerns need to be addressed. AI systems must be reliable, unbiased, and secure to be effectively deployed in military operations. AI is not just useful but essential for modern warfare, helping the Indian military stay ahead in defence technology. With global adversaries advancing in AI warfare, India must continue investing in AI to enhance national security and maintain military superiority. Reading, talking and thinking too much about politics last week, I reached out to the Lewis Carroll classic. If my

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BSF-HCM-TEST-Dated-2025-02-04-Test NO.-19108

India must take cognitive and cyber warfare more seriously by incorporating new tools and systems as China takes the lead in this critical emerging domain. A recent US state department report says that China is spending billions of dollars annually on information manipulation abroad. This will only further the ongoing debates within the US military and its broader national security ecosystem that Washington needs to catch up with its two principal adversaries, Russia and China, in the areas of cognitive warfare and, specifically, cyber warfare.

Airports are interesting places. You meet people in transit and for a short time, who share with you details of their lives. You exchange mobile numbers hoping to get in touch and often neither of you does that. In one such encounter, I found my wife in conversation with two women from a travelling group. One of them called Sanpete, in her 50s, came across as enthusiastic, energetic, optimistic and talkative. She said she was a hairdresser and owned her own hairdressing saloon. In our conversation, she touched on some facts of life that only those with experience of dealing with all sorts of people can gather. And she seemed to be a repository of much wisdom. She was saying women who frequent her place are in the habit of sharing their life stories. And there is no way out but to listen to them. A wide range of stories about their spouses, children, financial states, and health issues. Sanpete added that it is advisable not to ask questions that would invite a lot more explanations. Much like bartenders, the profession of the hairdressers becomes what some Sufis call sang-e saber a patient stone upon which one can pour one's woes, and it will simply absorb the pain in an unresponsive way and release the person of otherwise unexpressed feelings. Being a person who gets easily involved in others' problems, I asked her how she handles all the negativities downloaded upon her on a daily basis by her clients, especially the ones who drop in frequently as much for cosmetic as for therapeutic purposes, something that hardly ever happens.

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BSF-HCM-TEST-Dated-2025-02-04-Test NO.-19109

Love, and our lives are all in music Thus, it is very reasonable that we have prompts surrounding it. Music prompts can inspire you and keep you interested in creating videos. You can make films about your favorite songs and musicians, speak about them, dance to them, and even sing yourself with the help of these prompts, you can discover your hidden skills. Lock and pop In recent years, pop culture has become more prevalent. If we tried, we could get enough of it All of the prompts that mention pop culture include movies, popular music, discussions about conspiracies, and aliens. Prompts can be detailed in scripts for easy creation flow. While it may seem like uncharted territory, you might be surprised at how fun and simple these videos are to carry out and you all be even more surprised at the reaction of your audience. With the development of technology, it has become evident that comprehension of both the cognitive and affective channels of human connection is crucial. Emotion recognition is a branch of affective computing that seeks to do this. Understanding someone feelings requires being able to recognise, sort through, and interpret verbal and nonverbal cues. Emotions are intangible by their fundamental nature, but not in the way we express them. We are all conditioned to look for and interpret both verbal and nonverbal cues; now, we just do it unconsciously. The way someone looks, gestures, speaks, and uses their voice are just a few of the many cues that reveal how they are feeling. The capacity to precisely identify human emotions is currently considered a niche application. With the upcoming mainstream adoption of emotional AI, tech giants and startups across a variety of industries including automotive, retail, detach have invested in making their technology more human using computer vision and speech recognition. Moreover, Gartner predicts that 10% of individual gadgets will have emotional AI capabilities in two years. According to projections, the worldwide market for emotional AI will increase at a compound annual growth rate (CAGR) of 11.3% fro

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BSF-HCM-TEST-Dated-2025-02-04-Test NO.-19110

By providing free training programmers for them in various agarbathi-making skills. So far, more than 300000 women from rural regions have been directly engaged in production through micro-entrepreneurship or have joined manufacturing enterprises, accounting for over 80% of the total workforce. Additionally, members have also created a Manufacturers Charitable Trust, with the goal of enhancing the welfare of these workers. Through its strong stands on helping the underprivileged, especially women, the agarbathi industry continues to empower its workforce throughout the country by fostering their talent. Manufacturers and the association locate areas with little farming activity, work with regional NGOs and communities to find and train illiterate and unskilled women to produce the product. The best thing is that there are no prerequisite skills needed, and women without prior experience can readily receive training from any of the affiliated manufacturers. 100 of the 1,000 women who receive training end up working for the manufacturers. They are then given enough resources and assistance as needed to upgrade their skills in the near future. The sector envisions roping in an even larger number of women from all over the country so they can be trained and employed in the thriving Agarbathi industry of India. As India completes 75 years of independence, it is already looking at attaining financial freedom by bringing banking services to the doorstep of its entire rural population within the next 25 years. But this is going to be an easy task as about 800 million people reside in rural India, which accounts for nearly 70% of the entire population (2021 census). And most of these people depend on agriculture to support their livelihood which is why the income of an average citizen in rural India is less than half of their urban counterpart. This noticeable rural-urban divide can reduce if rural income gets the required boost so that India spending and consumption ability is improved as the majority of the population belongs here. To fill this urban-rural divide, India

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BSF-HCM-TEST-Dated-2025-02-04-Test NO.-19111

Infrastructure India rural sector faces a dearth of payment solutions (UPI, QR code, Apes), smartphones, internet facilities, and digital literacy, all of which continue to pose hindrances to digital growth. To bridge this rural and urban divide, rural fitness are complementing the government initiatives to promote digital payments and helping people overcome the digital payment challenges. In 2019, Prime Minister Narendra Modi envisioned India to become a \$5 trillion economy by 2024-25. To achieve that, the government launched a couple of initiatives including Digital India to make the Indian economy cashless and digitally empowered, BharatNet the world largest broadband project to serve the rural population with internet facilities, and the Pradhan Mantri Jan Dhan Yojana a financial inclusion plan. Even the RBI has been aggressively working to ensure that India becomes a cashless economy. It launched the Payments Vision 2025 on the theme e-payments for everyone, everywhere, every time. Floated to provide every user with safe, secure, fast, convenient, accessible, and affordable e-payment options, the Payments Vision 2025 is a historic step towards putting India on the global map in terms of payments. Now, let discover the role of rural fintech companies in reducing the urban and rural divide. During the Covid-19 pandemic, migrant workers who lived in urban areas for work were forced to head back to their to highlight native places, leading to a wider gap between rural and urban India. To reduce the gap, rural fitness have been working hard to change the lives and livelihoods of Indian citizens. In sync with the government initiatives and leveraging the digital penetration, they are promoting nanopreneurship (micro-scale businesses) among people of all genders and statuses while providing financial and digital training. In return, nanopreneurs are offering essential services including cash deposits, withdrawals, and money transfers through Aadhaar Enabled Payment Services (Apes) to the community members. Aiding this growth, mobile users in India have been increasing rap

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BSF-HCM-TEST-Dated-2025-02-04-Test NO.-19112

Chef performing on a show? Why do you think they perform so well? The reason is that they could fetch all that they needed in a moment. Their kitchen is perfectly organised at least for the show Being organised with your work is the key to sustained and stress-free personal productivity. There is a prevalent feeling that people are born organised or unorganised which is not true. If you too feel so, ask yourself this when you plan to go out, do you get your car key easily. Yes, right? Why is it so? Because you keep the key at a certain place when you come back from a drive. That enough to prove that you are organised. It a deliberate decision of being organised about something than genetic makeup. You need to be organised with the things that matter to you. So how do you get the capability to fetch whatever you need for your work in a moment? As we saw that it is possible only when you plan places for all your work material. You need a singular, known place that is easy to access for every kind of thing that you deal with. In absence of this, you lose precious time in searching for what you want, or even worse, work could be done on time because you could not locate the required material or the work. As we deal mostly with digital artifacts, the central element of your organization of such a material is a well-planned hierarchical file folder structure on your computer or cloud. You will have folders to store specific kinds of material, say, project proposals, design documents, invoices, notes, presentations, and so on. Keep the retrieval in mind when you create such a structure or name the folders. Keep experimenting with it The next thing you need to know is the DRIFT principle Do it right the first time. When you are at work as the work material comes to you through all kinds of communication, you will organise each piece of it in the right place as and when you receive it. You know that you will need this in the future and then where would you look for it? Keep the document there. This is what I am calling doing right the first time. In addition to the file fo

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BSF-HCM-TEST-Dated-2025-02-04-Test NO.-19113

Chef performing on a show? Why do you think they perform so well? The reason is that they could fetch all that they needed in a moment. Their kitchen is perfectly organised at least for the show Being organised with your work is the key to sustained and stress-free personal productivity. There is a prevalent feeling that people are born organised or unorganised which is not true. If you too feel so, ask yourself this when you plan to go out, do you get your car key easily. Yes, right? Why is it so? Because you keep the key at a certain place when you come back from a drive. That enough to prove that you are organised. It a deliberate decision of being organised about something than genetic makeup. You need to be organised with the things that matter to you. So how do you get the capability to fetch whatever you need for your work in a moment? As we saw that it is possible only when you plan places for all your work material. You need a singular, known place that is easy to access for every kind of thing that you deal with. In absence of this, you lose precious time in searching for what you want, or even worse, work could be done on time because you could not locate the required material or the work. As we deal mostly with digital artifacts, the central element of your organization of such a material is a well-planned hierarchical file folder structure on your computer or cloud. You will have folders to store specific kinds of material, say, project proposals, design documents, invoices, notes, presentations, and so on. Keep the retrieval in mind when you create such a structure or name the folders. Keep experimenting with it The next thing you need to know is the DRIFT principle Do it right the first time. When you are at work as the work material comes to you through all kinds of communication, you will organise each piece of it in the right place as and when you receive it. You know that you will need this in the future and then where would you look for it? Keep the document there. This is what I am calling doing right the first time. In addition to the file fo

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BSF-HCM-TEST-Dated-2025-02-04-Test NO.-19116

Inexperienced sycophants started running the party. Clearly, he had no objection to coterie or sycophants calling the shots as long as they were old and experienced, therefore him included. Small group of individuals wielding influence not warranted by official lines of authority is a common phenomenon in organizations including political parties. This per se is not alarming if the group is only a caucus and not a coterie or worse, a cabal. To give credit where it is due, the safety mechanism in the Congress party in early years after independence was to have a Congress Working Committee which had sufficient stature to counter the prime minister and his cabinet or coterie if any. Indeed, there are stories of how Kamran checked Nehru during a discussion of the Congress Working Committee reminding him that it was not his cabinet meeting. Alas, Indira Gandhi method of consolidating position was to make the party organisational structure ineffective. Most people who were allowed to rise had no mass following which includes many in the rebel Group of 23 formed in 2020. Those who did have substantial political base were tossed around incessantly or left waiting indefinitely to make them insecure. The party is paying the price now. The coterie culture of the Congress party was unchallenged prior to 2013 not because its leadership was stronger but because the national political alternative was weaker. Ambitious functionaries not finding a place in the inner core had nowhere to go and reconciled with peripheral roles. The rise of BJP changed the scenario. The coterie culture can thrive only when there is a high command at the helm. Though anathema to all norms of democracy, the high command phenomenon promoted by the Congress party has now been adopted by BJP which seems to be fortifying the government at the cost of the party and fortifying the prime minister at the cost of the government. Top positions in the government making up the all-important Cabinet Committee on Security, which is sort of a cabinet within the cabinet, have been filled in a manner that the government

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The party deva vu for the democratic polity of the country. Imagine you took a trip but had no map or directions for how to get to your destination. Lost in a vast landscape, you may eventually get to your destination by trial-and-error, taking several wrong turns, asking people, etc. And even when you get there, you now need to find places to stay, eat, or see. Without a map, all these activities are inefficient and exhaustive. Now consider how office work takes place today. Regardless of industry, we all spend most of our waking hours at work, interacting with software to get our work done. During our work, we face many frustrating experiences. Perhaps the technology at work is not easy to use, it fails often, there may be no clear documentation of how we need to get work done, lack of adequate training or mentoring, or the tasks or processes we execute are constantly changing, among others. Add to all this, the paradox of increased digitisation. While it is meant to streamline and simplify work, in many cases it has made work more difficult. People navigate a technology landscape where they use 10X more applications and 18X more digital documents than ever before. Add to this remote/hybrid work, which makes it harder for managers to figure out what ails their own teams. Simply put, there is tremendous pressure on people and teams to keep up with all these technology changes and deliver higher productivity while navigating significantly more complexity in the workplace and with limited help. This is the human cost of office work in the 21st century which has largely not been understood and therefore ignored thus far. It the equivalent of a landscape with no map or data. How can technology help address this problem? The answer is to start treating how we all experience digital work as data. Experience here refers to the daily interactions between people and software without compromising on the identity of the individual. Each time you use software to do your work, you are generating a large digital footprint, which contributes to building a map of how you experie

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BSF-HCM-TEST-Dated-2025-02-04-Test NO.-19118

Is also a shared view of what each one of us finds slow, difficult, or frustrating at work, much like crowd-sourced map apps today where people can mark traffic jams, breakdowns in highways, etc. For the past forty years, the status-quo solution to this problem has been to rely on interviews with a few people at work to understand what ails organizations, combined with gut instinct and guesswork, leading to decisions on investments and work policies, to streamline work and enhancing employee experience. This approach is neither scalable nor reflective of the true experience that people have at work. Case in point a recent study in Harvard Business Review (HBR) highlighted that in the post-pandemic age, managers cannot not account for 60% of their own team daily work patterns If you do not know what is happening, then how do you know how to help teams? We are missing ground truth data on how work happens, the landscape of complexity and problems that teams face at work every day, and what actions will help teams have a more positive and productive experience at work. Thus far the world has not seen how we experience work as a technology problem. But the pandemic has changed this. Given the scale of office work in the world with 500M office workers who use digital devices for work, this is a consumer-scale opportunity inside the workplace. And the work graph is as fundamental a shift as when 20 years ago the world understood how we all connect with each other is valuable social data. At work, each person generates 70X more data on how they work compared to the top six social media sites put together. Hence, this is among the largest data sets that humans are implicitly creating every day. Like dark matter, we have seen it yet, but it there. The usual homilies are being spun around khaki on the occasion of India 75th Independence celebration, with paeans about the charka, yarns about how it will revive atmanirbharta etc. Sorry folks, India is not going back to the charka anytime soon. A contraption that Gandhi presented as an epitome of meditative self-reliance was s

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Justice is how it was portrayed in the state assembly. In this respect, Bihar is not an exception. Neighboring Odessa this year kicked off a survey on the social and educational status of backward classes. This trend is almost sure to spread as election season approaches. While state governments represent the exercise as a step towards evidence based policy, it important to keep in mind that caste continues to be the building block of electoral coalitions across India. These exercises will always be politically cultured. Drill deeper to look for a common thread binding the clamor for caste based data across India and it leads to the data void on economic and social indicators that been building up over the last few years. The Bihar survey results said the state population is about 130 million it was 104 million according to Census 2011. Should we have got a more accurate number on the state population from Census 2021 and not a survey? The indefinite delay in a national census has come on the heels of other gaps in GOI database. For example, we have been given a consumption expenditure survey for over a decade, which undermines other important data. GOI tardy approach to data has left gaps that states are trying to fill through crude measures that are tinged by political motives. For sure, effective governance needs to be based on empirical evidence. Thus far, that evidence was provided by the overarching national level data put out by GOI, which was then supplemented by states looking for data to meet specific needs. In the absence of timely national data, we are quickly descending into a phase of disaggregated data collection that will lead to more problems than solutions. India must take cognitive and cyber warfare more seriously by incorporating new tools and systems as China takes the lead in this critical emerging domain. A recent US state department report says that China is spending billions of dollars annually on information manipulation abroad. This will only further the ongoing debates within the US military and its broader national security ecosystem t

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Spl-BSF-HCM-TEST-Dated-2025-02-04-Test NO.-19120

The honble finance minister released the Union Budget for 2025-26 on the 1st of February. This year particularly, there was a need to strike a delicate balance between staying on the path of fiscal consolidation, maintaining the momentum on infrastructure spending and providing some relief to the consumer, who had been feeling strained over the past few quarters. It is reassuring for the investor community, especially for bond investors, that the commitment to fiscal consolidation has been reaffirmed with the headline fiscal deficit target shrinking by approximately half a percentage point to 4.4% of GDP in FY25-26 vs FY24-25. A longer term roadmap to lower debt to pre-pandemic levels was outlined and was well received by investors. These commitments are what were hoped for and the delivery will keep India positive long term economic trajectory intact. This is also in contrast with some emerging market countries such as Brazil and Romania amongst others. At a time when ominous clouds are forming in the western skies with President Trump embarking on trade war 2.0, the boost to consumption from the tax relief measures announced, amounting to 0.3% of GDP is welcome. As I outlined in a previous column, our exports are likely to be negatively impacted by his administration trade policies and global investment in general is also likely to slow given the increased uncertainty. Revving up the consumption engine at such a time makes for good policymaking. After a few years of above 20% annualised growth, the strong push on infrastructure investment is perhaps nearing a physical limit in terms of just how much can be efficiently invested in any given year. In FY 2024-25 only approximately 90% of the total capital expenditure allocation was utilised and this years budget broadly maintains the budgeted allocation from last year. Looking at individual components, roads and highways along with railways see no change in allocation from the previous year while defense rises by approximately 6%. Smaller programs such as rural housing and urban development see an even higher perce

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Where this can be realised. However, because of the general uncertainty created by Trump 2.0 trade policies and the fear of dumping given the excess capacity in China, India Inc may decide to wait a few quarters to see if the stimulus from tax relief actually results in higher consumption or if it instead leads to higher savings as household balance sheets had started to become stretched. Only once there is confirmation of higher spending will we see meaningful capex plans being implemented, as is currently hoped. We can be optimistic that this will play out in due course for a few reasons which include the strength of corporate balance sheets and the health of the banking sector. Quoting Mahatma Gandhi Actions express priorities. While there are many moving parts in these uncertain times, this budget has delivered on what mattered most while maintaining a fine balance on other important considerations and putting a floor for growth this year. Now, over to you, the Indian consumer! Though the number of pilgrims at Maha Kumbh is many times more than at Haj, a lot can be learned from the crowd management at the annual Haj. The Saudi authorities have substantially improved infrastructure over the last many years, reducing chances of stampedes to zero, said those who have performed Haj multiple times or conducted it for years. Several deaths in a stampede at the ongoing Maha Kumbh in Prayagraj have brought back the meticulous crowd management at the Haj in the spotlight. Those who have conducted Haj tours for years and performed Haj multiple times praised the huge improvement in infrastructure in Mecca. Haj is performed in and around Mecca while pilgrims also visit Medina to pay tribute to the Prophet at his mausoleum. I have seen great improvement in the infrastructure like widening of roads and buildings of bridges. Jamarat bridge used to be a danger zone earlier. Now the movement of pilgrims is so smooth that overcrowding is hardly seen there, said Imran Alvi, general secretary, All India Haj Umrah Tour Organisers Association. Alvi, through his Alvi Tours, has cond

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The problem with caste surveys is this: Yes, an omnibus OBC quota was fair to the most backward classes. Yes, a headcount of the most underprivileged is important. But if more quotas are the only policy idea from such exercises, the complexity of inequalities won be addressed. The release of data by the Bihar government of its caste survey is akin to yet another rumbling in the politically unstable region India social universe is. It is sure to be followed by other tectonic events. These will include demands for the inclusion of caste in the decennial census; to increase the share of quotas far above the 50% ceiling; and to make public the just submitted report of the Justice Rohini Commission, which considered the issue of sub categorisation of 2600 castes in the central list of Other Backward Classes. Whether one welcomes the development or not is a moot point because the caste genie was never in the bottle. Therefore, any lamentation that counting castes would divide society does hold water. Even the more rational argument that bringing in hundreds of castes into the quota ambit will be an administrative nightmare will not dampen the demands for more caste quotas. In the upcoming assembly elections, the last round before Lok Sabha polls 2024, BJP and Congress will have their fiercest fights in Madhya Pradesh (230 seats) and Rajasthan 200 seats in the Hindi heartland. In Rajasthan, Congress CM Ashok Gehlot faces the bigger anti-incumbency challenge in the sense that the state has not returned a government in the last five election cycles. In 2013, BJP had won 163 seats with a 45 vote share, any party highest tally ever. In 2018, voters gave BJP 73 and Congress 100 seats with almost 39% vote share each a tiny 0.5% point difference. Where such small differences in vote share can swing a party fortunes, the voter can never be taken for granted. though his return to the old pension scheme for state employees last year was a damaging move fiscally. Overall, Congress has repeated the Karnataka formula here welfares, peace settlement between warring factions, in this ca

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BSF-HCM-TEST-Dated-2025-02-05-Test NO.-19125

The international level. Famously servile and imitative, Indians will embrace handloom and khaki in a big way once it becomes a rage in the west. Indeed, the Prime Minister himself should be the poster boy for these quintessentially Indian fabrics beyond merely flaunting his sartorial flair and mouthing platitudes; he needs to make it part of his global agenda. Because, despite their noble intentions, swadeshis who are fighting to save handloom, and its even classier cousin, Khaki, are not adept in the warp and weft of modern international commerce. Scandalous as it may sound, we need Videsh expertize to give the products global heft. Grunge and Gandhi: The PM exhortation that Brand India products could be made famous for zero defect, zero effect flawless, with no adverse environmental effect is well-meaning. But to go global, it needs a global hand. And insofar as hand-made fabrics are concerned, blemish caused by the human touch that elevates it in the eyes of a discerning beholder is the very essence of its beauty. Monetizing the defect is where marketing savvy comes in. Back in the 1970s, American counter culturists began wearing jeans down to its threads, partly as a sign of rebellion against capitalism and elite values. It soon became the norm among the hippy crowd bent on spending the little money they had on more heady pursuits. Scholars of popular culture called it corporation, a process by which the great unwashed create their own fashion and culture in this case wearing worn, torn jeans from goods and resources of the mainstream. Some corporations quickly recognized the emerging trend. They created what are now popularly called ripped jeans. A generation later these torn jeans have become mainstream in a \$ 60 billion denim industry. Today, some of these trousers, propelled by catchy slogans like some breeze on your knees, retail for as high as \$ 500. There is a story, possibly apocryphal, about jean-makers rubbing meat on denim and throwing it to dogs to arrive a particular look that sells for even more. Socialists may scoff at these running dogs of imp

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Chhattisgarh It is one of few spirits in the world derived from flowers. Without manufacturing sophistication, marketing pizzazz, and global branding, what could be a fine liqueur retailing at duty-free stores worldwide for \$ 100 sells for only Rest 100 a liter in Central India. Indeed, in comparison, St. Germaine, a French liqueur made from elderflowers, and owned by Bacardi, retails for 100 a liter. So with all due and immense respect to Gentians and their ennobling philosophy, if you really want a Rahul Gandhi Bharat Judo Yare is an important initiative. It aims to pose a challenge to BJP ideological dominance. Congress has come out with a few attractive slogans and a website is dedicated entirely for making it a people initiative. This attempted ideological refashioning has its own political significance. The old secular communal binary has already lost its electoral importance; while, the conventional Mandala politics based on an imagined unity of all deprived sections has virtually failed. In a way, Bharat Judo Yare is the first positive resolve to produce a counter-narrative since 2014. Policy to rescue the impoverished millions toiling behind charkas and looms, forget the swadeshi brigade. Invite Levi and Louis Vuitton, GAP and Dolce Cabana, to create value. Sorry, Indian companies don yet have it in them to rescue khaki and handloom from desk gloom and create a global boom. You and I wearing khaki and handloom are not going to cut it. The world needs to wear it. Namenda needs to drape his friends Barack and Bill, Vladimir and Angela in handmade fabrics the same way South East Asian leaders ply batik on visiting leaders. Of course, there will be the justifiable fear that going down this road will put khaki and handloom beyond the reach of workaday Indians who wear synthetic clothes in any case ; that multinationals will bilk us of billions. This yarn needs a decent burial 21st century India. Our model thrives on keeping hand-made goods and fabrics affordable at the expense of the hapless maker, whose toil, much less skill, goes unrecognized and unrewarded.

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Buyer the buyer pays a part of the project cost upfront, the bank covers the residual cost and the builder underwrites EMIs till possession is handed. There are a number of cases where builders default and banks chase the hapless buyer despite the agreement detailing the obligations of all sides. In one such case, the Delhi high court this year ordered interim protection to buyers against coercive action by banks. But there are many cases. So, any meaningful reform has to address the spread of risks among stakeholders. Of all attempts to reform, the Real Estate Regulation and Development Act represent the most promising one. It embodies the work of two governments and detailed discussions of parliamentary committees. The key advantages of Rear are that it brings about standardisation of contracts, reduces the information asymmetry between buyers and other stakeholders by making relevant information public and minimises misuse of upfront payments by buyers. Rear was enacted in 2016 and can address older problems like that of the SuperFetch towers. Neither can it resolve the corruption at the level of urban bodies, which blight the dreams of many buyers. It also suffers from the general weakness in state capacity as each state needs to establish a regulatory body. Notwithstanding the challenges, Rear represents the best available solution today. It requires state governments to invest in enhancing capacity. Buyers will benefit from a fairer system, not a spectacle. In a significant change in tone and signalling, the Indian high commission in Sri Lanka referred to China militarisation of the Taiwan Strait, the first such reference by any Gol arm. The high commission was responding to an article written by the Chinese ambassador to Sri Lanka where he drew parallels between the recent Taiwan situation and the visit of the so-called Chinese research vessel widely believed to be a spy ship Yuan Wang 5 to the Lankan port of Hambantota. This marks a departure from the ministry of external affairs statement earlier this month on the Taiwan issue where it only said that it w

Word Count: 340, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-05-Test NO.-19128

About Taiwan Besides, there is so much New Delhi and Taipei can do together from collaborating on semiconductor supply chains to coordinating in regional security forums. It high time India should consider its own high-level visits to Taiwan. The SuperFetch Twin Towers in Noida, which were pulled down yesterday, were a symbol of everything wrong with the way the real estate sector has grown in India, especially the national capital region NCR of Delhi. Anyone who has had to register a property or get a transfer memorandum from the New Okla. Industrial Development Authority Noida knows that things don't move unless you cough up speed money or use some influence. For all the sprucing up of this satellite town of Delhi with paintings and LED lights adorning every possible pillar and electricity pole there is hardly any change in the situation on the ground, despite the so-called e-governance initiatives. Narcissus stared into the water and could keep his eyes off himself. We have replaced water with Zoom. So engrossed are we with the nitty-gritty of our own face that only halfway into our speech do we notice unrest among the masses who are screaming, unmute yourself. Covid has changed healthcare. Common cold treated like terminal illness, cough and be deported, masking the chin at all times, and PTSD after close-ups in video chats. Never have we looked into our own eyes this deeply before. Remember the first time we attended an office meeting or hung out with old classmates online? We glanced at ourselves shyly, tilted head this way and that, pushed up the comp so our chin lost its twin. YouTube recordings, however, show us slumped in a chair fast asleep because we were looking down thoughtfully all the time!, grinning inappropriately when grave matters are under discussion, and oh that sudden clang from the kitchen as if utensils were sword-fighting just when we launch into a previously memorised monologue. If everything is going smoothly hair, shirt, smile Zoom-ready, and it our turn to speak and dazzle everyone the flat upstairs starts to renovate itself. Some sit I

Word Count: 349, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-05-Test NO.-19129

Other peoples videos, shot unbeknownst to us when we are either going hyper on the dance floor or trying to sip two drinks at once. In a million selfish across the world we are in the background, peering into a menu or disapprovingly eyeing strangers. Our resting bitch face is going places. The Indian coordinated logistics area is on a roaring stage and accounts for 14.4% of the nation GDP. With the rapid digitisation of each and every aspect of the Indian economy, the area of the planned operation has had the option to get more open doors that have been affixed to the area development when compared with the earlier years. When people envision legacy, they think about owning assets, creating a company which is long lasting and endearing the vision it started with. Businesses which take the first leap of faith merely think about sustaining themselves and not more about creating a legacy which speaks volumes of the vision. While there is continuous development in business, there are likewise a few prompts that should be tended to and redressed through legitimate components and frameworks put in place. Separated and chaotic areas, infrastructural bottlenecks, cost implications, and so forth are the significant difficulties that hamper the development of the area because of the non-conveyance of great services to the end clients. While the difficulties are many, the greatest of everything is that the area is profoundly unorganised, passing on different issues to create and support the framework. Consequently, this is an issue that should be tended to earnestly. Today, people are realising the importance of organised set-up and even after being in a price-sensitive economy such as India, people are counting on quality over price. More and more strong players are emerging into the market and proving worthwhile for the clients & customers seeking quality services. Building the right team with the right intent It important to build everyone in the team with the right intent starting from the top level to down. Getting the right resources onboard is the key to a highly mot

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BSF-HCM-TEST-Dated-2025-02-05-Test NO.-19132

Ensure in having the same vision which generations standby but also help in maintaining and improving the work culture and developing a feeling of belongingness amongst the people and the Organisation. Be the best I have always believed in the fact that one should be who they are, and they be good at it! One of the foremost things one should focus on while bringing up a quality-driven company is that they excel in doing the work they are called for. An Organisation goes through numerous challenges and the COVID pandemic posed as a threat to many established business and startups. Hence, keeping sustainability at the center of it all is crucial to innovate and work accordingly. Sustainability and quality go hand in hand Every business supposedly holds a legacy that it has been carrying along since years or generations. If one is not quality-driven, then it will be hard to build a brand that sustains. Hence, one must focus upon quality as a driving force within the Organisation. When building a credible business, it is important to create a quality-driven brand which heralds a legacy. For doing the former, it is important that the latter has the right intent, which is followed with complete heart and soul. This legacy has stayed and been a defining characteristic for your business and therefore, you must always have respectability for it & ensure that the quality is never compromised. The zealous hearts of the young and the experienced minds of the older generation can create some remarkable change and make the unimagined possible. With the intent to carry forward the same ideas and values of your earlier generations, you can keep the motive and the quality-driven legacy of the Organisation always intact. And, one of the best ways to build your legacy is to always have pride and honor in what you do. Consistency is the key Staying consistent is necessary for building a quality-driven business. This is not because one wants to keep the brand alive, but because one aims to improve and become a better version of oneself each and every day. Staying consistent helps in f

Word Count: 356, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-05-Test NO.-19133

The enforcement of these ideals creates a major impact in bringing about some unparalleled changes. How are we to think rightly? It is essential to learn how to think because a person with a negative approach will not be able to recognise the truth that comes his way for he will reject everything, while a person with a positive approach will access the truth and eventually find solutions to his problems. There are two ways of thinking: positive and negative. These are the two ends of a spectrum. Most often we lie in between. There are combinations of the negative and the positive that lie all along the way. We are considering the extreme positions to make the understanding of the other combinations easier. Much too often we indulge in destructive negative thinking which leads to despair, loss of enthusiasm, depression, and dereliction of duty and proactive action. In short, negative thinking means the beginning of failure in life. The key to success lies in constructive positive thinking. Constructive thinking comes to that person, who keeps the mind focused, constantly updating herself; is of pure heart, not sullied by overactive emotions; and practices detachment or attachment to all, is useful to one and all. Constructive and destructive thinking have certain criteria by which we can identify them. is to examine if our vision is partial or whole, whether it is integrated or fragmented, because a person with holistic vision can think constructively and will get a balanced and comprehensive perspective, but a person with partial vision does not get things straight. In the absence of a holistic view of any given situation or incident, thinking based on a partial view or insufficient facts remains inadequate. So a complete overall view is very important for right and balanced thinking. When the whole picture or a comprehensive view is before us, many a conflicts get resolved automatically. It is because we have heard or read or decided to believe in only a part of the whole story, we keep getting entangled in labyrinthine problems. Once a group of travellers halted

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BSF-HCM-TEST-Dated-2025-02-05-Test NO.-19134

However our thoughts change a million times in a day, some exuberant, some depressing. There is continual rise and fall. No constancy. No stability. Sometimes a person behavior may be rooted in some of his past experiences. So one may require knowing a little about the person past to be able to understand him completely. To understand and accept the different faces of the same person is to have holistic vision. Abridged from Unveil Your Greatness The recent media reports based on MHA input, attributed to a senior bureaucrat, implying that the Union government is considering a plan to give more active or lead role to Indo-Tibetan Border Police ITBP on Sino-Indian border, has triggered acrimonious debates in the strategic community. Some of these rumblings have found their way to print and social media. The source input itself, like most bureaucratic prompts is rather sketchy. The only additional elements are that it will be implemented, once disengagement on Line of Actual Control LAC is complete and consequently hotline will be set up between Chinese Border Defence Regiment and ITBP. The report also states that such arrangement would set up sort of buffer between two armies and reduce chances of further conflict. It is to credit of this government that it has shown determination and boldness to take forward reform agenda and even experiment with some audacious reforms. Chastened probably by feedback on Agni veer scheme, proposed plan is envisaged to be launched in less contentious Middle and Eastern sectors, before Latah in Northern sector. It will be appropriate to pilot it and even within chosen sectors, disputed areas like Barahoti and Dolam increasingly referred to as Doklam should be taken up, only after validity of the concept is established. In keeping with an old maxim, Don change the captain when a storm is brewing, disengagement and de-induction on LAC is a non-negotiable prerequisite. It has to be supplemented with some basic working protocols and confidence building measures CBMs, as previous agreements have been reduced to tatters, by the Chinese. It

Word Count: 340, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-05-Test NO.-19135

Project, which is the crying need. As per a US Department of Defense report, PLA has set up 628 Xiaokang border villages along 3,488 km LAC, whereas our border settlements are turning into ghost villages. The complex and vexed subject of border management in our country is handled by multiple players. MHA has continued as the nodal agency. MOD has been bearing the brunt, in contested areas, like Line of Control Lock along 776 km stretch of Indo-Pak border and Actual Ground Position Line AGPL, in Searching glacier. The entire undecided Sino-Indian border has been remit of Mood. Surprisingly, till the 70s, MEA managed Sikkim and North East Frontier Agency NEFA. It can only be attributed to lack of finesse to set up interdisciplinary agencies and turf-centric, silo-based approach. In strategic parlance, it is common knowledge that North Block MHA is more than equal, compared to others. The Kargil Review Committee highlighted need for One Border, One Force policy, to build domain specialisation. It also recommended revamping of intelligence structures and multi agency coordination MAC. CAPFs did even have basic integral intelligence structures. The entire concept of border management has to be differentiated into border guarding for settled and open borders and border defence for contested, unsettled ones. One size, does fit all. Settled borders constitute fenced IB portion of Indo-Pak and Indo-Bangladesh borders, guarded by BSF. We have open unfenced and settled borders except for very few stretches, with Ne pal and Bhutan, manned by Shasta Seem Ball SSB. Border with Myanmar, manned by AR, is in hybrid category with terrain, demographics, tribal laws and insurgency, adding challenges, to otherwise open and settled border. Border Defence is different kettle and the most complex challenge. CAPFs are in support, as Army has the single point accountability. It entails offensive defence and cross border actions, in keeping with new resolve of government. The defence has to be in tiers layers and in depth, with quid pro capability QPQ, as demonstrated in surprise, pre-empt

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Spl-BSF-HCM-TEST-Dated-2025-02-05-Test NO.-19136

President Subianto statement that he would like to see Indonesia and India continuing to be close partners and friends and that he has the Indian suggest further cooperation in coming years in various fields. With Indonesia joining the, there will be an additional forum for cooperation between the two countries. President Subianto by agreeing to not visit Pakistan showed that he takes India concerns seriously. Both countries committed to maintaining peace, security, prosperity, and rules-based order in this entire region. In essence, President Subianto visit is strategically important creating momentum for bilateral ties and opening a new chapter of substantive, extensive and deep relationship between India and Indonesia not only for mutual benefit but also for peace and security in the region. The young girl dancing, gyrating to a song, which is generally and more popularly classified as an item song, has been making waves these days. Item song refers to those songs wherein a young and scantily clad women woman who moves her body suggestively to the beats. The audience for this song, in the movie, is generally a group of ruffians or hooligans who are on the other side of the law. It generally serves the main purpose of catering to the secret dreams of young boys who have not had female friends and have not learned to respect women. An item song glorifies two things; one is antisocial elements who did this entertainment after their hard work (!), which anyone can guess. Another is to reinforce the image of women as item girls or to put it grossly, women who sell themselves for money. The young girl in the above-mentioned song is supposedly only 18 years old, appearing for her senior secondary exams. She comes from a family of actors being the daughter of a yesteryear actor who also has the same claim to fame. Most of the movie songs these days are in the same category, so the song itself was not a surprise. In fact, each song has similar costumes; similar movements and one can easily fit any song to any picturisation. What set me thinking were a few videos in whic

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Spl-BSF-HCM-TEST-Dated-2025-02-05-Test NO.-19139

Extreme right? Why, if one may ask, why is political action so very different from our action of relationship, action with regard to fear in ourselves, and so on? Or is politics part of our life, not something separate? Politics according to the common usage, which is in the dictionary, is the art of govt, science of govt. Why do we give this art to politicians? They apparently are a separate breed, different from us. This is really a question that involves, why do we depend on a politician, a guru, a priest, on anybody to govern us? Why do specialists take charge of our life? Is it that we have no so-called confidence in ourselves? We are not sure of ourselves, and we attribute this clarity to the politicians and to the others. Is it in ourselves that we are insufficient and somebody out there is going to make us sufficient? So, are we to treat life as separate factors: political, religious, economic, and so on? Or are we to treat life as a whole? Is it that we are so fragmented in ourselves as a religious action, political action, family action, individual action, and collective action? Or do we treat life as a total movement in which all these activities are included? But if we separate one from the other, we'll inevitably bring about contradiction. A religious life is incompatible, one will say with political life; a religious person will have no part with politics, because generally politics is such a crooked affair, controlled by big industrialists, by wanting great deal of money for the party, and they're depending on rich people and so on. There is increase of armaments; just now they are destroying each other, killing each other for god knows for what and what is a political action? Would you like to start a new party, social democratic party? Or look for a new leader for the next election; condemn the present leader, and when the new leader comes into being next election, again there is doubt about him you know the whole when the honeymoon is over then begins the whole problem. So, what is your answer? Do you want to ask if there is an activity, if there

Word Count: 377, Character Length: 2104 characters

BSF-HCM-TEST-Dated-2025-02-06-Test NO.-19140

Integrated theatre with full operational and functional control. Sonia Maria Sotomayor, associate justice of the Supreme Court of the United States, rightly emphasises the importance of equality in education in this quote. One quick way to achieve growth and development in a country is through equality in education. It means every individual irrespective of their gender, caste, economic status, religion, or regional background gets equal and suitable opportunities to cultivate their talent and receive education as per their needs, abilities, and aptitudes. A study from World Economic Forum indicates that improvement in education reduces income inequality within countries. It is more impactful than government expenditure and the development of the financial sector. Education in India has grown across sectors since its Independence in 1947. In terms of economic growth, the country GDP reached Rs 135.13 lakh crore in 2021, which was Rs 2.7 lakh crore at Independence. It is on the way to becoming the third-largest economy globally by 2031. The development and growth in India do not mean that education has been left behind. The country literacy rate is 74.04 per cent cent, 82.14 for males and 65.46 for females, whereas it was just 18 percent in 1951. It was the combination of several programs and policies, combined efforts of the Indian government, state governments, local bodies, and district-level decentralised management structures that have led the country onto the path of prosperity through education for all. In recent years, with the advent of technology, we have seen education becoming much more accessible across the country. Especially during the Covid times, when schools were shut down to contain the spread of the virus, students in remote parts of the country had little to no access to education because of the digital divide. However, state governments partnered with tech platforms to provide students with digital tools that helped them continue their education from home. While some children were able to get hold of laptops for online learning, others had to

Word Count: 319, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-06-Test NO.-19141

Feelings Being a person who gets easily involved in others problems, I asked her how she handles all the negativities downloaded upon her on a daily basis by her clients, especially the ones who drop in frequently as much for cosmetic as for therapeutic purposes, something that hardly ever happens in men barber shops. Her answer was unambiguous I never carry those narratives home with me and let them stay in the premises. As our dialogue proceeded, she made another wise remark; my advice giving attempt may presuppose that I do have a solution for their problem, which I would not because I live out of their context. She added that such advice giving comes from one sided certainty, and is seductive. It does feed her ego, a trap many fall into. But it has no value per se. Her female clients do not come for solutions, but simply for someone to listen to them. Therefore, what was expected was empathy, where one remains uninvolved or unengaged yet helpful. In a matter of one hour, in those early hours of the morning in the waiting hall of the airport, I was offered a perspective on the essence of communication that if followed could save much unnecessary involvement with others. Often in those moments when our intention is sincere, we overextend ourselves, which costs us much of our resources of time and psychic energy by getting too invested in other people issues. Much of these can be avoided through caution and discernment. This does not imply non caring but engaging from an enlightened place. Our emotions can guide as well as misguide our decisions. Finally, all comes down to building protective boundaries or safeguards that prevent draining and misuse of one helpfulness. And somehow Sangeeta, may she be blessed, wherever she is, left me a standard operative system in associating with those in my proximity. Though these basic facts are perfectly obvious, they are not yet sufficiently appreciated. Numbers reaffirm that the gross capital formation, or investment, continued to be buoyant. In fact, the investment subset of the expenditure component of GDP has had perhap

Word Count: 354, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-06-Test NO.-19142

Recently passed Medical Goods Procurement Act. The new set-up is in the works while the old system of supply slips into disuse. The misgovernance evident, matters took a worse turn over a video of the hospital dean cleaning toilets, told to do so by Shiv Sena MP Hemant Patil. Such deplorable acts neither fill vacancies nor renew medicine stocks. The Bombay high court has rightly asked for details of the state allocation to health as well as details of the deaths. Sharp spikes in hospital deaths demonstrate the deep crisis in public health everywhere in India. The difference here is that the hand-to-mouth existence of these government hospitals is not in remote areas of a poor state it happening in the state with the largest economy. That is what is sick. Nitin Gadkari has promised to make our 1.46 lakh km of highways pothole-free by year end. The entrenched trenches themselves will yawn wider in boredom at yet another attempt to annihilate them. Remember? The otherwise efficient road transport minister was labeled Mr. Flyover when he held the PWD portfolio in Maharashtra because he ordained 55 of these in Mumbai. For a while they did help us zip over notorious bottlenecks, but now the inevitable potholes on them have led to as many red faces as an unzipped fly. For the sake of our LMVs, HMs, SUVs, indeed GDP, we want the brave Shri Gadkari to succeed. But you see, ji, potholes are the unchallenged symbols of our rural, urban or in-between roads. Indeed, they should be ranked among our national insignia. Why, even the Ashok Chakra would get inextricably wedged into them. In pothole one-downmanship, we can boast patriotic parity with that uppity Global North. The US and the UK sink billions trying to fix these road-eos, which make bucking broncos of the vehicles that dare to mount them. Our current Bad Boy keeps buckling under these terrors of tyres and axles. Google reveals a video of the mayor of Ottawa desperately trying out a pothole-paver called Python 5000. Admittedly, not what our MEA would call out as a snake in the grass. So, indisputably monsters are like

Word Count: 356, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-06-Test NO.-19143

Years ago and reflected very elaborately in our new education policy of 2020. We have been given the task to prepare our children for a world unknown, unimaginable, where the skills that we boast of today may be obsolete. We have to prepare them to be inquirers, problem solvers, independent, ethical learners. We have to prepare our children for challenges not seen or imagined, for a world which will shrink further, where human values and skills will define one true worth. A myth, probably, the part of the myth that is true and has to be acknowledged. MYTH 2: There is a general conception that IB is designed for the brightest and the most intellectually profound students. Let us check whether this myth is a fact or fiction. When a 3 year old child enters the PYP programmer, on what scale will one measure his or her intelligence? Is it appropriate to do so? Should not each child be provided the same level of skill based curriculum for developing a sense of discovery and learning? Should we not work towards implementing a curriculum that gives an opportunity to every child to imbibe the essential 21st century skills of collaboration and teamwork, creativity and imagination, critical thinking and problem solving? Are these skills only for the best and the brightest? A myth again that undermines the worth of each child. Who decides which child is the best or the brightest? Every child is special, unique and deserves an opportunity to flourish. MYTH 3- If we move to the high stake examinations at the end of Year 12, the IB students are evaluated on a 7- point scale on a standardised testing format, making it absolutely reliable. There is a general impression that IB scores are difficult to achieve and in comparison to those obtained under the National Boards, these fall short of expectations. Let us find out how these points translate into our requirement. I guess, subjectivity and individualized academic goals would safely place this myth about the IB course in the realm of fiction. MYTH 4- My final analysis is focused on those who are making the choice of the school t

Word Count: 358, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-06-Test NO.-19144

Our age old disposition and look favorably at a curriculum that forms the bedrock upon which open-minded and knowledgeable learners can find a strong footing, that will prepare them for the future. The future of work is closely linked to education. If the 4th Industrial Revolution evolves as expected, the nature of work and careers will change radically. No one will have one career for life. So today education curricula needs to emphasize the value of acquiring the skills to continually acquire new skills beyond the conventional disciplines. From soloed knowledge we need to move into fluid knowledge where trans disciplinary competencies are useful across different domains of experiences. As the proponents of International Baccalaureate believe, let the children do-to learn rather than learn to do. The course of Covid-19 in India brought to light some fundamental gaps in the way we have looked at nonprofit organizations and their work so far. While grassroots organizations across the country extended themselves to provide relief during the pandemic, many of key reason for this fallout is the lack of resources that have historically been invested in organizational well-being. While most funding and capacity-building efforts have focused on helping nonprofits perform better, what has been missed out is a structural lens that looks at organizational culture, policies, and practices that promote employee health and safety, thereby furthering organizational effectiveness. It has already that a healthy Organisation is more conducive to successful operations. This underlines the strong link between a team well-being and profitability. And it makes sense. If we look at only the delivery of work that needs to be done, it is easy to see that if we really cared about outcomes, we would need to focus on the people who ensure outcome delivery. In fact, according to a conducted by professors at Harvard Business School, organizations that fostered a culture in which employees could work together, surface their weaknesses, and get help to overcome them found that not only were tea

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Our age old disposition and look favorably at a curriculum that forms the bedrock upon which open-minded and knowledgeable learners can find a strong footing, that will prepare them for the future. The future of work is closely linked to education. If the 4th Industrial Revolution evolves as expected, the nature of work and careers will change radically. No one will have one career for life. So today education curricula needs to emphasize the value of acquiring the skills to continually acquire new skills beyond the conventional disciplines. From soloed knowledge we need to move into fluid knowledge where trans disciplinary competencies are useful across different domains of experiences. As the proponents of International Baccalaureate believe, let the children do-to learn rather than learn to do. The course of Covid-19 in India brought to light some fundamental gaps in the way we have looked at nonprofit organizations and their work so far. While grassroots organizations across the country extended themselves to provide relief during the pandemic, many of key reason for this fallout is the lack of resources that have historically been invested in organizational well-being. While most funding and capacity-building efforts have focused on helping nonprofits perform better, what has been missed out is a structural lens that looks at organizational culture, policies, and practices that promote employee health and safety, thereby furthering organizational effectiveness. It has already that a healthy Organisation is more conducive to successful operations. This underlines the strong link between a team well-being and profitability. And it makes sense. If we look at only the delivery of work that needs to be done, it is easy to see that if we really cared about outcomes, we would need to focus on the people who ensure outcome delivery. In fact, according to a conducted by professors at Harvard Business School, organizations that fostered a culture in which employees could work together, surface their weaknesses, and get help to overcome them found that not only were tea

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BSF-HCM-TEST-Dated-2025-02-06-Test NO.-19148

Need to survive, and as such there is an inherent power imbalance. It is therefore our responsibility to be accountable to the grantee organizations we work with, and to their missions that we have decided to support. One very direct way to do this is by helping build resilience and well-being into the DNA of these organizations. Because without us, they will not have the resources they need to put the required practices in place. So what steps can we as funders take today to help our nonprofit partners build organizational well-being? Invest in financial resilience most funders today are focused on helping their nonprofit partners achieve outcomes or create impact through a project. This is the first mindset shift that we need to implement we have to move from supporting a project to supporting their purpose. We will always have that help us decide how we structure our grant making. But in addition to those metrics, we need to be asking ourselves how we can build the capacities of the organizations we work with, how we can influence their ability to advocate for change in a positive manner, and what we can do to help further their mission and vision. Once we shift our lens from project to purpose, it becomes easier to understand why nonprofits need to build financial reserves, and what we can do to help them. Some ways to invest in an Organisation financial resilience include developing multiyear partnerships instead of only annual contracts understanding the funding gap between indirect costs and available budgets, and seeing how we can bridge it by investing in resources for strategic planning and or technological infrastructure; and supporting the building of a financial corpus. A lot of funders have traditionally looked down on some of these practices, especially investing in an Organisation corpus. It is looked at as a waste of resources. However, our partnership with has repeatedly shown us that organizations need this support. According to a by the Bridge span Group, only 18 percent of the 388 organizations surveyed invested in organizational development,

Word Count: 343, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-06-Test NO.-19149

Time and what we can do to help support these efforts. In terms of resources, we can invest in learning and development including leadership courses, skill building, and mentorship so that our partner organizations are more equipped to address the changing needs of their communities. In fact, according to 53 percent of employees say that the opportunity for career growth and development through training, job rotation, or international assignments create an exceptional employee experience. Similarly, supporting the acquisition and retention of talent that helps an Organisation internal functions human resources, communications, finance enables the creation of a structure that is better placed to look out for team members. This can be through the creation of stronger policies, the implementation of open communication channels, or the ability to pay people adequately. And, lastly, we need to include line items in our grants that allow organizations to directly look after their team members mental and physical well-being. This could be in the form of allowances for paid sick leave, mental healthcare, or other medical care. Invest in inclusive policies help organizations function smoothly and provide security to their team members. And as funders it is our responsibility to support the costs that come with enabling an Organisation to create robust, thorough, and inclusive policies. Whether it is by bringing in experts ourselves, or supporting the costs of our nonprofit partners doing the same, we need to ensure that the organizations we work with are able to create and regularly update their insurance, sexual harassment, anti-discrimination, mental health, and leave policies. One way to do this effectively would be to make space for annual feedback in conversations with nonprofit partners. Understanding what their policy needs are and enabling your partners to learn from one another will help bridge the gap faster and more effectively. Change peer mindsets As funders we have to actively start championing the need to center and fund well-being at an organizational level

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BSF-HCM-TEST-Dated-2025-02-06-Test NO.-19150

Emotionally safe another school level support critical for the success of programs is that the capacity of school leaders and teachers those vest must be high. The adults in the school must model the skills, knowledge, and mindsets that we want students to build. In-service professional development must be geared towards supporting this need. Also, a commitment to continuous reflection and improvement of the program based on student learning data is critical to ensure that the design of the program is based on evidence or proof of its effectiveness from our own school context. Finally, parent and school partnership is critical to reinforce and support transfer of capabilities across school and home contexts. In the first half of his article, What BJP can teach Congress, August 29), Hill Ahmed rightly argues that BJP is pushing its political agenda by creating new ideas about India, while Congress and opposition parties are stuck in sterile debates over protecting the Constitution. But I challenge the second half, where he suggests that BJP has effectively carried the day by reducing the Constitution to a mere rule-book and refusing to engage with the spirit of its hallowed principles. He says that Hindustan Constitutionalism is a legal-political mechanism that is created to operationalize the doctrine of New India. This is both an astute observation and a red herring: It is astute to the extent that it shows that no matter what the Constitution says, the executive and the legislature can find ways to subvert its spirit. But a Constitution that has been amended more than 100 times in 75 years can hardly be called a principled document true to its original ideals. Global financial markets yesterday experienced sharp volatility following US Federal Reserve Chairman Jerome Powell take on inflation last week. He said that restoring price stability will take time and Fed would need to use its tools forcefully. His remarks were interpreted to mean interest rate hikes may go on longer than expected. That, in turn, will undermine economic growth to a relatively greater

Word Count: 336, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-06-Test NO.-19151

Them selves and funders approach their grant making. Lastly, we should consider creating spaces and structures that allow more funders to experience the benefits of funding organizational well-being. This is something we initially tried at EdelGive Foundation through a structure called At the Same Table ATSTs, which brought together a group of funders to discuss the importance of supporting capacity building in nonprofits, as well as steps on how to do so. Each ATST was designed to showcase a grassroots Organisation and curated to spark conversations on how philanthropy can enable what was required for the Organisation to grow. In fact, one of the earliest conversations around pay-what-it-takes philanthropy a proposition we endorse and is integral to GROW was hosted by us in association with Bridge span and ATE Chandra Foundation in 2019. Today we are trying it again, but through the creation of a financial structure GROW that brings together funders to support the non-programmatic costs of 100 nonprofits across the country. And what both these experiences have taught us so far is that funders are a lot more willing to take the leap into supporting organizational well-being when they can learn from one another, and do it in a collaborative manner. As funders it is time for us to take an active role in advocating for nonprofit resilience. And the only way to do that is to practice it ourselves, and show our peers that it is possible. The National Education Policy NEP 2020 proposes that schools in India should aim at providing a holistic education to develop all capacities of human beings intellectual, aesthetic, social, physical, emotional, and moral in an integrated manner. It is important to note the mention of socio-emotional learning in this message. Unfortunately, curricula and examination practices today do not effectively support such outcomes because of their one-dimensional focus on high-pressure competitive examinations that mostly assess for rote memorization of academic content. This has led to non-academic goals being deprioritized and side-lined by sc

Word Count: 328, Character Length: 2100 characters

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Are advanced AI systems that can generate text and other content based on what they have learned from huge amounts of data? This data is often collected from the internet, which means there is a risk that personal information could be included in their training. As these models become widely used and accessible, concerns about data privacy and protection are growing. AI models like ChatGPT, Deep seek, Gemini rely on massive text datasets scraped from the internet. These models learn language patterns, context, and semantics from billions of web pages, news sites, and forums. Image recognition AI systems require vast amounts of labeled image data. Scraping images from social media, stock photography websites, and other online sources helps in training models for facial recognition, object detection, and medical diagnostics. Users often share personal data on social media and other platforms without realizing that it may be collected for AI training, raising ethical concerns due to the lack of explicit consent. Unregulated data scraping also poses risks of misuse, such as identity theft, misinformation, and deep fake generation, while biased or skewed datasets can reinforce AI-driven discrimination. Additionally, unauthorized access to sensitive data increases security risks, making it vulnerable to breaches, leaks, or cyber-attacks if not properly managed. In January 2025, LinkedIn faced a class-action lawsuit in California, accused of using private messages from its premium users to train AI models without proper consent. The lawsuit claims that in August 2024, LinkedIn changed its privacy settings to automatically enroll premium subscribers in data sharing for AI training without their knowledge. After facing public backlash, the company updated its privacy policy in September 2024. The lawsuit seeks \$1,000 per user for violations of the Stored Communications Act, along with additional damages for breaches of contract and California competition laws. LinkedIn has denied these claims, stating they are unfounded and without merit. Asian News International ANI has

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Spl-BSF-HCM-TEST-Dated-2025-02-06-Test NO.-19155

Office-seekers increasingly appeal to religious sentiments to get support from voters. For instance, in a secular democracy such as US, while campaigning for the American election, Republican candidate Donald Trump vowed to protect Christian values and declared that he was a proud Christian. In a multi-religious India, religion is not just an observance, but a way of life that enables individuals to face adversity with courage. Hence, politicians must break bread with followers of all religious denominations. During elections, nets can be seen performing pujas at temples, offering chadors at maars of Sufi saints, and visiting gurdwaras and churches with appropriate headgear. Acknowledging contributions of various religious traditions and addressing followers concerns are sure-shot ways to drum up support that could translate into votes. In Indic governance systems, religion provided the guiding principle, and individuals were to act according to their ashramas Brahmacharya, Grihasth, Vanprasth and Sannyas and follow dharma. A learned Brahmin was appointed as Raj Guru so that Raj Dharma, duties of the king emperor, could be appropriately observed. Yoga Vashist refers to an incident when King Dashrath turned to his Raj Guru Vashist because his young prince Ram had withdrawn from the material world and was depressed after returning from a pilgrimage. Vashist invited Ram to discuss his anxieties, and their conversation is called Yoga Vashist. Another example of a conversation between sage and king is the Ashtavakra Gita. It is a spiritual dialogue between Sage Ashtavakra and King Janak that deals primarily with Self-realisation, nature of the self, and liberation from material attachments. In pre-Independence India, MK Gandhi sang shamans and provided a platform for multipath prayers. He said, the root of religion is hat which binds. The root meaning of its Sanskrit equivalent dharma is hat which holds. When morality incarnates itself in a living man, it becomes religion because it binds, holds, and sustains him in the hour of trial. Thus, man and religion cannot be

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Emotionally safe another school level support critical for the success of programs is that the capacity of school leaders and teachers those vest must be high. The adults in the school must model the skills, knowledge, and mindsets that we want students to build. In-service professional development must be geared towards supporting this need. Also, a commitment to continuous reflection and improvement of the program based on student learning data is critical to ensure that the design of the program is based on evidence or proof of its effectiveness from our own school context. Finally, parent and school partnership is critical to reinforce and support transfer of capabilities across school and home contexts. In the first half of his article, What BJP can teach Congress, August 29), Hill Ahmed rightly argues that BJP is pushing its political agenda by creating new ideas about India, while Congress and opposition parties are stuck in sterile debates over protecting the Constitution. But I challenge the second half, where he suggests that BJP has effectively carried the day by reducing the Constitution to a mere rule-book and refusing to engage with the spirit of its hallowed principles. He says that Hindustan Constitutionalism is a legal-political mechanism that is created to operationalize the doctrine of New India. This is both an astute observation and a red herring: It is astute to the extent that it shows that no matter what the Constitution says, the executive and the legislature can find ways to subvert its spirit. But a Constitution that has been amended more than 100 times in 75 years can hardly be called a principled document true to its original ideals. Global financial markets yesterday experienced sharp volatility following US Federal Reserve Chairman Jerome Powell take on inflation last week. He said that restoring price stability will take time and Fed would need to use its tools forcefully. His remarks were interpreted to mean interest rate hikes may go on longer than expected. That, in turn, will undermine economic growth to a relatively greater

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BSF-HCM-TEST-Dated-2025-02-07-Test NO.-19157

Was barrel on August 26. Also, the rainfall pattern may impact food grain prices. On August 26, the acreages of paddy and pulses were lower by 6% and 5% respectively. On the positive side, FII net inflows surged to almost \$7 billion in August after being negative the first six months. Financial market volatility will persist. In this context, RBI and Go need to be careful about deploying their tools. Inflation in India is still mainly driven by supply constraints. Interest rates should be used to combat anything but inflation as it slows economic momentum. Dealing with this tricky phase requires using the panoply of monetary and fiscal instruments, not just interest rates. NCRB latest Crime in India report for 2021 is another iteration of the dismal story of justice delivery. A rise in serious crimes has been accompanied by proportionate systemic upgrades. From 2020 to 2021, kidnapping and abduction cases increased 20% and crimes against women, children and senior citizens increased 15%, 16% and 5% respectively. True, statistics cannot tell us if we are living in more unsafe times or whether crime recording has improved, or, perhaps most likely, a combination of the two. But statistics clearly show the need for more and better-trained police and judges. Nearly 20% of sanctioned policing posts are vacant according to the Bureau of Police Research and Development. Yes, pendency burden for cops is much less than that for courts. But by yardsticks like conviction rates in murder, sexual offences, rioting and kidnapping, police come off very poorly. Conviction rate is just 28% in rape and 42% in murder cases. But the real scandal is the slow legal process. Of 1.85 lakh rape cases pending trial in 2021, courts could dispose of just 12,000 cases against 26,000 sent for trial during the year. Matters are not helped by silly or questionable laws leading to thousands of cases. Against just 47,000 cases of disobedience to civil servants pending trial until 2019, violation of Covid-related social distancing norms prompted a deluge of such cases. Courts disposed of 4 lakh cas

Word Count: 323, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-07-Test NO.-19158

Lover of the sport in the country. While there was a great deal of understandable anguish at the suspension and its consequences, there are those who have sought to justify Fifer decision to suspend in the first place. Cleaning up football administration Just to recap, in May this year the matter was taken up by SC and the CoA was requested to draft a new constitution for the federation in terms of the National Sports Code, conduct elections under the said constitution and to then hand over control to the newly elected body. There is a famous observation by British writer and philosopher Aldous Huxley: Every individual is eventually a bore. It not a particular person who boring. We all tend to lose our novelty with the passage of time and become a bore to other people. Hardly anyone in this world retains his charm till the end and that an art we are all so bad at. Why does almost every person eventually become a bore? Boredom is directly related to lack of novelty and monotony. Human beings look for novelty in a person and relationships. When we don get that, we get bored. We also get bored with a person or object due to over familiarity. The Bard of Avon aptly said, Familiarity breeds contempt. It indeed does in the long run. When you constantly bump into the same person, you later realise that there no excitement anymore and no newness. Why does love often taper off after marriage and a husband and wife become boring to each other? The reason perhaps is monotonous familiarity. a primarily herd-animal, is said to change its group after every six months. It remains with elephants but the set of elephants changes after a period. In Arabic, there is a saying, Inseam was males tabdeeliyaat keep changing your company. Same people, same ideas and same thoughts provide nothing new and offer no new insights after a certain period. One begins to get a kind of In the Burmese Buddhist religious order of the Mahayana sect, every monk is sent to a new monastery after a period of nine months. This goes on for the first 24 years of monkhood and is called Bonita in Burmese. The

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BSF-HCM-TEST-Dated-2025-02-07-Test NO.-19159

That it is instead targeting students protesting about harassment of meat-eaters, accusing them of disrupting peace and harmony within the mess is misguided at best. Too many educational institutions simply ignore the deep social cleavages playing out on campus every day. This is also what allows them to treat every student suicide harmony within as isolated, even when the causes are systemic. Institutional policies must address prejudices directly, and firmly deny all demands that perpetuate these. All the Indian students studying abroad benefit from host countries support for diversity. It is unconscionable to deny them the same at home. IIT-B must de-segregate its mess. People stranded. Bridges and a dam washed away. Casualties mounting. Gangtok cut off. A powerhouse submerged. Officials say Sikkim largest hydropower project, the 1200 MW Sikkim Urja on the Teesta river, will need thousands of crores in reconstruction, damaged in the flash floods that hit three Sikkim districts Mangan, Pakyong and Gangtok on largest hydropower Wednesday. The loss to life and economy will be counted days after the tragedy. The trigger will be scientifically debated an earthquake or torrential rains or permafrost degradation, or a mix of such reasons. A global assessment found three million Indians in the vulnerable Himalayan region are at risk of flooding following GLOF glacial lake outburst flood events. The Himalayas have over glacial lakes, and the numbers are growing. We know all this, but India lives in post-event damage-control mode. Sikkim disaster committee had flagged a vulnerability a decade ago for Leona Lake, the very site of Wednesday GLOF event. It was the only report or study. Each Himalayan state is battling consequences of a state-and-public disdain, time and again, for scientific caution, vulnerability mapping and ecological risks of construction in hill states alongside climate impact. This includes warnings against large hydro projects on terrains established as being geologically unstable. The losses in Uttarakhand, Himachal and now Sikkim have much to do wit

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BSF-HCM-TEST-Dated-2025-02-07-Test NO.-19160

Maldivian President-elect Mohamed Muizzuhas said he would remove Indian troops from the Indian Ocean nation, adding to fears that Male will turn towards China under his dispensation. Krishnendra Meena, secretary-general of the Society for Indian Ocean Studies, and associate professor at Centre for International Politics, Organisation and Disarmament, JNU, spoke with Rudroneel Ghosh about repercussions for India: Not really. In fact, in the first round of the election itself it was clear that a larger percentage secretary-general of the Society for Indian Ocean Studies, and associate professor at Centre for International Politics, of votes had been won by Mohamed Muizzu. So it understandable that he won the runoff. Further, if you look at the history of elections in the Maldives, there has always been significant anti-incumbency against the governing regime. The release of the caste survey in Bihar is bound to have a domino effect on other states. Karnataka will face demands to release the caste data it has already collected, and states that haven't yet carried out such caste surveys will be under pressure to significant anti-incumbency against the governing regime. The release of the caste survey do so. While much of the focus will be on reservations regaining the centrestage of Indian politics, there is a quiet shift in the nature of the demand for reservations. The debate has shifted from the approach of keeping out the forward castes to one of seeking representation for all castes; from the aggressive backward-versus-forward caste rhetoric of Mandala to a more inclusive approach reminiscent of the first reservations in India in Mysore in 1921. IIT Bombay was established in 1958. This year it placed among the top 150 universities in the QS World University Ranking. That the kind of headline that will do its students a world of good, as alumni and employers take note across various countries. But then there is also a very different kind of ground being tables in the mess have been reserved for vegetarians. An email from the mess administration reportedly said this

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BSF-HCM-TEST-Dated-2025-02-07-Test NO.-19161

A person or a seemingly ineluctable state, can we re-explore and tide over boredom. The water of a river gets stagnated when it does flow. The same analogy is applicable to human relations and eventual boredom. We must flow with the tide and if a change is imperative, we all must accept it wholeheartedly. After that, nothing will bore us and we all be able to bear things, people and circumstances with equanimity, if not with gleeful abundance. It seems like a season of declaring defaulters and fraud loans going by the number of banks declaring numerous accounts as frauds and companies as defaulters or even willful defaulters, without even realising the adverse consequences of such an action. Moreover, given the vagueness and ambiguity regarding its definition, inclusion and imposition of Fraud, as defined by the Reserve Bank of India Circular dated July 1, 2016, under Section 35 A of the Banking Regulation Act, 1949, the concept has been open to various interpretations by different investigative agencies, suited to its needs and wants. Given the inherent procedural challenges in fraud classification, borrowers have been approaching various courts challenging the Act and the validity of the Reserve Bank of India circular. Hence, the grand objective behind the RBI administrative circular suffers from many issues, including the meaning and purport of the word Fraud. It is essentially a crime, which remains undefined in the grand old Act on crimes, i.e., the Indian Penal Code 1860 (IPC). What is defined in the IPC is the word Fraudulent in Section 25 as A person is said to do a thing fraudulently if he does that thing with intent to defraud but not otherwise. Section 421 of IPC deals with the crime of Dishonest or fraudulent removal or concealment of property to prevent distribution among creditors. Another old legislation that exactly defines Fraud is the Indian Contract Act 1872, which is civil legislation. The RBI Circular does not define the word Fraud or Fraudulent, nor does the RBI circular rely on any other act like IPC or Contract Act to decide on the classifi

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BSF-HCM-TEST-Dated-2025-02-07-Test NO.-19164

Or the company is declared as a holder of a fraudulent account, the company faces civil and criminal consequences, which not only hurts its reputation but its very functioning too. Moreover, the penal provisions apply to board members such as promoters, executives and non-executive directors of the company. Even companies with positive earnings before interest taxes, depreciation and amortisation become loss-making unable to get the necessary finance to keep the company functioning. Many of these loan accounts were declared fraud accounts without providing an opportunity for a hearing for the promoters, which goes against the principle of natural justice. Even a promise of paying the entire amount, including the accrued interest, in a staggered manner has not cut much ice with the lenders. These companies have been placed under the ice. Even though courts have prevented banks from taking any coercive actions until a decision challenging the rib circular is decided, experts believe such a decision should be left to the courts and judicial authorities. Such a decision, however, should only be taken after following the due process of law, including investigations by a specialised agency, allowing borrowers to present their cases to the regulators and the courts to get a fair trial. What sensible thing could there be about pulling down an iconic building, even if it was illegal? With so much illegal activities in several aspect of our lives, how pulling down a nearly completely built building serves the purpose of fighting corruption? These are just some of the arguments against the demolition of Noida Spartech twin towers which was blasted down to rubble on the afternoon of 28 august 2022. Many people have raised question about the wastage of the country scarce resource in the pulling down of Noida twin towers worth almost in 500 cores. People are sharply divided over this destructive approach to punish the guilty and instil a sense of fear in them. They argue, this demolition will not mark the end of corruption in the kurukshetra of real estate where land mafias rul

Word Count: 337, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-07-Test NO.-19165

Stand firm? How long do you keep ignoring a problem which keeps on spreading like a cancer? The many dilemmas it like the Aruba dilemma in Mahabharata. If not even five villages, what does Krishna do other than encouraging Aruba to wage a war? Let not be blind to the reality that illegal buildings are endemic in our system. So much so that the poor is often forced to sleep on the road under thatched roofs while the powerful usurp almost everything. Allow me to also bring to your notice that in India capital city, right under the nose of the who, the governmental agencies have failed for decades in allocating low-cost housing meant for the poorest and the most disadvantaged to the intended beneficiary. Seats meant for poor, underprivileged kids of rickshaw pullers and labourers are expropriated by private and government schools and hospitals, often in favour of those like you and me. The institutional failures are so persistent and consistent that we have stopped noticing the illegalities and become rather blind and pliant. The moment the courts would have announced the flats to be given to poor, all fixers would have come into action to play their tricks. We know how it works. Unnoticed collaterals of course, think of the people living in the buildings nearby whose homes went into darkness because of the tall, illegal building coming up right at their doorstep. Think of the many children who would have grown up with this venom inside their mind, multiplied by smaller playground and lesser green surroundings because an illegal building came up despite people like you and me. Last but not the least, think of the trustworthiness of the builder in terms of the quality of the construction. In a country where bridges are built of such poor quality that they often come crashing down on the very first day, what reason possibly we could have to believe it was a safe building. Rather, we have every reason to doubt the builder commitment to quality as he did not bother to violate every norm in the law book while erecting the twin towers. If so, how many casualties would have

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The retail sector shaping up for good. It is evident how a simple brick-and-mortar store is not just limited to driving sales and improving visibility but has grown to provide an overall shopping experience to the customer. These are important metrics which highlight the push towards Omni channel retail for online brands. But there s a catch. For brick-and-mortar stores, the cost of iteration is huge. Success rates are low and churn is high. For e-commerce, the cost of iteration is much lower therefore the massive growth but it still does not guarantee success. One key question that both miss out on is the where of business. This article highlights how data-led decisioning is the key to solving complex retail challenges. More specifically, how location data and intelligence impact retail businesses and their decisions. So, how does location data solve complex retail challenges? Before coming to that, let s understand the current challenges of the retail sector with data. It is a two-part problem: 1. The decision about where to go is still a gut-based call, largely based on anecdotal information. 2. Availability of real-world data in a structured and consumable form from the online data, which is internal to a business, is being used extensively to study user behavior, but it mostly lies in silos and lacks actionable insights. Also, the use of data analytics in the Indian retail segment is currently restricted to internal data sets, which excludes real-world external data. When it comes to unstructured and non-consumable real-world data, it could be solved with modern machine learning techniques. ML capabilities enable the transformation of raw unstructured real-world data that is external to businesses into a structured and consumable form. Now, let s circle back to how location data solves complex business problems in retail: for brick and mortar stores: the share of traditional retail is set to come down from 85 percent in 2022 to 65-70 percent in the next 4-5 years as the slice of e-commerce and modern trade retailers increase to 30 percent, as per a report from the

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The biggest pain point of return to origin can be addressed by identifying good and bad catchments at a granular level, up to 100 max 100m in size. Businesses can easily segregate serviceable and non-serviceable areas within pin-codes. This would save them from eliminating the entire pin code which is the current practice. Address parsing is another solution to validate addresses and correct the ones that have inconsistencies. Omni-channel: a key advantage for Omni-channel retail is the availability of both offline and online customer data, which can produce deeper insights into user behavior, preferences, buying ability, and more. As mentioned earlier, Omni-channel has not yet reached its much anticipated breaking ground which could be directly attributed to its struggle with data-led decisions. Warehousing, inventory management, customer retention, and other areas of Omni channel retail would highly benefit from location intelligence. Conclusion the Indian retail sector has been adapting to innovations and technology in the past and will continue to do so in the future. The pattern for a long time has been where we have seen retail players moving from brick and mortar to online platforms. But recently, there has been a shift in this pattern where we see major commerce brands such as kaka and sugar, among others, opening up their stores on some of the major high streets across cities. Major d2c brands are also setting up their fulfillment centers and are looking for ways to optimize their locations for faster deliveries. Retail giant lens kart is heavily investing in optimizing its site selection. All these developments indicate that the retail segment has made its move towards adopting location intelligence and exploiting external data. We have to now wait and watch who emerges as the early adopter and the businesses that follow their footsteps in data-led decision. As a nation, India has many forms of capital to its credit human resources, education, health care products manufacturing, financial markets and their regulators, roads railways and airways networks.

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Would be reduced to naught. To be clear, this is not an apology for harming the reputation of any person. Rather, it about proportionality. About the fitness of civil, rather than criminal, remedy in such cases. Courts, however, are inconsistent. In 2023, the most high-profile such case saw a Seurat court convict Rahul Gandhi for a remark made four years earlier, plus give him the maximum sentence of two years imprisonment, which set off his disqualification from Look Sabah. The Supreme Court stayed the conviction within weeks, and Rahul returned to Parliament. He perhaps unfazed. But when a common citizen stands similarly accused, after she raised a sexual harassment grievance or he made a sharply anti-govt cartoon, the effect is much more suffocating. Conviction or not, there punishment enough in the process. Thus, criminal defamation has a chilling effect on freedom of expression by its very existence. It a constant overhang on media freedoms as well. By putting dissent on notice, it puts democracy in danger. Parliament, via BNS, has failed to reform this colonial-origin censor. The new criminal code has retained all the harsh intent of the original. From an imputation...intended to be hurtful to the feelings... or expressed ironically to one that lowers the moral or intellectual character of a person, its definition of defamation remains dispiritingly expansive. The Supreme Court, on its part, has sadly failed to find criminal defamation as an excessive and arbitrary restriction on free speech. Politicians can use these cases to play politics, even if they are also the victims of harassment. But for the rest of us, there is no upside to this only bullying and intimidation. A full SC bench should right this wrong. Vikram Misri, India Foreign Secretary, visited Beijing (26-27 January 2025) for a meeting with his Chinese counterpart, Vice Foreign Minister H.E. Mr Sun Weidong, to review the India-China bilateral relations comprehensively and take certain people-centric steps to stabilize and rebuild ties. Significantly, both China and India mentioned that the meeting

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Its wordings give the impression that India and China have not only conducted the dialogues but also resolved the differences. It states: Vikram Misri said that India and China have conducted a series of beneficial dialogues and communications in accordance with the consensus reached by the leaders of the two countries in Kazan, properly managed and resolved differences, and promoted the restart of practical cooperation in various fields. On the other hand, the Indian version stated that it was agreed to resume the dialogues step by step and to utilize them to address each other priority areas of interest and concern. This indicated that only they had agreed to take steps to address the issues and not those they had resolved the differences. There is no doubt that disengagement has taken place at two more places (Demchok and Depsang) but the situation is still far from being normal. Recently, the Indian Army Chief had stated that a degree of standoff existed between Indian and Chinese militaries in the region and both sides needed to sit down and firm up a broader understanding on how to calm down the situation and restore trust. The MEA spokesperson later clarified that there was no contradiction between the positions taken by the Indian Foreign Minister. Jaishankar had stated that the task of de-escalation remained to be addressed. Another interesting aspect is the focus of Beijing which reveals its main objective. The Chinese Embassy in India stated that the Indian side agreed to extend full support for Chinese presidency of the Shanghai Cooperation Organization (SCO), and would actively participate in the meetings under its umbrella. This dimension is missing in Ministry of External Affairs indicating that this was not the important issue in the meeting. From India point of view, the priority was the exchange of hydrological data and cooperation pertaining to trans-border Rivers. Since the 25th December 2024, when China announced its decision to build a mega dam near the bend on the Brahmaputra River, India has been concerned about the timely exchange of hydro

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Disclosure the tax paying people of India have a right to know whether their tax monies paid to central or state governments are being utilized in the proper manner. There is also the concept of opportunity cost of money. Money invested in public sector enterprises which yields inadequate or negative returns is less money to be spent on sports, education, defence, infrastructure, digitalization, etc. We need to understand that money can have alternative uses and we should be able to tap into the better yielding sources so that there is an improvement in the application of funds in terms of returns. Without improved application of funds thru better yielding public sector entities, India cannot improve its consolidated national capital employed. For too long have we struggled under false notions that entities must be kept going for employment purposes and social benefits. This has held us back from achieving our true potential in the soft side of the economy education, sports, digitalization, access to health care, etc. The Indian must question how his tax money is used and force better funds investments and utilization. Its a tough call, since we have been dozed drugged to a belief that the public sector is for employment and social welfare and forget that it is more money which we are not holding anyone accountable for and money which could yield better returns. This is the only way the Indian can force a reduced tax regime when income from business sources of central and state governments rises and reduces the need for constant focus on tax collections. It does not matter what is the political nature of the central or state goats. They need to be made accountable. The first step in accountability is data availability and transparent sharing. We have to walk this way if we wish to have the desired results in improved application of funds. The digital landscape in India is evolving. Social media in India has grown by leaps and bounds over the past few years, with more users logging on every day to share their experiences and thoughts with the world, build their per

Word Count: 354, Character Length: 2100 characters

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With big projection screens used to be the star of the show as there was no television. Nuked Noatak, Panchayati meetings were the only medium to spread news and do mass communication with people. Sangathans and village level communities were formed to discuss problems of the people and find solutions. Attending Panchayati meets and events was the top priority of people, as this was the time when everyone could come together as a community, make decisions, air their views and share news and other relevant information. This is how large organizations like the rises came into being, by working on the idea of forming smaller units at village level and collectively organizing them under one ideology. Sangathans still hold an important place in rural India, however large-scale migration of people, particularly youth from rural to urban areas presents a complex challenge that can disrupt their functioning. In a recent interaction with a president of a popular sang than, he stated that the major challenge that their sang than today faces is the participation and involvement of youth. Technology is however coming to their rescue. Digitalisation is slowly reshaping every aspect of life in villages by introducing accessible e-governance, banking and financial services, educational and healthcare services, mobile ditch recharge etc. Additionally, those living in rural India are no longer as isolated from their urban counterparts as before, thanks to improved internet access. There is a whole generation of mobile-first rural Indians who have leapfrogged generations of technologies to the mobile phone. When it comes to communities and sangathans, the internet is providing them a new lease of life and in fact enabling them to scale much faster. The need of the hour is for them to acknowledge the winds of change and hop on to this new medium. There are several large communities that have already made the shift and seen their reach and clout grow exponentially, that too across geographies. Some examples include adivasi Jan perished, national old pension restoration united front n

Word Count: 334, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-08-Test NO.-19174

A voice to the ignored. This is the reason why these sangathans, unions, community groups and common interest-based groups have maximum outreach on community platforms. These communities and groups serve as administrative, religious, cultural centres for rural India. With growing digital literacy and language-enabled devices, there has been a rapid increase in formation of online community groups from non-urban areas. New age professional communities like kisan union, railway employees association to social change communities like blood bank, bheem army bharat ekta, agarwal vivah manch, all of these communities have thrived after moving to social media platforms as they were able to break the geographic barriers and function in a more organized manner. Admins of these groups are using the platform to connect all members under one roof, express their opinion, share important information, conduct live meetings while also finding the opportunity to monetise their membership drive and collect donations. In small towns, community groups are a new way for people to keep up with what is happening in their world and also connect with others having the same ideology and cultural interests. On another note, as someone who is involved with creating digital services for rural audiences, i can safely say that we have not even scratched the surface yet. With 352 million internet users, approximately 31% of internet penetration in rural India, there is a lot more that can be done in terms of digitization of rural India. The future of social media is very difficult to predict given the drastic changes it went through in the past decade. However, it can be easily said that social media is here to stay for a really long time and its use is only going to increase in rural regions. Contrary to the popular perception, rural audiences are as eager to adapt to new tech as anyone else and whenever they have got the opportunity, they have made full use of it and benefited from it. The need of the hour is for entrepreneurs and developers to find relevant use cases, educate the audience abo

Word Count: 342, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-08-Test NO.-19175

The Delhi high court set aside the International Chamber of Commerce ICC arbitration award in favors of Devas Multimedia on August 29. The court found the arbitral award untenable on various grounds. This was however a forgone conclusion considering the Supreme Court had already found the underlying transaction between Antrim Corporation, the commercial arm of Sire, and Devas Multimedia to be borne from fraud. PM Mode has offered to help flood-devastated Pakistan and this is exactly what Go should do. Pakistan military-intelligence complex is up to no good, but the people of Pakistan need help. Large swathes of northern, southern and southwestern parts of Pakistan are inundated. The death toll, already over 1,100, is climbing, more than 33 million people have been affected and early estimates put the damage in excess of \$10 billion. All of this has compelled the UN to issue a flash appeal for \$160 million to help Pakistan cope with the disaster. Worse, the natural calamity comes at a particularly trying time for Pakistan. After the fall of the Imran Khan government earlier this year, the new Sheba Sharif dispensation is yet to find its feet. Imran has been pushing for fresh elections, and political instability is growing. Pakistan economic troubles continue to pile up with high energy prices straining its import capacity and annual inflation hitting 24.9% in July. On Monday, IMF approved a long-awaited tranche of \$1.1 billion in bailout funds for Pakistan. But this will mean little when 45% of the country cotton crop a key input for Pakistan textile sector which makes up 60% of its exports has been washed away. Given this dire situation, India should seriously consider offering more than generous assistance to Pakistan. Reportedly, discussions are already underway. Pakistan finance minister has said Islamabad is considering importing vegetables from India through the land route. New Delhi should hesitate. India has sent humanitarian aid to Afghanistan overland via Pakistan this year. True, it was Pakistan that had cut off all trade ties with India to protest the 2

Word Count: 328, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-08-Test NO.-19176

Real and virtual pipe that connects patients and caregivers to allow for a truly transparent access to affordable healthcare. The shift to saas-based services will enable caregivers to connect with their patients remotely, access their information from anywhere, improve collaboration, and allow for quick scalability among other advantages, all this without the need for an infrastructure. How saas is revolutionizing last mile healthcare: as technology continues to advance and solution-oriented execution becomes a precedent for caregivers, the focus on patient safety remains paramount. This inevitably includes keeping patients data safe and as the healthcare industry is founded on and completely reliant on data, saas not only allows for easy access to data it is also more reliable, provides backups, and protects from data breaches. This allows for caregivers to act quickly, share information, generate data, and analyze it in real-time with an almost instantaneous response time. Patients can see the benefits of such a system as it eases the burden of travel and provides them access to caregivers remotely through telehealth. Chronically ill or bed-ridden patients do not have to leave home to receive treatment. Telehealth will play a key role in access to care in India, where most of our population lives in villages with a lack of access to caregivers. Saas can be fully, always connected and remain functional; this can help support clinical trials globally. Thanks to this ability, the investigation of the covid-19 vaccine was managed as quickly as possible, something that might have taken years previously. With availability of data, caregivers have a clear insight into every patient s medical history and hence helping them provide better patient care leading to better outcomes. Since caregivers can connect with their patients remotely there are more possibilities for expansion to remote areas and offer services at an affordable price. Saas not only stores critical healthcare data, but it can also provide advanced analytics and ai capabilities to help caregivers provide

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BSF-HCM-TEST-Dated-2025-02-08-Test NO.-19177

Upset India and its allies in the Indian Ocean region, Maldives is likely to pursue a balancing foreign policy act. Selvi resides in a low-income settlement in Bengaluru, and the process of accessing water in her home involves a series of events waiting for valve men to turn on the valves at the Cauvery grid, which supplies water to her neighbourhood; negotiating with neighbors on the sequencing of water motors; ensuring adequate water pressure; and finally the collection and storage of water. Selvi ends up spending approximately 22 percent of her monthly income of INR 10,000 on accessing basic infrastructural facilities. Out of this, a significant amount is spent on daily repairs to enable the delivery of water. This includes expenses for the regular maintenance of the Cauvery water grid and local bore well water grids, which constitutes the repair of water pumps and leakages on the pipelines. On the days when regular water supply is disrupted, Selvi bears the additional costs of the water tanker and water ATMs. She incurs similar expenses for regular fixing of the sewerage system, the electricity system, and the drainage system in her neighbourhood. The other, often hidden and unpredictable, factor is the time required to organise the people and the systems for repair and how this affects Selvi ability to complete her household duties in time to get her children to school and herself to work on time. There are times when she is late or unable to make it to work at all, and she dreads such days that put her at risk of losing her job. For Selvi, and other women residing in similar low-income neighborhoods, these repair expenses are burdensome in more ways than one. Selvi is one of the many people we interviewed as part of a study we undertook in a Bengaluru neighbourhood to understand the gaps in state-initiated repair cycles, which include providing regular up gradation of grid material, and attending to unanticipated breakdown of water motors and pumps. The neighbourhood comprised diverse socio-economic characteristics caste, religion, language, and income and built

Word Count: 343, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-08-Test NO.-19180

Glaciology and hydrology expert, IIT Indore associate professor Mohd Farooq Azam tells Vishwa Mohan that uncertain weather events driven by climate change played a role in Sikkim, hydel projects must be reviewed for risk exposure and any new project in the Himalayas allowed only after assessing its impact on local geology and communities. We lost Professor MS Swami Nathan a few days ago. And thus our nation lost a visionary who revolutionised agricultural science and whose contribution to India will always be etched in golden letters. Swami Nathan loved India and wanted our nation, our farmers in particular, to lead a life of prosperity. Academically brilliant, he could have chosen any career. But he was strongly impacted by the Bengal famine of 1943, after which he decided that if there was one thing he would do, it would be to study agriculture. It might appear as China has won the latest round of influence competition over India in Maldives. The victory of Mohamed Muizzu in the presidential election on September 30, beating incumbent President Ibrahim Solid, gives that impression. However, a radical shift in foreign policy won be easy for the small island nation to make as presidential elections there have been fought over the country geopolitical alignment with big powers, embodied this time in slogans such as India First and India Out. Muizzu is backed by an India Out coalition that opposed Solid India First policy under his presidency. The People National Congress-Progressive Party of Maldives PNC-PPM coalition backing Muizzu had supported Chinese loans and investment projects, including the Seakale bridge project, when Solid predecessor Abdullah Yemen was in office between 2013 and 2018 and Muizzu the Housing and Infrastructure Minister. In 2018, as corruption soared amidst shady dealings with China, Maldives voted out President Yemen, electing Solid who embraced the India First stance during his rule. The India Out campaign of PNC-PPM coalition is centered on vacating a minuscule Indian military presence in the country to assist Maldivian National Defence

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BSF-HCM-TEST-Dated-2025-02-08-Test NO.-19181

Have doubled since then to 12% of deaths. While the NCRB report blames over-speeding for 60% deaths and dangerous careless driving for 26% deaths, the latest Union ministry of road transport and highways Mort road accidents report is more nuanced. Mort numbers show a staggering 70% of two-wheeler travellers killed in 2020 were wearing helmets, and that 84% of car travellers who died were wearing seatbelts. The Motor Vehicles Act amended in 2019 has made seat belts and helmets compulsory. But enforcement is lax. Equally importantly, a 2020 IIT Delhi study on road safety has suggested more focus on street and highway design and enforcement rather than the current overwhelming focus on motor vehicle safety. Predictable and uniform design of medians, intersections, lanes, shoulders and pedestrian paths are absent in most urban centers. Most highways still lack enough safe crossing facilities for motorists and pedestrians while illegal openings in medians are a constant nightmare. Techniques like rumble strips are employed adequately. There are a few governance innovations. In February, Tamil Nadu claimed a 70% drop in fatalities although road accidents did go down in January against the same period in 2019 following a scheme offering Rest 1 lakh accident cover to ensure private and public medical care within the golden hour. And let recognise that careful driving and courteousness to other road users are an Indian habit in general. We can start with us. How does the will of the people translate into action? In a fast-changing world, how should the few acting on behalf of the many organize themselves so they respond with speed and effectiveness? How does democracy work at the grassroots and how do the complex relationships between the elected and the unelected leaders affect the lives of the people? How must a country manage the complex balance between intergenerational equity, macroeconomic stability and stable economic growth? The set of people who have hands-on experience from the right vantage point to venture into these waters is very small. While the early Indian

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BSF-HCM-TEST-Dated-2025-02-08-Test NO.-19182

Helpings of dessert included. Improved technology and manufacturing methods lead to increased production and an inverse reduction in price induced by economies of scale: the greater the supply, the lower the cost of each individual item. Bunny says there another factor which plays a part. People who are among the first to buy something pay a premium for being what in marketing terminology are called early adopters. People can become early adopters for any number of reasons. Consumer curiosity, impulse buying, a yen for novelty, a desire to impress the neighbors by acquiring something before they do. Manufacturers of all sorts of products have developed a sales strategy which ensures that there no end to early adoption. They do this by including what known as inbuilt obsolescence in what they make. A product advertised as new is often already old, because the makers have in store a newer new product, with updated features, a redesigned look, or any other change, cosmetic or otherwise, which will make the previous new model look obsolete and old-fashioned in comparison, and which will attract another round of early adopters. But early adopters are the pioneers of progress. If, when the wheel was invented, everyone had hung back saying I am going to be smart and wait for the price to drop and a new, improved model to come out, it would have been the end of Civilization. Because there be no Civilization to end. Ganesh is the elephant-headed god of Hindu mythology. He is the eldest son of Shiv and Parvati. His large head symbolises wisdom. Once when he and his brother were given a challenge to go around the world thrice and the one who finishes first would be rewarded with the fruit of wisdom, Ganesh at once circumambulated his parents thrice as they are the cause of this universe and received the reward. This story not only shows his wisdom but it also teaches us the value of respecting our parents and elders, the source. Celebration of his birthday is celebrating the wealth of wisdom, an essential factor for prosperity and peace. Ganesh is also known as Ganapati in S

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BSF-HCM-TEST-Dated-2025-02-08-Test NO.-19183

The formless prevails. Scriptures aver that life ultimate purpose is to realise oneness with that formless Reality. Hinduism neither believes in multiple gods nor in one God. Its ultimate declaration is that there is Only God and nothing else. God is infinite, all pervading, endless. This entire universe is nothing but divinity in disguise, say our shastras. The same view is held by the poet thinker Ralph Waldo Emerson: Every man is divinity in disguise, a God playing the fool. Only upon realising the oneness between the Reality and the individuality does one begin to live life totally. Vigneshwar is another name for Ganesh, meaning the lord of obstacles. Ganesh is invoked at the start of a project to ward off any obstacle on the way. To achieve success, two factors are important. One is the individual effort and the other is God grace, which is universal and not preferential. Open minded individual striving with right attitude receives the grace. Just as rain water falling on the mountain top and valley gets collected only in the valley, so too people with humility accepting their limitations and surrendering to God receive that grace enabling them to ward off the difficulties faced in any pursuit. Here, surrender does mean surrendering our thinking and efforts but it is surrendering the egocentric desires and egoistic attitude. Right attitude coupled with right effort aligned with the total culminates in siddhi, success. The Hindu way of life is thus God centric and not egocentric. According to a recent study, Muslim women in India are half as likely to get callbacks for entry-level jobs as compared to Hindu women. What can organizations do to build a more inclusive hiring process? Muslim women are significantly under-represented in the workforce. According to the 66th round of the National Sample Survey Organisation 2009 10, out of every 1,000 working women, only 101 a meager 10 percent were found to be Muslim. The Sachar Committee report, set up by the UPA government to assess the status of Indian Muslims in 2005, also found the proportion of Muslim women work

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The preamble to the constitution of India begins with the words, We, The People of India. The opening words of the constitution bear testimony to the precedence Indian polity places on the sovereignty of the people in the Union of India. This sovereignty is a natural corollary of the process of free and fair elections through the length and breadth of the country. Political leaders, whether in power or in opposition, bear an acute responsibility towards this objective of making the people sovereign. This becomes particularly significant as the results of elections to Delhi legislative assembly will be declared today. As Delhi decides, it is paramount that political leaders remember that the people become sovereign when despite the outcome of elections, politicians are deeply aware and committed to seva, service of the people of India. One profound example of exemplary governance from Indic mythology is the story of King Shibi. Renowned for his unwavering commitment to justice and compassion, King Shibi once offered his flesh to save a dove being pursued by a hawk. This act of selflessness was not merely symbolic; it underscored his dedication to protecting the vulnerable at all costs, embodying the true essence of leadership as service and sacrifice. King Shibi story reminds us that leadership is a sacred duty prioritising the well-being of others above personal gain or convenience. Those who win elections must learn from King Shibi that their mandate is not a trophy but a responsibility, their dharm. Winners must approach their roles with gratitude, recognising the trust placed in them. A leader dharmis to prioritise the welfare of all, especially the most vulnerable. This requires humility, transparency, and an unwavering commitment to serve. The essence of political sevalies in dissolving one ego and dedicating every action to the betterment of society. This should guide every decision. Just as a farmer tends to the land with care, leaders must nurture aspirations of the people. They can create an environment where every individual feels valued and heard. Const

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Spl-BSF-HCM-TEST-Dated-2025-02-08-Test NO.-19185

More complicated kinematic systems and machines can be mapped to large neural networks, with navigational inputs and maneuvering outputs. You can already see some momentum in the resurgence of humanoid startups leveraging this. Nvidia is also leveraging its Omniverse environments to train such kinematic models. The policy rate hand moved in 24 months, nor was there a rate cut in 57 months. After that long lag, yesterday, RBI, under its new governor, Sanjay Malhotra, sliced 25 basis points bps off the repo rate, as expected, follows a gradual decline in inflation amid lower-than-expected economic growth. Geopolitical uncertainties, imminent tariff wars and increasingly insular industrial policies are the order of the day. Such factors alter trade dynamics, disrupt well-established supply chains and reduce productivity. And even countries not in the wake of such actions see collateral impact. What does India mean to the world? That a tough one, so try this instead: what does Angola mean to you? Nothing probably, because it far away and does not touch your life. Finland? Land of Nokia and Angry Birds rings a bell. Denmark? Lego. Japan? Fast bikes, reliable cars, great electronics. Point is, even when countries are far away, their consumer brands make them a part of our daily lives. US is half a world away but its burgers, cola, coffee, planes, cars, social media, music, movies, sneakers have global cachet. China matters to the world now for the same reason. Britain likes to think it once had that kind of brand clout it did. Is there an Indian consumer brand with global cachet? We ask because OpenAI CEO Sam Altman just said India should be one of the global leaders of the AI revolution, but our own DeepSeek is nowhere in sight. Do we have any brand that customers around the world rave about and queue up to buy? Land Rover does count because it a British brand owned by an Indian conglomerate. Just as Volvo remains Swedish despite its Chinese ownership. UPI probably comes closest to a born-in-India service that won admirers outside. But UPI works under the skin of paymen

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The professional development of Muslim women, conducted a study in June 2022 to investigate this gap between Muslim and Hindu women labor force representation. The aim of the research was to understand whether hiring biases are part of the reason for Muslim women not being proportionately represented in the labor market. Two names, very different responses To conduct the study, two equally qualified profiles were created to match the market standard for entry-level roles in India. The only variable were the names Habitat Ali for the Muslim profile and Piranha Sharma for the Hindu one. These profiles were created without incorporating photographs. Over the course of eight months, 2,000 applications were sent to 1,000 job postings on sites including LinkedIn and Naukri.com. The jobs applied for included content writing, business development analysis, and social media marketing across different industries. The primary goal of the research was to ascertain a net discrimination percentage by using the number of positive responses to both candidates. The researchers counted all responses of moving to the next round of recruitment as positive. Additionally, they considered instances where companies found Piranha or Habitat on LinkedIn and reached out as a positive response. Out of the 1,000 jobs they applied for, Piranha got 208 positive responses, whereas Habitat received 103 positive responses, displaying a net discrimination rate of 47.1 percent. Moreover, while 41.3 percent of the recruiters connected with Piranha over call, only 12.6 percent called Habitat over the phone. The study also showed that industries where the bias was most at play included marketing and advertising, information technology and services, e-learning, and education management. In essence, for every positive response a Muslim woman gets, a Hindu woman gets two. What can be done to change this? While this is an important insight, it is just a starting point. More labor-and employment-focused research needs to be undertaken around Indian Muslim women. Studying how this disparity manifests in posi

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These tests allow the recruiter to judge the candidates based on their ability to do a specific task or on their skills, shifting the focus from other factors such as appearance, gender, age, and religion. A test-first approach can also reduce costs and help companies hire better by eliminating the least suitable applicants, leaving a smaller, better-qualified pool of candidates. Panel recruitment having a diverse panel of recruiters allows for a recruitment process that mitigates individual biases. For instance, including more Muslim women in the hiring process will allow more Muslim women to be given a fair shot in the process. Additionally, Muslim women applicants will be more likely to pick an Organisation where they see adequate representation. Diversity goals by setting diversity goals, organizations can priorities a representative hiring process and make diversity a priority. For example, in 2020, Accenture USA published a series of ambitious goals to diversify their workforce. According to the company, setting public goals allowed for a higher level of accountability. Having diversity goals as part of the company philosophy also ensures companies put together structures to evaluate their own processes regularly and analyses if certain groups face an undue advantage. Facilitating conversations while structural solutions are crucial, change can also be made at an individual level. Diversity is often not discussed within workplaces, allowing biases and discrimination to go unnoticed. Having conversations that increase awareness, building safe spaces, and demanding more inclusion in the workplace are all effective measures for combating bias. Equal access to opportunities for Muslim women is vital to society social and financial equality. This was a non-exhaustive list of measures that can be taken to navigate biases when building an inclusive hiring process. Increased research within organizations on their diversity profiles and on how they can better innovate to accommodate increased diversity is a crucial but necessary step. Sports analytics is fundamentall

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BSF-HCM-TEST-Dated-2025-02-09-Test NO.-19188

Fantasy sports in India. Collecting data, crunching the numbers and processing them for usage and application has not just become a trend but moreover a business opportunity. And while all this happens with embracing the best of technology, one aspect that has to be given the utmost priority is that of a good user experience. Its lies at the center and is the heart of sports technology. There is a constant innovation and development despite the world keeps moving forward with technology, especially in the sports and gaming industry. There is always the power of data that needs to be predominantly essential to help in the process of storage. However, there have been many drawbacks that the industry faces while having big data, the evolution of strong development phases for getting the outcome of the long lasting solution with some new innovation, is becoming really competitive as the demand keeps increasing. Some of the drawbacks that needs improvisation efficiently to fuel sports analytics and to help in great user experience are

Meanwhile, many startups and dynamic sports tech development firms are working gradually on figuring out ways to sort all these drawbacks as they stay as the slight hindrance while reaching the next level of innovation, there seems to be some serious efforts made to improvise the support with the possible resources at the present and it can never be denied. It can be definitely expected for a better collaborative tool in the near future that will be very much essential for the present scenario of storing the big data and for benefitting many firms with the best structure and support. It a while to wait though. It not far from the impossible. Immersive viewing experience and technology has transitioned casual sports audience into ardent fans. Be it designing mobile apps, software, websites or wearable technology, the ultimate goal is to offer seamless user experience because only then will have people user coming back to it or even sticking to it. The same is relevant in the sector of sports technology too. The great English bard-cum-playw

Word Count: 346, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-09-Test NO.-19189

Pious intention is to explain how to be a true leader like a Dharma Asoka or a Mahatma Gandhi so that one pleasing personality sue mote has an inevitable and cozy influence on others around us. First of all, one needs to be competent enough to make a mark carve a niche at one workplace. The efficient and lustrous personality enables one to steal a march on other colleagues. For hitting the bull eye, the requisite expertise has to be built up by taking part in valuable seminars webinars and conferences besides playing a leadership role professionally. Gradually, one gets noticed for the work culture, values and performance exhibited that pave path for promotion and a raise in salary plus perks and perquisites. In addition, one ought to cultivate personal connections with one colleagues by sharing views and ideas for the betterment of the workplace. In this process, one must nurse any malice or mala fide intent. During the process of cultivating personal connections with the colleagues, one should be a patient audience before being persuasive. Weighing views and ideas of others vis-à-vis ones and then by striking a balance, one could convincingly persuade others to adopt the wiser ways and means for a common benefit reaping dividends for the company workplace. World-renowned author George Bernard GB Shaw has rightly said Life is about finding yourself. Life is about creating yourself. Pertinent to quote here yet another maxim of Albert Schweitzer Success is not the key to happiness. Happiness is the key to success. If you love what you are doing, you will be successful. To sum up, let also quote Lou Holtz Ability is what you re capable of doing, while attitude determines how well you do it. The startup market has witnessed some hiccups in the past few months, as revenue and profits have seen a downfall. In fact, ever since the outbreak of corona, these startups have not clocked impressive figures. Earlier, the covid-19 caused restrictions and lockdowns made the business to suffer. Just when, things were expected to get better, the Russia-Ukraine war worsened the wor

Word Count: 351, Character Length: 2101 characters

BSF-HCM-TEST-Dated-2025-02-09-Test NO.-19190

Year a similar correction has been seen in India-listed internet stocks as well. The correction has helped in reducing the froth from the valuation of companies. Before the correction, the valuations had become unreasonable and even companies with bad business models were getting funded. But, still the question remains as to why are still investing in startups, despite so much commotion in the market? In a nutshell Companies with good business model and who have a focus on profit will continue to get good funding from. Are sitting on good liquidity which is yet to be deployed. The current fall in the valuation of companies has made it attractive for to invest in good companies. The investment in startups is expected to pick up momentum soon. The Indian startups offer good opportunities to investors because of the high-growth opportunity and penetration story. The Indian internet sector valuation commands a 3x premium over global valuations. Despite the recent price correction, the Indian premium to global valuations remains at similar levels. How control market sentiments in their favors work on a simple logic of market visibility strategy. The strategy works in close conjunction with promotion and visibility. When a funds a particular startup or brand which is successful, they aggressively advertise their investment in the media and business networks. This creates a positive sentiment for the in the market. People associate the name with success. So, when they make another investment, they create a sentimental hedging in the market. The investment is deemed successful as the market dictates that the particular makes only successful investments. Even if in some cases, they make a loss, they still carry multiple profit-making startups in their portfolio, which attracts more companies, that eventually make profit. Market is favorable for In such a market scenario, where the startups are in dire need of funding and they have fewer options available with them, have the upper-hand. They can invest in a startup, completely as per their own terms and conditions.

Startups

Word Count: 333, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-09-Test NO.-19191

Year a similar correction has been seen in India-listed internet stocks as well. The correction has helped in reducing the froth from the valuation of companies. Before the correction, the valuations had become unreasonable and even companies with bad business models were getting funded. But, still the question remains as to why are still investing in startups, despite so much commotion in the market? In a nutshell Companies with good business model and who have a focus on profit will continue to get good funding from. Are sitting on good liquidity which is yet to be deployed. The current fall in the valuation of companies has made it attractive for to invest in good companies. The investment in startups is expected to pick up momentum soon. The Indian startups offer good opportunities to investors because of the high-growth opportunity and penetration story. The Indian internet sector valuation commands a 3x premium over global valuations. Despite the recent price correction, the Indian premium to global valuations remains at similar levels. How control market sentiments in their favors work on a simple logic of market visibility strategy. The strategy works in close conjunction with promotion and visibility. When a funds a particular startup or brand which is successful, they aggressively advertise their investment in the media and business networks. This creates a positive sentiment for the in the market. People associate the name with success. So, when they make another investment, they create a sentimental hedging in the market. The investment is deemed successful as the market dictates that the particular makes only successful investments. Even if in some cases, they make a loss, they still carry multiple profit-making startups in their portfolio, which attracts more companies, that eventually make profit. Market is favorable for In such a market scenario, where the startups are in dire need of funding and they have fewer options available with them, have the upper-hand. They can invest in a startup, completely as per their own terms and conditions.

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Word Count: 333, Character Length: 2100 characters

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Electrically charged. These atoms are called air ions and when they gain an electron they turn into negative ions. The technology that uses them is called negative ion technology, or electron technology. It has been around for a long time and applied in various ways. One example is correcting the lack of negative ions in a sealed place like a car. Another is wearable tech, such as silicone wristbands and athletic kinesiology tapes, that help maintain health, balance energy, and improve emotional well-being. It has also found application as sterilization technology, which uses a large number of negative ions to effectively kill bacteria in stored food. In the post-COVID world, the innovation found a new application in ionizers, proving an extremely potent shield against all types of viruses, including the coronavirus. The science behind electron technology The electric charge of ions attracts and then captures suspended particles. What an ionizer does is generate and emit these negative ions. The ions collide with any particulate matter in the air, transferring the negative charge. The collector plate in an ionizer, which has a positive charge, traps the particles. Thus, eliminating viruses, dust, particles, droplets, etc., and suspending further transmission through the air. Imagine particles that cause allergies like pollen, spores, and cigarette smoke. Fill a room with enough negative ions and they will attach themselves to these allergens, weighing them down. Because these allergens are now too heavy to be airborne, they cannot be breathed in, protecting people. The positive of using negative ions The benefit of electron technology goes beyond the scope of completely cleaning the air of viruses, or for that matter, anything that causes harm. Negative ions can reduce the levels of stress hormones, which helps alleviate symptoms of depression. There is sufficient data that proves they boost psychological health by uplifting the mood and creating a positive vibe. The effect is similar to feeling happier after sitting in front of a sea shore, waterfall, or fountain

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BSF-HCM-TEST-Dated-2025-02-09-Test NO.-19193

Socio political networks such as contacting plumbers to manage repair. Inevitably, the burden of unconsolidated repair cycles disproportionately impacts women. This is primarily due to their responsibility for managing household tasks in the absence of available infrastructure services for example, the responsibility for unavailability of water impacts their cooking time. Local knowledge is critical for efficient repair cycles Repair works can be tricky to predict as they are mostly local in nature. In cities, repair cycles are modulated by the valve men when they anticipate a type of risk, such as load shedding of the motor pump so that overloading does not burn the motor. Valve men are neighbourhood repair staff who may or may not be on the state official payroll. Often, they get credit notes from the municipal government when they have to spend money on any repairs. They are responsible for maintaining the water supply by turning the valve on and off on the grid. Being an integral part of the community allows them to actively engage in repair work. Better service provisioning can occur if the state too can anticipate the required repairs for infrastructure grids and allocate resources to work along with the communities repair requirements. The state can only do this when they recognise the tacit knowledge of the valve men and other field staff and create knowledge-sharing platforms between them and the state officials to understand what every day repair requires. For instance, procurement of repair material required for the breakdown of water motors can be pre planned by taking in inputs from the field staff that are aware of the depreciation that these resources suffer, and thus when they would need replacement or fixing. Pre planning is essential because the process can be time-consuming as it requires coordination among several stakeholders such as the electrician and the valve men, and the repair person would need to source material to execute the repair. When this kicks in after the breakdown of the motor and not before, getting the credit note from the bur

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BSF-HCM-TEST-Dated-2025-02-09-Test NO.-19194

An angry Sita then issued her now famous curse, it sharp against the river, which was to remain dry, against the cow, crow, basil plant and the Brahmin. This episode exemplifies Sita unwavering commitment to her dharma and her determination to uphold her responsibilities, regardless of societal norms. It challenges gender norms and emphasises Sita pivotal role in shaping the Ramayan events. To delve deeper into the notion of women determination to uphold her agency within the Indian sacred tradition, could we turn to this episode from the Anand Ramayan as a source? It serves as a poignant example of how women actively participate in rituals and decisions that may not be conventionally associated with their gender, highlighting their agency and contributions to India spiritual space. During Pitru Paksh, women actively participate in the rituals and ceremonies associated with ancestral worship. They contribute to the preparation of offerings, engage in prayers, and observe ceremonies associated with traditions that underscore their pivotal role in maintaining the ancestral legacy. The practice of ancestor worship and reverence for folk gods are central to various regions of India and Southeast Asia. These traditions emphasis the connection between people and their heritage, highlighting cultural continuity and spiritual bonds with ancestors and local deities. Women place in Indian history is a complex and nuanced subject marked by their simultaneous presence and absence in historical narratives. One crucial aspect of rewriting history from a woman-inclusive standpoint is the recognition that historical sources are not limited to conventional historical documents. In the their simultaneous presence Indian context, a significant portion of historical sources comprises myths, religious texts, and various forms of literary productions such as the Anand Ramayan. Abuse Domestic violence is a serious issue that affects far too many people. It takes many forms, including physical, emotional, verbal, and sexual abuse. Unlike other forms of abuse, domestic violence occurs in

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BSF-HCM-TEST-Dated-2025-02-09-Test NO.-19195

Becoming 16 percent in 2019 20 and merely 4 percent in 2020 21. This indicates the difficulty in spending on repair and maintenance activities in the event of a national lockdown. In order to streamline repair cycles, municipal budgets must include the cost of material and repair and maintenance activities in the event of a national incentives for the personnel required to fix the disruptions. Additionally, these budgets must account for off-grid arrangements, which marginalised communities are often forced to depend on in the absence of incremental additions and repairs. For example, in the case of water, if the main infrastructure is disrupted and remains unrepaired, communities will be forced to pay exorbitant rates to private water tankers. While there are several stories from the field on the dependencies on bore wells, water ATMs, and water remains unrepaired, communities will be forced tankers, the budget for these off-grid arrangements is often missing. It is crucial, therefore, for municipal budgets to also account for these as repair expenses and allow allocation for provisioning of water through water tankers and water ATMs and repair of local water purification systems. Local governing bodies must be involved since repairs are often specific to local areas, allocating repair funds centrally and maintaining control becomes challenging. Ward committees are better centrally and maintaining control becomes equipped to foresee repair cycles, comprehend ground-level impacts, and collaborate with repair networks for execution. For example, repair staff and officials often belong to the same neighbourhood, making it easier to coordinate repair works. Hence, involving local governing bodies such as ward committees in decisions regarding repair works is essential. This is evident by what we found in the BBMP budget documents where there was considerable improvement in spending on repair works between 2016 and 2019. Actual expenditure reached 36 percent of the budgeted estimate and a whopping 56 percent in. This is because, during these years, new wards were alloc

Word Count: 310, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-10-Test NO.-19196

A crisis hotline, there is always someone willing to listen and support you in your time of need. Reaching out for help takes courage, but it a necessary step towards healing and finding the help you need. Don hesitates to reach out there no shame in asking for support. You deserve to be heard and helped; some people want to do that. Learn about legal remedies available to 2351 protect finding the help you need. Don hesitates to reach you sadly, not everyone is safe from abuse and threats in their homes or relationships. If you find yourself in this situation, knowing that legal remedies are available to protect yourself is essential. Domestic abuse or violence can take many forms, from physical harm to emotional abuse and financial control. Legal remedies can include obtaining restraining orders, pressing charges, or seeking temporary custody of children. While these steps may seem daunting, remember that you have the right to be safe, and the law is on your obtaining restraining orders, pressing charges side. Seeking help can be the first step towards a safer, healthier future. Develop safety plans with friends and family Creating safety plans with loved ones can be a lifesaving measure if you ever feel unsafe or threatened in your home. It essential to have a clear plan of action that you can rely on in such vulnerable situations, and developing one can be an empowering experience. By discussing potential scenarios, establishing safe words or signals, identifying safe places to go, and rehearsing emergency protocols, you can equip yourself and your loved ones with the tools needed to stay safe. While it may be a difficult conversation, developing a safety plan can make all the difference in protecting yourself and your family from harm. Consider obtaining an order of protection if needed to keep your abuser away in cases of rehearsing emergency protocols, you can equip abuse, the emotional and physical toll it can take on an individual can be devastating. For those struggling to break free from their abuser or who fear for their safety, obtaining an order of pr

Word Count: 350, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-10-Test NO.-19197

Been delayed by the customer. Alternate Dispute Resolution mechanisms such as Conciliation and arbitration must be used to resolve such issues in the shortest amount of time possible. Suppose an MSME-registered business provides goods or services to a purchaser. In that case, he must pay by the date agreed upon for payments, or if there is no pre-decided date of payment, it should be made within 15 days of receiving the commodities from the MSME registered business. If a purchaser delays payment beyond 45 days after receiving the goods or services, the purchaser will be charged compound interest and monthly interest on the agreed-upon sum. The rate of interest is 3 times the RBI published rate. 6. Subsidy on Electricity Tariff This subsidy is offered to all businesses having an MSME Registration Certificate. They submit a request to the Division of Electricity and the MSME Certificate Of registration. 7. Reimbursement of ISO Certification Charge The expenditures for ISO certification can be claimed back by registered MSME businesses. MSMEs are the backbone of the Indian economy. They not only generate employment but also foster innovation. If you are looking to set up an MSME, you should register yourself as it would provide you with a host of benefits and also legal protection. From exquisite handiwork to sumptuous fabric, the Indian textile industry enjoys a rich heritage of over thousands of years that can be traced back to the times of the ancient Indus valley civilization. The popularity of the fine-quality yarns and fabrics transcended the domestic borders, increasing the demand in the global market and making India the sixth largest exporter of textile and apparel in the world. Currently, India holds a 4% share of the global trade, accounting for 5% of Gross Domestic Product GDP, and 13% of its export earnings. Textile is the core business of the country, and given its contribution to the economy, it is also the second most employment generating sector after agriculture. The Indian textile industry specializes in weaving a diverse range of yarns and fabric,

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BSF-HCM-TEST-Dated-2025-02-10-Test NO.-19198

Fine art gets divided into 5,000 to 10,000 pieces, i.e., numerous predefined coordinates, dividing ownership among the masses. The fine art sector has adopted this technology to offer small investors access to the world largest asset class. Fractionalization is redefining the ownership mechanism in the 1.7 trillion art and collectibles market. It brings an opportunity to invest in fine art by removing all the barriers that fine art always had, that includes heavy ticket size, long holding period, dependencies on exports, galleries, auction houses, etc. In the process, high-value artworks are tokenized as NFTs. The smart contract divides the token into a predefined number of interchangeable tokens. These NFTs represent an ownership stake in the underlying physical work of art, and their existence is tied to the physical artwork through legal mechanisms and smart contracts. While the pairing of block chain technology and art initially looked strange and unreal, perhaps one can now see how well these two can work together. The art market will undoubtedly continue to change with the adoption of block chain and the progression in the metaverse space. Virtual Museums through Metaverse Implementing block chain technology in digital assets creates new virtual environments where users can visit the museums through a virtual reality experience. Virtual museums are being developed within a metaverse that contains pictorial works, sculpture works, musical works, and other digital arts. The British Museum recently launched the NFT collection for the rarest items. Museums might launch virtual galleries in the metaverse that allows visitors to view and buy NFTs, interact with new artworks, virtual live events, and visit NFT stores. A few years from now, India commercial sector for NFTs is anticipated to emerge to its fullest. The new form of auctions, contemporary artworks, and the easy access to the fractions of precious and rare digital artwork makes this sector growth-oriented. There has been a steady start, and NFTs will grow in the future, with more features like fracti

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BSF-HCM-TEST-Dated-2025-02-10-Test NO.-19199

Act from the National or State Governments and the Banking Industry. What are. The classification of is based on their annual turnover and investment Micro Enterprise Investment of less than 1 core and Turnover of fewer than 5 cores. Small Enterprise Investment of fewer than 10 cores and Turnover of fewer than 50 cores. Medium Enterprise Investment of fewer than 50 cores and Turnover of fewer than 250 cores. Although registration is not a mandatory requirement by the law it has been designed to help all types of businesses. After registering, any organization is eligible to use the D Act advantages. Quick bank loan approval Primary industry financing, cheaper interest rates, an excise exclusion plan, exclusions under Direct Tax Legislation, and legislative assistance such as reservations and the Incentive on Delayed Payments Act are some benefits provided to the by the central government. State governments and UTs have also put up their incentive scheme and services for . The establishment of specialized industrial sites, tax rebates, electricity bill subsidization, and capital investment subsidies, assistance are some of the advantages issued by the state for . Both the Centre and the State aim their incentive schemes and assistance programs to all entities enrolled with them, whether by law or otherwise. The words have been inserted into the exclusion announcements of Banking Laws, Excise Laws, and Direct Taxes Laws. As a result, the registration certificate provided by the registrar is considered proof of status and is needed to access advantages. **Benefits of Registration** The major benefits of registration are as follows. **Collateral Free Bank Loans** All registered in India now have access to collateral free funding from the Indian government. This scheme provides funding to such businesses. Benefits can be claimed by both old and new businesses under this programmer. The Government of India, SIDBI Small Industries Development Bank of India, and the Ministry of Micro, Small, and Medium Enterprises established the Loan Guarantee Scheme to ensure that the Credit Gu

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BSF-HCM-TEST-Dated-2025-02-10-Test NO.-19200

Government of India has been taking several measures to promote the business and encourage people to join the field. The Production Linked Incentive PLI Scheme approved in September 2021 for the textile sector is one such initiative that is expected to create additional employment for over 7.5 lakh directly and a few lakhs more for supporting activities. As the industry employs women predominantly, the new scheme put in place in line with the ruling government Atmanirbhar Bharat vision, will empower women and increase their participation in the formal economy. Under this scheme, the government would provide the industry with incentives worth Rest 10,683 core for five years. Due to the rise in demand for Man-Made Fiber MMF, and Technical Textiles globally, the government PLI scheme for textiles is also promoting the production of high-value MMF fabric, garments and technical textiles in the country. The sector is witnessing fresh investments in these segments to cater to the global need, which is expected to increase in the future and eventually create more job opportunities. Traditionally, the Indian textile sector has been cotton focused, but the scenario is fast evolving and shifting to production of sustainable, synthetic and technical textile fabrics. These types of fabrics have high demand in the global market, and they also bring more revenue. The government is also planning to double the size of the Indian textile and apparel industry in the near future. This move is expected to take the textile market to 209 billion USD by 2029. They are supporting the sector through funding and machinery sponsoring. Through initiatives like Skill India and Make in India, they are promoting business and skilling opportunities for inclusive growth of the sector. Also, the export promotion policies for the textiles sector allowing 100% FDI in the sector under the automatic route has been quite helpful for boosting players and consumers in the sector. Between April 2000 December 2021 the industry attracted 3.93 USD billion of Foreign Direct Investment. Apart from the aforesai

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Spl-BSF-HCM-TEST-Dated-2025-02-10-Test NO.-19201

The Union Budget 2025-26, presented by Finance Minister Nirmala Sitharaman, marks a defining moment for India gig workforce, finally bringing long-overdue recognition and security to millions who power the country digital and service economy. With the expansion of the e-Shram portal, inclusion in social security schemes, and access to healthcare under the Pradhan Mantri Jan Arogya Yojana (PM-JAY), this budget acknowledges the pivotal role gig workers play in India economic landscape. The initiative success can be gauged from the fact that 30.59 crore workers have registered on the portal since its launch in 2021. For years, gig workers delivery personnel, ride-hailing drivers, freelance professionals have existed in a grey zone, contributing immensely to India economy while lacking fundamental protections like job security, health insurance, or retirement benefits. The government move to formally register these workers through identity cards and streamline access to welfare schemes is not just a policy shift but a paradigm change. Including gig workers in PM-JAY, offering health coverage of up to 5 lakh per family per year, is a crucial step towards addressing their long-standing vulnerabilities. This initiative, benefiting nearly 10 million gig workers, could be a game-changer, ensuring they do not fall into financial ruin due to medical emergencies. Reducing compliance, boosting growth beyond gig worker welfare, the budget also proposes reviewing financial and non-financial sector regulations to reduce business compliance burdens. This is a welcome move, particularly for startups and SMEs that often struggle with bureaucratic inefficiencies. Less red tape means more resources for innovation, job creation, and economic expansion. However, while deregulation is necessary for business efficiency, it must not come at the cost of weakening essential worker protections. The government must ensure that regulatory reforms balance ease of business and fair labour policies. The expansion of India Post Payment Bank (IPPB) promises to bring essential banking services to und

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As India progresses toward its vision of Viksit Bharat, it is essential to recognise the role of gig workers as a vital force driving the nation growth story. Continued efforts to introduce initiatives that support their well-being and stability will contribute to a more inclusive economy. Engaging with stakeholders businesses, workers, and policy experts will help shape policies that align with evolving workforce dynamics. While bold steps have been taken, the path to a sustainable and equitable economic framework remains an ongoing journey. (We need to redesign India Heritage tourism as a blend of authenticity, innovation, and sustainability, creating immersive experiences that not only honour the past, but also drive economic growth) As the sun rises over the Triveni Sangam in Prayagraj, where the sacred confluence of the Ganga, Yamuna and mythical Saraswati beckons millions, the Maha Kumbh Mela shows its centuries, old spiritual grandeur. It is indeed an important lesson for India tourism industry in how to showcase combination of heritage and tourist expectations to create an impactful and transformative experience. The Kala is about reimagining the very idea of Heritage visit. It is a very powerful idea that India wealth of history and culture, when paired with modern engineering, has the potential to shape Heritage tourism that resonates deeply with today global audience. The 2025 Maha Kumbh Mela promises to be unlike any other. With an estimated 1 to 2 crore visitors expected daily, the festival has evolved into a mind, boggling fusion of spirituality, innovation, and infrastructure. There is something for everyone. Beat luxury dome shaped accommodation that tries 15 feet above the ground offering panoramic views of the event. In addition, we see that offering VVIP nan with luxury offerings of air conditioned tents and custom built swimming pools are a way to attract higher revenue generating clientele segment. Or just about a simple tent to cater to the budget, traveller in dormitory style, accommodation. This Kumbh has demonstrated its resilience to safe

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The growth of the Indian industrial base. Being the lifeblood of the growing economy, it Government primary duty to enable their growth and to address this objective, the Government created the MSMED Act to regulate and govern MSMEs. MSME Registration is a key to availing all the benefits under the MSMED Act from the National or State Governments and the Banking Industry. What are MSMEs? The classification of MSMEs is based on their annual turnover and investment Micro Enterprise Investment of less than 1 core and Turnover of fewer than 5 cores. Small Enterprise Investment of fewer than 10 cores and Turnover of fewer than 50 cores. Medium Enterprise Investment of fewer than 50 cores and Turnover of fewer than 250 cores. Although MSME registration is not a mandatory requirement by the law it has been designed to help all types of MSME businesses. After registering, any organization is eligible to use the MSMED Act advantages. Quick bank loan approval Primary industry financing, cheaper interest rates, an excise exclusion plan, exclusions under Direct Tax Legislation, and legislative assistance such as reservations and the Incentive on Delayed Payments Act are some benefits provided to the MSMEs by the central government. State governments and UTs have also put up their incentive scheme and services for MSMEs. The establishment of specialized industrial sites, tax rebates, electricity bill subsidization, and capital investment subsidies, assistance are some of the advantages issued by the state for MSMEs. Both the Centre and the State aim their incentive schemes and assistance programs to all entities enrolled with them, whether by law or otherwise. The words MSME have been inserted into the exclusion announcements of Banking Laws, Excise Laws, and Direct Taxes Laws. As a result, the registration certificate provided by the registrar is considered proof of MSME status and is needed to access MSMEs advantages. Benefits of MSME Registration The major benefits of registration are as follows 1. Collateral-Free Bank Loans All registered MSMEs in India now h

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Necessary signals to electron emitters, which then produce trillions of hyper charged, high velocity negative ions. Consequently, building an electron cloud in the enclosed space. The ions begin to interact with the shell of a virus, effectively killing it. In the case of SARS CoV 2, they do it with spike proteins covering its outer surface. This decreases the virus infectivity, disinfecting the area. In less than an hour, a negative ion generator can reduce the viral load significantly with 99.9% efficacy, preventing the propagation of disease causing viruses by air and ensuring the well being of the people inside. Such negative ion generators can be used to control not only COVID but also bacterial and fungal infections in confined environments like hospitals, schools, houses, cinemas, and sundry. A bulwark against infections The efficacy of electron technology is without a doubt. But it is their ability to work not just on coronavirus, but an abundance of other pathogens as well that makes it indispensable. Used right, the technology can neutralize any number of airborne diseases, safeguarding people from existing threats and any that may arise in the future. Ultimately, giving people a new lease on life with clean air for safer, healthier living. Non fungible tokens NFTs are considered the next big thing and have taken the world by storm. According to a market tracker DappRadar, the NFTs achieved more than \$23 billion in trading volume in 2021. People see NFTs as a method to diversify their holdings, making them a potent trend in digital assets worldwide. India is well positioned to take the lead in the non fungible tokens NFT market thanks to its expansive scope in this area. NFTs serves as a great example of the innovation that crypto assets and open source block chains may enable, in this case fine art, the birth of a previously unexplored sector. Democratization of Fine Art through Block chain and NFT and block chain may sound too techy for someone, but it is solving the problem of most artists in the industry. Due to its democratizing nature, artists are

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Electrically charged. These atoms are called air ions and when they gain an electron they turn into negative ions. The technology that uses them is called negative ion technology, or electron technology. It has been around for a long time and applied in various ways. One example is correcting the lack of negative ions in a sealed place like a car. Another is wearable tech, such as silicone wristbands and athletic kinesiology tapes, that help maintain health, balance energy, and improve emotional well being. It has also found application as sterilization technology, which uses a large number of negative ions to effectively kill bacteria in stored food. In the post COVID world, the innovation found a new application in ionizers, proving an extremely potent shield against all types of viruses, including the coronavirus. The science behind electron technology The electric charge of ions attracts and then captures suspended particles. What an ionizer does is generate and emit these negative ions. The ions collide with any particulate matter in the air, transferring the negative charge. The collector plate in an ionizer, which has a positive charge, traps the particles. Thus, eliminating viruses, dust, particles, droplets, etc., and suspending further transmission through the air. Imagine particles that cause allergies like pollen, spores, and cigarette smoke. Fill a room with enough negative ions and they will attach themselves to these allergens, weighing them down. Because these allergens are now too heavy to be airborne, they cannot be breathed in, protecting people. The positive of using negative ions The benefit of electron technology goes beyond the scope of completely cleaning the air of viruses, or for that matter, anything that causes harm. Negative ions can reduce the levels of stress hormones, which helps alleviate symptoms of depression. There is sufficient data that proves they boost psychological health by uplifting the mood and creating a positive vibe. The effect is similar to feeling happier after sitting in front of a sea shore, waterfall, or fountain

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The expert consensus estimate was, an upgraded version of the indigenous light combat aircraft Tejas Mark-1. This will be followed in the next few months with a clearance for the Rs 15,000-plus crore project to build a fifth-generation advanced medium combat aircraft. The plan is that Tejas Mark-1 will replace ageing MiG-21s while Tejas Mark-2 will gradually substitute Mirage-2000s, Jaguars and the MiG-29s. But it only a fifth-generation fighter that will catapult India to an elite club that currently comprises the US, China and Russia. The second piece of news is that today India first home-built aircraft carrier, INS Vikrant, will be officially commissioned. In the works for 17 years, the indigenous carrier more than 75 of the ship components have been procured domestically will certainly be a shot in the arm for the navy. Particularly in the context of the growing strategic-security challenge posed by China, which has the largest navy in the world. Indigenisation is no longer a choice but a necessity. Just as the geopolitical environment relevant for India has become more complex, so has the cost and vulnerability of depending on foreign manufacturers become evident. New Delhi can no longer heavily rely on Russia, which is now China limitless ally. There also the budget to think of. Most hi-tech foreign purchases will be costlier than their domestically manufactured counterparts, even assuming imported components. Also, Made in India arms and defence systems will be a big fillip for Indian industry armed forces are projected to spend around \$130 billion in capital procurement in the next five years. It a long and difficult road. The import content for the indigenous Tejas fighter continues to be around 50. The key reason is reliance on foreign aero engines. The domestic Kaveri engine project failed. This time big private sector companies should be invited for joint research and development. The military-industrial complex gets a bad rep. But India needs one, as quickly as possible. The key takeaway of the April-June quarter GDP data is that India has put the ec

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Of the fractionalization of fine art. Instead of just one asset, the fine art gets divided into 5,000 to pieces, i.e., numerous predefined coordinates, dividing ownership among the masses. The fine art sector has adopted this technology to offer small investors access to the world largest asset class. Fractionalization is redefining the ownership mechanism in the 1.7 trillion art and collectibles market. It brings an opportunity to invest in fine art by removing all the barriers that fine art always had, which includes heavy ticket size, long holding period, dependencies on exports, galleries, auction houses, etc. In the process, high value artworks are tokenized as. The smart contract divides the token into a predefined number of interchangeable tokens. These represent an ownership stake in the underlying physical work of art, and their existence is tied to the physical artwork through legal mechanisms and smart contracts. While the pairing of block chain technology and art initially looked strange and unreal, perhaps one can now see how well these two can work together. The art market the fine art sector has adopted this technology to offer small investors access to the world largest asset class. Fractionalization is redefining the ownership mechanism in will undoubtedly continue to change with the adoption of block chain and the progression in the met averse space. Virtual Museums through Met adverse Implementing block chain technology in digital assets creates new virtual environments where users can visit the museums through a virtual reality experience. Virtual museums are being developed within a met averse that contains pictorial works, sculpture works, musical works, and other digital arts. The British Museum recently launched the NFT collection for the rarest items. Museums might launch a virtual gallery in the met averse that allows visitors to view and buy, interact with new artworks, virtual live events, and visit NFT stores. A few years from now, India commercial sector for is anticipated to emerge to its fullest. The new form of auctions, contempora

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In the process of sale. Transactions were finished in just a few, of which Air India was the most important. Similarly, there tardy progress in the proposed privatisation of two public sector banks of the 12 functioning ones. Concluding the remaining transactions will unlock capital for Gol and boost its infrastructure development plans. In agriculture, the potential of the common platform for a national agricultural market (e-NAM) has been fully tapped. About 1,000 mantis across 18 states, with over 17 million farmers, are registered on the e-NAM platform. Over Rs 2 lakh crore of trade has been recorded. But realizing its potential needs work on logistics and dispute settlement. On the trade front, the protectionist approach needs to be discarded to get the most out of the PLI scheme. Economic think tank Icier recent study showed that building on a global scale is contingent on cheaper inputs. FTAs, rather than bilateral trade deals, should be prioritized. GDP data augurs well but only reforms will realise the economy potential. Pakistan finance minister Miftah Ismail suggestion that the country could consider importing vegetables from India to ease a burgeoning food crisis due to floods did not age well. On Tuesday, PM Shehbaz Sharif told a media briefing that he would only consider importing anything from India after irritants (Pak-speak for Kashmir) had been resolved. Nothing to see here, folks. Pakistan is suffering a monsoon on steroids: One-third of Pakistan is under water, as the monsoons have unleashed unprecedented fury bringing inevitable death and suffering to millions. An initial estimate pegs the reconstruction bill at \$10 billion, and that may be a very conservative estimate. Bunny and I were in Goa again and, as always, we made a new discovery. Goa is as full of delightful discoveries as a year-round Christmas stocking. And the gift that Goa had in store for us this time came in the form of one of the best lunches we vet ever had, enjoyed in a restaurant tucked away in a rustic corner, far from the tourist treadmill. The Chef and owner lives on the

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Do you want to become more successful? Will one more degree help you attain it? When Mark Zuckerberg asked Steve Jobs what he should do to achieve success, he was advised to go to an ashram in India. What did Steve Jobs get in India that is not available in the best universities of the world? The Bhagwad Gita is a guide to self-management. It helps you understand yourself and identify your purpose. Your mindset and attitude play a pivotal role in success. Mark Twain said, the two most important days of your life are the day you were born and the day you understand why. Why are there only pockets of excellence in a sea of mediocrity? Exceptionally talented people are emotionally fragile. Brilliant scientists cannot control their anger, and skilful sportspersons are mercurial. Is it possible to always tap into perfection? You have two most wonderful gifts choice of action and intellect. The intellect guides you to choose wisely. The mind opts for instant pleasure. The intellect picks deferred gratification. Anything that gives joy in the present leads to sorrow in the end. And that which is painful in the beginning yields everlasting happiness. Fortify and strengthen the intellect. Contentment is the precursor to success. If you have the attitude of grabbing and profiteering, you are discontent. When you shift to giving and contributing, you are at peace. Think of yourself and you are disgruntled and depressed. Think of others and you are content and fulfilled. When the mind is calm, the intellect is sharp and actions are brilliant. You gain success. What disturbs the mind? Desire and ego. They stand between you and success, and between you and happiness. Learn the art of managing desires, upgrading them and, finally, eliminating them to attain perfection. The Bhagwad Gita gives the prescription of perfect action, which enables you to achieve effortless excellence. When you leverage your talent for profit, you become mediocre. Dedicate your actions to a higher cause and you achieve success. The most successful people work for an ideal beyond themselves. And when yo

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BSF-HCM-TEST-Dated-2025-02-11-Test NO.-19210

Gone so far as to call it their 9/11 moment! The truth is it should really have come as a surprise. While much of the world may have forgotten the plight of the Palestinians and come to terms with their shoddy treatment by the Israelis, the Palestinians themselves have not, and have shown that they have no intention of fading away into the waste bin of history without a fight. It goes without saying that their reasons for launching the assault at this time and in the manner that they have are still shrouded in the fog of war and remain a matter of speculation. What is indisputable however is that it has brought the spotlight back on the Palestinian question, while at the same time putting West Asian leaders attempting to improve relations with Israel in a tough spot? The genesis of the Palestinian problem lies in the unfair and arbitrary division of territory carried out under the United Nations Partition Plan for Palestine of 1947. It established an Israeli State occupying 55% of total Palestinian territory despite the fact that the Jewish population represented only about 30% of the total population and owned fewer than 7% of the land. The ensuing Arab- Israeli War of 1948 in fact resulted in 78% of all Palestinian territory being occupied by Israel, leading to 750000 Palestinians being displaced. Interestingly, in the 19th Century the total Jewish population in Palestine was just 4% prior to the Zionist declaration demanding a Jewish homeland in Palestine. Clearly the West has much to answer for and this is self-evident. It is hardly in a position to play honest broker in the circumstances. While reasons for violence in the region are varied and complicated, one of the most abrasive and serious has been the manner in which the Israeli Government has, for decades, illegally occupied thousands of acres of private Palestinian land in the West Bank. The far reaching consequences of such actions have been the focus of an Israeli journalist for the English language paper Haaretz, Gideon Levy. His revelations on the atrocities committed by the Israeli Defense Forces I

Word Count: 346, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-11-Test NO.-19211

Unqualified blessing In 1492 an Italian landed up on a continent he thought was India and blazoned his discovery to all and sundry. This was a mistake on two counts: (a) His discovery was not a discovery because people had been living there for yonks; and (b) The land he discovered was not India but what would later be called America. The discovery of America led to many good things, and some not so good. It led to its War of Independence, Hitler defeat in World War II, Hollywood, and man Moon landing. It also led to the atom bomb, the Vietnam conflict, the Consumer Society, and man-made Climate Change. Chris Columbus could know what his discovery would lead to when he shot off his mouth about it. Bunny and I know better about our latest Goa discovery. And were keeping mum about it. Every year in Haddon, that is in the month of September October as per the English calendar, Paryushan, also known as Dashlakshan Parva, the most auspicious Jain festival, arrives to awaken us from our deep slumber, to take us from the darkness of ignorance to the path of divine light the Truth. Dashlakshan does mean that there are ten dharma. In fact, dharma is one and whosoever adopts it in true sense, the dashlakshan, ten signs, start reflecting in his activities. We have four main enemies, that is four kashayas, passions: krodh, anger; maan, ego/ false pride; maya, deceit; and lobh, greed. The soul gets coloured by these passions and wanders through 84 lakh yonis birth and death cycles of 84 lakh species. overcome anger and start treating all living beings as friends and feel that nobody can put us to any harm, we get enveloped by Uttam Kshama forgiveness of the highest order. Similarly, once we realise that in our past lives we may have been born as small insects many times and even as a human being in a poor family, or with some physical disability, it is due to our past deeds that we have taken birth now in this pious Bharat Bhumi and that whatever we have today will not last forever, then feelings of arrogance and false pride vanish, and we are endowed with Uttam Mardava suprem

Word Count: 373, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-11-Test NO.-19212

All possessions, home, money, family, even clothes and start roaming like a sky-clad Jain sage, this stage is Uttam Tag supreme renunciation. Gradually, there comes a stage when the atman feels, who am I to renounce anything when nothing belongs to me. This facet of dharma is called Uttam Akinchanya. And finally, for such a pious and pure soul nothing is left for indulgence and it adopts Uttam Brahmacharya supreme celibacy. Brahmacharya dharma is not to be restricted to abstinence from sexual activities only. In broader terms, it means that all sensual pleasures pertaining to the five senses no longer have any meaning for the atman and it loves to remain engrossed in the Brahmn. Paryushan Parva is a golden opportunity for us to take a cue from the teachings of the guru and introspect on our deeds, thoughts and speech and move forward to free ourselves from the karmic bondage by adopting these ten facets of dharma. As the pandemic winds down and businesses start making plans for a post-pandemic world, the travel industry has a lot to look forward to. Organizations are now believing in flexibility being at the core of the Future of Work. Work from anywhere model has been hugely accepted and adapted by companies and they are helping employees redefine how they structure their hybrid office. The established new norms for hybrid working have strengthened corporate leadership, supported work/life balance, and improved productivity and employee wellbeing even in the travel sector. According to the WTO (World Trade Organisation) around 30 percent of international trips, these days are for business travel, and it shows no sign of slowing down. Recent data indicate that even in the world of instant communication, business travel is here to stay, and the return of corporate travel is accelerating. Over the years, the difference between corporate and leisure has reduced considerably and is creating new opportunities for business travel. Technology reshaping the travel industry Technology and travel, the perfect combination plays a crucial role in the way we travel. Travel tec

Word Count: 340, Character Length: 2100 characters

Spl-BSF-HCM-TEST-Dated-2025-02-11-Test NO.-19213

History rather than simply read it or observe it. These types of ideas, using technology and maintaining the sanctity of our heritage, could make them more accessible while preserving their cultural significance. They can also be ecologically, conscious and economically viable. For India to unlock its full potential as heritage, tourism site, a three-pronged approach is needed: investments in sustainable and inclusive infrastructure; collaboration between local communities, government bodies, and private Enterprises; and strategic adoption of technology as a pillar of tourism, planning and execution. At the core of this vision is the remind that heritage is not an outdated or static relic to be admired from a distance, but a living and evolving narrative that can be presented for future generations to cherish. Protecting and preserving India cultural legacy would mean going beyond the cosmetic improvements that we have done for far too long. We need to create a sense of ownership, not just amongst the local authorities, but within the general public as well. Too often, Heritage sites are playing by neglect, littering, and damage, as a sanctity of the spaces is not always respected. However, with this potential comes, a crucial lesson: heritage cannot be reduced to a visual spectacle. It is a legacy that would require continues care, respect and innovation. We would need to go beyond the superficial tourism campaigns and invest in the long-term upkeep and authentic presentation of our heritage. This includes better infrastructure, improve site management, and a concerted effort to preserve the cultural integrity of each site. **The Allahabad High Court: A Comprehensive Overview** the Allahabad High Court, one of the oldest and most significant high courts in India, has played a crucial role in shaping the country judicial landscape. Established in 1866, it serves as the highest judicial authority in the state of Uttar Pradesh and exercises jurisdiction over a large and diverse population. This note provides a comprehensive analysis of the Allahabad High Court, covering

Word Count: 325, Character Length: 2100 characters

Spl-BSF-HCM-TEST-Dated-2025-02-11-Test NO.-19214

And adherence to legal principles. Benches the principal bench of the Allahabad High Court is located in Allahabad. A permanent bench was established in Lucknow in 1948 to handle cases arising from the state capital and adjoining areas. There have been demands for additional benches in cities like Agra, Gorakhpur, and Meerut, but none have been established so far. Structure and Composition the Allahabad High Court is one of the largest high courts in India, with a sanctioned strength of 160 judges (as of recent years). This includes both permanent and additional judges. Chief Justice and Judges the Chief Justice of the Allahabad High Court is appointed by the President of India in consultation with the Chief Justice of India and the Governor of Uttar Pradesh. Other judges are appointed based on recommendations from the collegium system. Judges serve until the age of 62, as per constitutional provisions. Subordinate Judiciary the High Court has administrative control over the subordinate judiciary in Uttar Pradesh, including district courts, family courts, and special tribunals. It plays a vital role in appointing and transferring judges in lower courts. Landmark Judgments Over the years, the Allahabad High Court has delivered several landmark judgments that have had a lasting impact on Indian law and governance. Some of the most notable ones include 1. Kesavananda Bharati v. State of Kerala (1973) Though this case was decided by the Supreme Court, the Allahabad High Court has contributed significantly to the interpretation of the Basic Structure Doctrine, which limits Parliament power to amend the Constitution. 2. Indira Gandhi v. Raj Narain (1975) This was one of the most famous cases where the Allahabad High Court found then Prime Minister Indira Gandhi guilty of electoral malpractices. The judgment led to political turmoil and ultimately resulted in the declaration of Emergency in India. 3. Ram Janmabhoomi Babri Masjid Case (2010) In a historic judgment, a special bench of the Allahabad High Court divided the disputed land in Ayodhya into three parts, allocatin

Word Count: 322, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-12-Test NO.-19215

Online travel agency (OTA), technology has changed the way travellers plan their journey. Even after a traveller has returned from the trip, CX technologies extend the journey by providing ways to leave reviews, share memories, and start saving and planning for the next trip. Business travel evolved to adapt to new demands and situations Workstations are an evolution of leisure travel that combines business trips with leisure trips. This workstation model has helped employees maintain their work-life balance and have made them conscious of maintaining boundaries between professional and personal lives. Many organizations in India have implemented a workstation model to increase productivity and reduce stress at work for their employees. It has helped them take care of their mental well-being and spurred creative thinking while working. In the post-pandemic world, corporate travel has grown significantly from a small stature. Business team meetings that were put on hold and postponed several times are finally seeing the enthusiasm of in-person meetings. The shift from online conferences and industry events to physical attendance is finally taking place. Amidst the uncertainties around the travel industry, a major development in any one of these arenas could accelerate or impede corporate travel return. As we move ahead, it will be interesting to see what a future with corporate travel looks like as the world recovers from acute health crisis to living with pandemic COVID-19. Delivering the best corporate travel experience of the Future Corporate travel is a critical aspect of a business. Organizations are working on the right technology to support this evolution and to allow their customers to embrace new opportunities as they arise. Today, there are plenty of opportunities to make corporate travel better, through personalized offers, enhanced service, disruption management, customer identification, and loyalty. Regardless of advancements in technology, business travel trends indicate that there no substitute for face-to-face interactions. Airports and aero planes

Word Count: 312, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-12-Test NO.-19216

Environment a unique idea, when executed well, has the potential to change not just the life of its creator but all associated stakeholders, including society at large. Pairing the right culture with an Organisation brand identity is most critical. After all, organisational culture determines the attributes and business decisions of its people from the executive suite to the entry-level workforce. This prompts me to reiterate what I have strongly believed and advocated over the past four decades. The development of strong company culture deserves attention early on and continuously. The pertinent question is, how do you define what is good culture? Defining the right culture To put it simply, sound culture is the indoctrination of the values of any Organisation across the company at all levels. It is how an Organisation works within itself and how it engages with external stakeholders. It is analogous to a fingerprint for it may appear like others yet are unique to one business. Everything else, right from products, strategies, marketing, and even inventions may be reproduced, but the organization values and conventions will always stay unique. Culture has the power to bond an Organisation together and make it a winning Organisation by making it greater than the sum of its parts. This also brings us to the larger question of how organisations and leaders can cultivate a winning culture. Building purpose and values Where leaders can start It all must start with the organisational values of course. All successful organisations must have a common purpose and a common set of values. To develop and continuously nurture an Organisation culture the Organisation values must be deeply imbedded within the Organisation at all levels. Leaders in a company can influence culture over time via deliberate and unconscious behavior. Founders typically have a significant impact on an Organisation core culture. Over time, behavioral norms develop that are consistent with the Organisation values. For example, in some companies, the resolution of conflicts is handled openly to create w

Word Count: 330, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-12-Test NO.-19217

Necessary and can influence the process with expertise. I can speak for the strong culture at VFS Global. Established in 2001, the organization has witnessed an array of changes in the general employee expectations but what has helped the company maintain a consistently winning record the past 20+ years is our core values of integrity, commitment, and entrepreneurship. Given the nature of our business, being the trusted partner of over 60 sovereign governments, our corporate values have been a key business differentiator and growth driver. Our global workforce comprising more than 100 nationalities spanning 143 countries works as a coherent team inspired by these values. This only reinstates the fact that building a company is never a solo task and culture will always serve as a key catalyst for a sustained winning performance and fueling employee retention, and growth. Having said that, one must always remember that building culturally strong workplaces that require leaders to constantly evaluate and monitor what working and areas that need improvement. Rome was built in a day, and neither can be organisations that promote a culture-first ethic. In the long run, what remains key is leaders treating culture as the business goal and not merely an HR responsibility. They must understand that their beliefs and actions will always remain the primary drivers. For the new generation of leaders, one can start by identifying the practices that need to change before any cultural transformation can take hold, and then access the tools available today to measure to align culture with business goals. During the onset of the COVID-19 pandemic, the healthcare ecosystem experienced something exacerbating it was not prepared for or had not planned for. The intensified impact stretched beyond the capacity of existing healthcare infrastructure due to relevant social distancing protocols. As a result, even the most advanced economies like the US and the UK faced challenges in delivering high-quality care to patients. The dire need for digital intervention India is a highly diversifi

Word Count: 325, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-12-Test NO.-19218

People rely heavily on hospitals for severe medical conditions. In that scenario, the use of teleconsultation can play a pivotal role in deciding whether the patient needs a bed in an upmarket private hospital or can be treated at home with a healthcare professional assistance. The latest innovation in healthcare also extends healthcare facilities to remotest locations supporting the areas with inadequate healthcare facilities or infrastructure. Bottom line Unlocking the full potential of the digital healthcare industry will require robust connectivity and better integration of digital services, including digital identities, as well as finch solutions. Touted to transform the current state of the population in India, teleconsultation and digital lending has immense potential to drive financial inclusion through last-mile connectivity. Considering their penetration and India burgeoning population, digital health platforms have barely scratched the surface and have many miles to cover and many lives to impact. With the help of new-age technologies combined with healthcare innovations, India can achieve both financial inclusion and universal health coverage. A revolution is coming. The winds of change are blowing steady and firm. The era of web 2.0 is ending as companies gear up foraying into web. The next generation, the next advancement, the future. Block chain technology is already becoming pervasive with crypto currencies and NFTs. As the world ventures into web, the central tenet of this stage is touted to be decentralisation. The genesis of the internet in the early 90s ushered in the information technology era, with a founding principle of decentralisation in terms of information and data sharing among its various constituent public. In the intervening years, a monopolisation of the internet has taken place, with a few IT giants ruling the roost. Web 3.0 is viewed as a harbinger of change, or rather of a reversion, to an era wherein internet is again decentralised. The harbinger of the virtual world arrived in the fall of 2021. Facebook CEO announced that the

Word Count: 319, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-12-Test NO.-19219

Means concrete and there is a governing body that has accurately divided the 3 stages. Nevertheless, with changing technology and alterations in the ways we interact with the internet, certain boundaries and distinctions can be made. Web 3.0 is considered the next stage, successor to Web 2.0, which is considered the current phase. As the world gears towards web 3.0, the central tenet of this stage is touted to be decentralisation. A good example of this is crypto currency, which is essentially decentralized currency that is not governed or monitored by a single government, but rather operated and managed by the very people minting and using it in a simultaneous process. With over 845 million internet (out of 4.95 billion users globally) and 518 million social media users in 2021, and increasing base rapidly, India is the second-largest internet user in the world. According to estimates, Web 3.0 has the potential to contribute over \$1 trillion to the Indian GDP by 2031. Thus, web 3.0 promises endless possibilities and potential. And we Indians should institute an active entry into the realm of web 3.0. Web 3.0 is the future, a future that promises to be engaging and exciting. Quite a few Indian companies have already tapped into the potential that Web 3.0 offers. Companies such as Bionomic, that offers a cross-chain transaction protocol (having recently launched its native token, Bicol); Huddle 01, a decentralized video calling framework; OneTo11, the World First Block chain Gaming Ecosystem, launched by Menisci Singh have all made significant inroads into the Web 3.0 ecosystem. As crypto and NFTs start to garner greater attention, we are in the midst of an active transition from web 2.0 to web 3.0. The onus is on us to harness the potential that Web 3.0 offers. The world is about to change and its time that we gear up and anticipate the technological curve. The world as we know it will soon be altered. The possibilities promised are endless and I, for one, am excited. It is a well-known fact that like all industries, the VC industry also goes through cycles. The V

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Means concrete and there is a governing body that has accurately divided the 3 stages. Nevertheless, with changing technology and alterations in the ways we interact with the internet, certain boundaries and distinctions can be made. Web 3.0 is considered the next stage, successor to Web 2.0, which is considered the current phase. As the world gears towards web 3.0, the central tenet of this stage is touted to be decentralisation. A good example of this is crypto currency, which is essentially decentralized currency that is not governed or monitored by a single government, but rather operated and managed by the very people minting and using it in a simultaneous process. With over 845 million internet (out of 4.95 billion users globally) and 518 million social media users in 2021, and increasing base rapidly, India is the second-largest internet user in the world. According to estimates, Web 3.0 has the potential to contribute over \$1 trillion to the Indian GDP by 2031. Thus, web 3.0 promises endless possibilities and potential. And we Indians should institute an active entry into the realm of web 3.0. Web 3.0 is the future, a future that promises to be engaging and exciting. Quite a few Indian companies have already tapped into the potential that Web 3.0 offers. Companies such as Bionomic, that offers a cross-chain transaction protocol (having recently launched its native token, Bicol); Huddle 01, a decentralized video calling framework; OneTo11, the World First Block chain Gaming Ecosystem, launched by Menisci Singh have all made significant inroads into the Web 3.0 ecosystem. As crypto and NFTs start to garner greater attention, we are in the midst of an active transition from web 2.0 to web 3.0. The onus is on us to harness the potential that Web 3.0 offers. The world is about to change and its time that we gear up and anticipate the technological curve. The world as we know it will soon be altered. The possibilities promised are endless and I, for one, am excited. It is a well-known fact that like all industries, the VC industry also goes through cycles. The V

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BSF-HCM-TEST-Dated-2025-02-12-Test NO.-19223

18 months all this became a norm rather than an exception. After many warning shots, by the second Quarter of 2022, the party seems to be finally over. Until June 2022, venture capital funding acutely reflected the underlying pullback in liquidity. Late-stage investors paused their deployments causing stress in Series C and beyond. Activity level in early-stage funding was lower. Most VCs went on vacation in June and July. The market witnessed renegotiations on many transactions by late-stage investors, with final valuations closing 30-50 lower from the original offer. Founders responded with maturity to the changing environment by taking decisive action in cutting unnecessary burn. The nimble ones took to raising capital to add to the kitty without constraining the quality of investors. Rounds are open at the same valuation as the last rounds which could have closed as far back as a year back. Startups with business models requiring high burn and delayed monetization such as those in B2C markets have the greatest exposure to funding risk. Firms with low burn such as Saabs start-ups have seen less impact. Indian founders have been known to resist the fund raising option of lowering ask from last round price. Efficient private markets allow for flow of capital to companies that are baking in prevailing conditions. Founders should keep an open mind to let the market price the rounds even if it is at lower than last round price. Rationalization exercises towards cash conservation undertaken by cash rich companies have soured many acquisitions transactions. Lack of acquisition activity due to valuation mismatch is expected to add to mortality of cash starved start-ups. Many smaller startups are strung around with the promise of a deal but then left on a hook to dry as priorities change. This causes more pain than necessary. For those startups that hit Unicorn valuations last year but are yet to back it with prevailing metrics, growing into the valuation is an option. But with new outcome expectations that are certainly more subdued than last year, a unicorn valuation

Word Count: 338, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-12-Test NO.-19224

India VC can be at a thriving level even at \$10B of capital invested per year. 2021 was \$38B and there is plenty of froth there that won't be missed. We estimate global committed capital of more than \$20B raised for India not yet deployed. We expect this capital to trickle back to Indian start-ups by the second half of 2023. What is partner ecosystem and how can your business benefit from it by enhancing customer experience through collective innovation by partners in this digital world? Read on to learn how you can leverage this fairly novel yet thriving concept. There's much talk in the town around the concept partner ecosystem. An ecosystem has been a term that we have been familiar with since our childhood days. In layman terms, it simply means a community that includes organisms that engage each other for various needs. In the case of partner ecosystems, it is similar wherein businesses join hands with each other with a purpose. Essentially, the purpose for every stakeholder in such an ecosystem remains revenue generation. But revenue generation is simple and the customer experience needs to be seamlessly enjoyable to attain the feat. Hence, to elevate customer experience and make it streamlined, the partner ecosystem is a thriving model to rely on. Hence, business-to-business partnerships turn out to be a community that together uplifts customer experience and enhances revenue generation, creating a win-win situation for all the stakeholders. The concept has only progressed with the operations going digital decade over a decade now. Some prime examples of partner ecosystems include online marketplaces like Amazon and Alibaba, and tech giants and their products like SAP, Salesforce, Market, etc. You might for instance feel that what is it for you if you don't see yourself as a partnership manager. However, soon you will realize that without partners, you are left floating all alone in the large storm-laden seas of customers. If you want to tap into the right customers and generate revenue aggressively, being part of a healthy business network in the new-age digital

Word Count: 343, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-12-Test NO.-19225

You towards self-trust. Journaling, meditation, or therapy can be valuable tools in this self discovery process. Kangana Ranaut, known for her versatile acting, hails from a small town in Himachal Pradesh. She arrived in Mumbai with a dream of becoming an actress but faced rejection and criticism from the film industry. Kangana journey is marked by her unwavering self-trust and determination. She believed in her talent and refused to conform to industry norms. Despite numerous challenges, both in her personal and professional life, she carved her own path in Bollywood and became a critically acclaimed actress, earning multiple National Film Awards. Accept yourself! Embrace your imperfections. Nobody is perfect, and that includes you. Recognize that making mistakes is a natural part of being human. Instead of dwelling on your flaws, learn from them. Each misstep is an opportunity for growth. As you become more accepting of your imperfections, you all find it easier to trust yourself because you all know that even when you stumble, you can get back up. Self-trust is closely linked to self-compassion. Be gentle with yourself when you make mistakes or face setbacks. Understand that everyone makes errors, and these experiences are opportunities for growth, not reasons to lose faith in yourself. Treat yourself with the same kindness and understanding you would offer to a friend facing a similar situation. When you make a mistake or face a setback, resist the urge to be overly critical. Instead, practice self-compassion by acknowledging your feelings and reassuring yourself that you are doing your best. Set realistic expectations. It important to set achievable goals and expectations for yourself. Unrealistic expectations can lead to self doubt and erode self trust. Break your goals into smaller, manageable steps. Celebrate your progress along the way, no matter how small it may seem. This positive reinforcement will help build your self-trust over time. One of the common barriers to self-trust is setting unrealistically high expectations for yourself. Understand that pe

Word Count: 327, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-12-Test NO.-19226

Forces in a ruthless and indiscriminate manner that resulted in the death and injury to over thousands of non-combatants, including women and children. It was then touted as the final solution to destroy Hamas, once and for all. Like most final solutions this too was spectacularly unsuccessful, as events now unfolding on the ground show. Not only has Hamas survived and become stronger and more organised. Far worse, by launching indiscriminate attacks the IDF made the cardinal error of creating another generation of ardent and motivated Hamas supporters bent on revenge. One fears that the present cycle of violence will only result in a repetition of 2014. As long as the Israelis fail to confront their own moral bankruptcy and absence of humanity, a just and equitable solution that would lead to lasting peace remains a mirage. Finally, over the years, we have been rather circumspect and even-handed in our approach to the Israeli-Palestinian issue. Government here have to be not only cognisant of the sentiments of our sizeable Muslim population, but also keep in mind that in some quarters determined efforts have been made to equate our ongoing problems in Jammu and Kashmir with the situation in Palestine, even though this has no basis in fact. Trust is a delicate dance that we engage in throughout our lives. We trust others, we trust the world around us, but one of the most profound and yet challenging forms of trust is self-trust. It the unwavering belief in our own abilities, decisions, and intuition. Learning to trust yourself is a journey that can transform your life. Trusting yourself is a foundational pillar of personal growth and well-being. It the cornerstone upon which we build our self-esteem, make important decisions, and ultimately lead a fulfilling life. However, for many, self-trust does come naturally and may even seem elusive. The good news is that it a skill you can develop and nurture over time. In this journey to self-trust, let explore the steps to start trusting yourself more fully. Mahindra Singh Dhoni, often known as Captain Cool, was a small-t

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Spl-BSF-HCM-TEST-Dated-2025-02-12-Test NO.-19227

Karmanyē vadhikaraste ma phaleshu kadachana Ma karmfal heturbhu ma the sangostvakarmani you have a right to perform your prescribed duties but are not entitled to the fruits of your actions. Never consider yourself the cause of results, nor be attached to inaction. The Gita emphasizes acting with dedication, without attachment to rewards or succumbing to the inertia of inaction. It aligns human effort with the three guans tamas, inertia, rajas, activity, and sattva, wisdom. While tamas governs rest, rajasdrives productivity and innovation, and sattva fosters contemplation and renewal. Growth thrives only in rajas, where ambition and perseverance fuel success. Human progress has been the consequence of constructive and beneficial action destructive action also has its bearings, which gives us pause to reflect on virtues of tamas, non-action. Throughout human history, the greatest economic transitions and paradigm shifts have been marked by dedicated labor and tireless effort. Critiques of hard long work hours often arise from a gilded minority detached from the realities of a developing society yet to reach its apogee. Ultimately, our scriptures remind us that fruits of life are proportionate to the effort we invest. Success is not merely a goal but a way of life, achievable through dedication, discipline, and a sense of purpose. While every individual has the right to choose his path and pace, it is through hard work that transformation and fulfillment are realised. Like how rajasbereft of sattvacan lead to mindless action and destruction, the state of tamas can often induce individuals to a lazy lack of discernment that avoids the effort required to think critically or take constructive action. This inertia can manifest as unproductive and offensive behavior. In the many-forked flowchart of life within society, respecting individual choice is fundamental. But it is equally important to inspire and encourage a shift toward rajas wedded to sattva a state of dynamic activity and creation where the true potential of human effort can be realised for both personal and

Word Count: 326, Character Length: 2100 characters

Spl-BSF-HCM-TEST-Dated-2025-02-12-Test NO.-19228

Commenting on the exponential ramifications for the artificial intelligence (AI) industry following the Chinese technological breakthrough which created the advanced language model of DeepSeek, at a fraction of the cost of its competitors, the CEO of Microsoft, Satya Nadella, invoked the spectre of the Jevons Paradox. Formulated 160 years ago by the British economist William Stanley Jevons, the counter-intuitive paradox shows that technological advancement in the use of any given resource leads to an increasing, and not a decreasing, use of that resource. Jevons based his theory on how the better utilisation of coal during Britain Industrial Revolution through the invention of the steam engine led to a greater demand for coal, and increased instead of lowering its consumption. Similarly, the construction of more roads and highways to cut down on driving time can have the unintended consequence of increasing the volume of vehicles, leading to congestion, delays and traffic jams. More efficient electrical systems lead to a greater demand for electricity and therefore increased consumption of power. Nadella expressed the apprehension that the advent of DeepSeek could augur an uncontrolled and uncontrollable proliferation of AI usage, both for benefic purposes such as medical research, and for the malefic creation of deep fakes and propagandist misinformation. Can the equivalent of the Jevons Paradox obtain in the non-material realm of the psyche? Can it work in the realm of the antipodes of love and hate? Time and time again, history has shown that given a conducive environment which promotes it, the destructive energy of hatred thrives and feeds on itself to grow to monstrous proportions, as witnessed in Nazi Germany, in the Red Terror of the Stalinist purges, in the McCarthy witch hunts in America, and in the ongoing and escalating Israeli-Palestinian conflict. Collective hate, the systemic otherisation of those who belong to a different country, religion, or ideology, is indeed a self-generating, constantly renewable resource, with universally tragic consequences.

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BSF-HCM-TEST-Dated-2025-02-13-Test NO.-19229

Company both parties are equally important given the dynamic of business that they both bring. It at your behest, how you want to partner with both of them strategically. Optimizing Customer Journey Reliability always works. Turning a prospective lead into a customer starts way before your initial pitch to them. It starts with an affiliated partner being a touch point for the prospective customer of your business. Given their existing relationship with the partner, they make little effort to get into details about your product service. Seeing the partnership of your brand and service with a partner with whom they have had a lifelong relationship, the trust factor accentuates thereby enhancing the customer experience even before executing the sale. For example, you make a cold call for your product can be annoying to the customer, but seeing your product displayed at one of their frequently visited shops can make it easier for them to invest in your product. Using Technology at its Best Following the pandemic and the subsequent locked down lifestyle, businesses have seen unexplored strengths that the digital sphere has helped them connect and prosper. Aiding B2B partner ecosystem, technology helps businesses to leap quicker. The modern day customer now needs everything at their fingertips. But, how to know whether your product service can be made available to them through the digital route? Partner Ecosystems lets you understand a user journey and help you tap the right customer base through research of their behavior across platforms websites. These are stored in cookies format by each site and then communicated across the channel partners whose websites the customers may potentially visit. Focus on End to End Collaboration setting a streamlined business goal can help strategize collaboration with partners better. Listing out similar objectives while engaging with each other on different models will streamline operations while reducing friction due to contrasting individualistic goals. Co innovation is the Key To try and collaborate to understand the customer pain

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BSF-HCM-TEST-Dated-2025-02-13-Test NO.-19230

Ease of access to everything. Where patience was a virtue for my dad generation, my kids value a more real time approach. FDs and savings plans were the preferred financial instruments then, and crypts are the flavor of the day now. What must our kids know about money? a. Want vest Need Understanding the difference between luxuries and necessities is critical. It can only be achieved through self discipline. A simple method is to budget your money allocate a certain percentage of your money to savings and the remaining for discretionary spending. Remember that your savings should account for a higher sum than your expenses. b. Live within your means Resist the urge to do impulse spending or rely too much on credit. Document your spending in the past few months and you will realize which expenses are truly critical and avoidable. Relying disproportionately on debt to create a lifestyle you cannot afford can lead to untenable financial problems in the long run. Grow your money Consumption in important. We must enjoy our hard earned money while we can enjoy it. But it is not ideal to throw caution to the wind and fall into the YOLO trap. Consumption is important no doubt, but it must be done smartly. Saving a part of your income and multiplying it for future aspirations is equally critical. Be smart about Debt As you progress through life stages, it is impossible to not create some debt. Affordable debt for necessary upgrades to your life is good. If your income can afford it, buying a house and a car through debt are good choices. But racking up a massive debt for discretionary choices like buying a second house are bad decisions if your income can support it. What Parents must do better? We must start recognizing that our children are responsible and value driven. Bad money habits are easy to catch who here did suffer from stupid financial mistakes when they were young? Firstly, it is important that we model good financial behavior for our children. The way a lot of us have learnt to save was through our mothers who kept aside some money every month in Gullahs and

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BSF-HCM-TEST-Dated-2025-02-13-Test NO.-19231

With Partner Organizations, Distribution, and Principal Companies, I have been delivering seamless partner experience. With a key focus on partnering as Resource Desk I offer both inbound and outbound toll free contact numbers for partners across the globe for real time assistance on Programs, Competency Training, and Internal System Access Resolution. Maximizing MDF utilization for increased returns in Lead and Demand Generation programs is all that partners seek. My extensive expertise in measuring performance and degree of involvement of each partner, I ensure that everyone is recognized and compensated fairly for their efforts, hence creating a growing ecosystem. Notably, I am running a contract center for globally leading IT Hardware Manufacturing Company and providing information across APJ to their partners. Partner ecosystems will only thrive with time and integration of your services with those offered by your partners is all that you required in the virtually connected world. People from different generations, raised by different parents who earned different incomes born into different economies, experiencing different job markets different degrees of luck, learn very different lessons. Morgan Housel recent book Psychology of Money is perhaps the most incisive take on personal finance in recent times. Our economic realities scarcity or abundance, the access to information, values that we use for benchmarking have changed drastically over generations and have had a critical role in shaping our money habits. When I track the evolution of money habits in my family from my father, to me, to my kids I become more and more convinced about this argument. People born before the 90 have experienced scarcity at a different degree than today generation. The most basic amenities like gas and telephone lines were not easily accessible to them imagine needing a month for a telephone line. Sounds bizarre now! The longevity of their jobs was much higher because opportunities were scarce and there was a relative deficit of self confidence. My father who worked in the Tex

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The number of deaths due to malaria has drastically come down from ten lakh per year to less than 100. Further, the life expectancy has increased from 32 years to 70 years during the same period. The transformation was a result of sustained efforts from the central and state governments. The public health policies evolved over the decades to meet the challenges faced by the states. Between 1947 and 1960, the focus was on reduction in mortality, equity, and access, from 1961 to 1980, the focus was on disease control programs, family planning, and system strengthening. Thereafter till 2000, apart from disease control, the focus shifted to child and maternal mortality and comprehensive primary care. As the dual burden of non communicable and communicable diseases became apparent, the policies since 2011 have focused on it as well as universal health coverage covering curative, preventive, and promote healthcare. Over the last decade, the focus has also been on quality and hygiene in service delivery. While India has made significant strides, some issues that need to be addressed. Firstly, India will continue to face the dual burden of communicable and non communicable diseases. More than 33 are still suffering from infectious diseases out of the total ailing population in India. Secondly, the service providers and payers are highly fragmented. 98 of the healthcare providers are small players with less than 10 employees. While PMJAY has consolidated payers at the bottom of the economic strata, the level of fragmentation is still very high. Thirdly, equity and affordability of healthcare are very important factors. Fourth, out of pocket expenses OOPE continue to remain one of the highest in the world. Further, COVID has taught us that healthcare systems need to be agile and expandable at very short notice. With the above challenges in consideration, as we celebrate the dawn of Amrit Kaal in India, in this article, I identify five focus areas that could help India transform its health services and take it to the standards of a developed nation in the next 25 years. The

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BSF-HCM-TEST-Dated-2025-02-13-Test NO.-19233

In the process of getting constructed modernized, appropriate capacity building of healthcare staff would be critical to the success. Further, investments need to be made in tier 2 and 3 cities for the development of quality hospitals. An appropriate enabling environment for private service providers would be instrumental in achieving this target. The third area would be the focus on medical research. While multiple AIIMS have been set up, the research quality is still wanting. Our ability to manage the pandemic was greatly enhanced due to the availability of vaccines. Good research infrastructure will not only add to the agility of our healthcare system but also make it affordable for the masses. With the opening of many new medical colleges in the last few years, the shortage of MBBS doctors would get addressed. There is a need to adopt similar strategies for creating post graduate and DNB courses, which would help reduce strain on specialists as well as become the catalyst for medical research. The fourth area would be to focus on balancing between promote & preventive care and curative care. While India has been focusing on the social determinants of health in the last decade viz. drinking water, sanitation, nutrition, etc. an appropriate balance is to be ensured. Finally, we need to take pride in our traditional methods of treatment and mainstream them along with modern medicine. Focus on AYUSH has increased substantially but it is far from being mainstream for treatment. Rigorous research on AYUSH practices and their blending with modern medicine would go a long way in ensuring the fulfillment of the dreams Healthcare in India and Healthcare by India as we progress through the Amrit Kaal. The Government of India has taken a lot of important decisions in recent years to boost the manufacturing ecosystem in the country. The Make in India program, improvement in ease of doing business, the production linked incentive PLI scheme, and the introduction of goods and services tax GST have collectively improved the manufacturing ecosystem. This noticeable improvement

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Mobile phones, the country is going through a data revolution powering the domestic and global economy. From the days when India used to import mobile phones worth \$8 billion around seven years ago, the pro manufacturing ecosystem has ensured that India has become the second largest manufacturer of mobile phones. The smartphone revolution in India has provided a wide choice of products at all price points from entry level to ultra premium products for the Indian market. This growth is not only limited to manufacturing mobile phones but is visible across most consumer electronics segments. A combination of factors like government support, high competition, economies of scale and proximity to global markets has established India as the hub for manufacturing of consumer electronics products. For instance, products like LED televisions and automatic washing machines have seen the entry level price point go down with the increasing number of players and an ecosystem supporting large scale manufacturing in the country. The Government has ensured that almost all LED televisions sold in the country are Made in India compared to the massive imports that took place a few years ago. At the same time, the changing consumer demands also play an essential role in driving this growth. Dishwashers, for example, were rarely found in Indian households a few years ago, but thanks to the COVID 19 pandemic, the product has found its sweet spot in the market. The support from the Government, even for smaller consumer electric products like smart watches, hearable and portable speakers, is visible in making these products more affordable for the Indian consumer. The product linked incentive PLI scheme has been launched for sectors like electronic and technology products, telecom and networking products, white goods ACs and LEDs and semiconductors to boost large scale manufacturing. It is propelling the efficiency level of supply chains and targeting further improvement in the manufacturing ecosystem. The road ahead The consumer electronics sector has significantly benefited from the Gov

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Of chronic kidney disease (CKD) continues to surge. According to a 2020 study, the prevalence of CSD in India was 15%, but various studies have also pegged the rate at 17% in recent times. This is far above the global rate of around 9% (850 million people) and paints a very dire picture in the South Asian nation. The more worrisome situation is the fact that access to healthcare is still elusive for a large portion of the population, including those needing dialysis. At least 2.2 lakh new patients of end-stage renal disease are added in India each year. That puts a strain on the already burdened dialysis sector which currently accommodates 1.75 lakh patients. Also, less than 6,500 kidney transplants are done in the country each year. Ideally, India requires 3.4 core dialysis annually, but available data shows there are about 2600+ nephrologists in the country and only 15,000 dialysis centers. This inadequacy throws up the challenge of access for the poor with clear indications of the natural laws of demand and supply. There has been a widespread call for interventions in the sector to ensure that quality dialysis is accessible to all who need it. Unfortunately, that is not the case at the moment, and there is a need to investigate the factors that are causing this. Reasons why people can get dialysis The foremost reason why many renal patients in India can get dialysis is that they can afford it. Dialysis may prove to be an expensive therapy to embark on, due to its recurring chronic in nature. On an average, each patient requires between 10 to 12 sessions monthly at an average of cost of 1,600 per session. That is about Rest 16,000 to Rest 18,400 monthly, and roughly Rest 2,40,000 annually. In addition to this, there are lab tests, doctor consultation and medicines that patients have to take regularly to ensure the efficacy of the therapy. Secondly, the issue of accessibility is huge. Today most of the dialysis centers are mostly located in the urban and semi-urban regions and they are far in-between. This often means a renal patient would need to travel long dist

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India social and economic demographics have been greatly impacted by female entrepreneurs and their growing presence. The inclusion of women in the workforce has helped millions of families break the cycle of poverty and generated numerous jobs. Women are known for having strong leadership qualities, high levels of creativity, empathy, and great confidence, all of which are believed to have contributed to their domination in emerging markets. The Indian economy has been significantly shaped by women, and they will continue to do so in the future. 20.37 percent of MSME owners in India are female, making up about 23.3 percent of the workforce. They are regarded as the foundation of the economy. Women make up a greater proportion of the workforce in manufacturing and agriculture. These industries are frequently credited with raising household earnings and assisting families in overcoming poverty. Additionally, women literacy rates increased by 8.8% in FY21, highlighting the nation promising future. How budding female entrepreneurs are shaping the startup ecosystem in India More women entrepreneurs than ever before are drawn to India startup community. Women are motivated by a cause, belonging to a community, and being a catalyst for change in the status quo of the modern world. In an effort to address specific issues or need gaps in the lives of women, several women have started their own businesses. In India now, women make up over 14% of business owners. According to estimations, more than a few start-ups managed by women are setting the standard for profitable business initiatives. We may anticipate more start-ups that will concentrate on resolving the actual problems faced by women as more women hold leadership roles. Fetch startups are assisting women with challenges like healthcare, pregnancy, breast cancer, and offering a secure online network. Female entrepreneurs are motivated by their own experiences to fill product or service gaps and address problems that are specific to those experienced by women. We will see more women from Tier 1 and Tier 2 cities and

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Label properly the label of nutraceuticals products should mention Nutraceuticals, recommended usage, an advisory warning NOT FOR MEDICINAL USE prominently written, and a warning for the risk of excess consumption. With the increasing acceptance among consumers, it needs regulatory authorities to keep a check on product quality and safety in order to minimize adverse events, toxicity, adulteration, misuse, and overdose during consumption. t. In order to maintain the quality and safety concerns of nutraceuticals, it is a prerequisite for all companies to follow the regulatory guidance of FSSAI. Moreover, the label should specify the purpose, the target consumer group and the physiological or disease conditions which they address, recommended duration of use, and the specific labeling requirements as mentioned against each product. Dosage should be clearly mentioned Mega dosages should be avoided because more dosage does necessarily produce greater results. Every supplement has a fine print with all the information from ingredients to pricing mentioned on its packaging. So, make sure you read it before you consume it. Make sure that the dosage is specified on the product The quantity of nutrients added to the articles of food shall not exceed the recommended daily allowance as specified by the Indian Council of Medical Research and in case such standards are not specified, the standards laid down by international food standards body, namely, Codex Alimentarius Commission, shall apply. The articles of food with standard nutrient or nutritionally complete formulation shall consist of a composition delivering the desired level of energy, protein, vitamins and minerals, and other essential nutrients required for the respective age group, gender and physiological stage in accordance with the RDA guidelines made by the Indian Council of Medical Research Read the ingredients thoroughly Numerous reliable businesses are happy to reveal where their herbs are sourced information. Buying from well-known, big-name companies also enhances the chance that the supplement includes

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To your thoughts and feelings, you can gain insights into your inner world. You will understand the reasons behind why you act a certain way or why you think a certain way, basically you will understand — the basis of all your decisions. This awareness can help you make choices that align with your true self and values rather than a spontaneous reaction based on justifying yourself. Cultivate self-confidence. Confidence and self-trust go hand in hand. Engage in activities that boost your self-esteem and confidence. Whether it acquiring new skills, setting and achieving goals, or practicing positive self-talk, these actions will help you abilities. Celebrate Yourself! Learn from your successes. Just as you learn from your mistakes, take time to reflect on your successes. Acknowledge the times when you trusted yourself and it paid off. Acknowledge the strength and courage, with which you handled stressful moments and challenging environments. Remembering these moments will reinforce your belief in your abilities. Celebrate your successes, no matter how small they may seem. Acknowledging your achievements boosts your self-esteem and reinforces the idea that you believe in your can trust yourself to accomplish your goals. These celebrations serve as positive feedback loops, encouraging you to continue believing in your capabilities. Keep Promises to Yourself. Building self-trust is like building trust in any other relationship. Keep the promises you make to yourself, no matter how small they may seem. When you consistently follow through on your commitments, you send a message to your inner self that you are reliable and trustworthy. This should be practiced daily, as consistency is the key to achieve greatness. Be patient with yourself. Trusting yourself is a lifelong journey. It normal to have moments of self-doubt even after you vet made progress. Be patient and understanding with yourself during these times. Remind yourself of how far you vet come and that self-trust. To your thoughts and feelings, you can gain insights into your inner world. You will understand t

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Spl-BSF-HCM-TEST-Dated-2025-02-13-Test NO.-19241

Biren Singh exit as Manipur CM raises the question are India politicians now ready to listen to the voices of Manipur bloodied people and find ways to prevent the bloodletting that often grips the seven NE states? Going by their initial response to Biren resignation, they, instead, look more interested in grabbing power or engaging in endless blame games than in ending 23 months of murder and mayhem in Manipur. They appear indifferent to the possibility of Manipur prolonged disturbance upsetting NE fragile ethno religious balance that has seen numerous sectarian clashes since Independence. If BJP wondering whom to choose as Biren successor, opposition parties are busy looking for epithets that can damage NDA image and win the next election. Neither camp seems interested in permanently healing wounds Manipur has suffered, both soul and body. If unchecked, the violence will hinder Act East policy rollout that has already taken a hit from the turmoil in neighboring Myanmar. Biren resignation sparked speculation on whether central rule might be enforced as it came amid reports of possible revolt by BJP legislators and Congress decision to move a no-confidence motion in the assembly. BJP decision to change Manipur CM is also attributed to a recent Supreme Court order that asked Central Forensic Sciences Laboratory to examine an audiotape linking Biren to Manipur ongoing ethnic clashes. National People Party (NPP) has offered to support a new NDA govt in Manipur. Fearing a possible political backlash at home, Conrad Sangma party, in office in Christian-majority Meghalaya, had earlier dumped Biren over his failure to end the violence between predominantly Hindu Meitei and Christian Kukis. Mizoram, another Christian-majority state, has consistently expressed concern over the Manipur conflict. Mizos and Kukis share a common ethnicity people spread across NE, Myanmar and Bangladesh. Growing up amidst the vibrant hues and scents of rose farms, sisters Yeshoda and Rhea Karuturi were immersed in the world of flowers from an early age. This upbringing provided the sisters with

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Awareness of time is to work upon and attain the state of being present, attentive to the changing of your own mental states over time. Understanding time and traversing it at will is one of the most crucial challenges faced by man today. We are so wrapped up in the material world that we think of time as a linear concept, progressing steadily from a beginning point to an end point, with each moment occurring in a distinct sequence. Such understanding of time dulls our mind. It detracts the immense power of being from our consciousness. A deep, conscious and contemplative awareness of time can light the spark of spiritual quest in an individual. Foremost, it must be understood that time is man construct it is man creation. Time is always linked to movement and, therefore, to space. Both space and time are fluid and can be shaped. Khwaja Banda Nawaz Gesudaraz, (1321-1422), commonly known as Bande Nawaz or Gisu Daraz, a Sufi saint of the Chishti Order in India, said of this mystical dimension: An accomplished Shaikh is one of the elected souls. Such souls have traversed the distance of time and space. Shaikh can be present in an assembly and in his tomb simultaneously. Through centuries, correct understanding of space and time has eluded man. Hazrat Abul Hassan Kharāqāni (963-1033), one of the Sufis masters, explained it thus: It is veils that wrap past, present and future time from your view, when the veils are withdrawn one can see all. Through steadfast contemplation upon the Almighty, the Sufi masters were able to cultivate a deep awareness of space and time both within themselves and with the world around them. When veils of ignorance are lifted, one is able to access the higher realms. A prime determinant which enables man to enter this state is Awareness of Time (Wuhu Yamani). Hazrat Yaqui al-Charkha (1360-1447), a reputed Naqshbandi Sufi Pir born in Charkh in present-day Afghanistan, said that his master Hazrat Sayyid Alauddin Attar (1338-1402) used to guide him thus: To take into consideration these two states, contraction and expansion, is the meaning of t

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Appropriate in nature in order to deliver the best possible health and therapeutic value to consumers. Regulatory bodies can play an important role in standardising the nutraceutical sector. Data assimilation is happening every second in today integrated world. This exponential data needs to be analysed to provide insights for optimising a company growth. It has become the driving force for every possible activity that humans will undertake in the future. Data science is primarily a process of simplifying and separating this voluminous data to provide insights. It can assess and make choices to support and enhance the lives of displaced people based on their gender, age, skills, income, health, and so on. In other words, every individual, knowingly or unknowingly, will be involved in data science and data information utilisation. At present, no sector is untouched by the effects of data science. From aviation to manufacturing, retail to pharmaceuticals, gaming to education, every section leverages data science to make informed decisions to achieve its goals. Data Science deals with analysing and interpreting data to decode vital information based on an individual browsing behavior; identifying structured and unstructured patterns; analysing future trends, and helping companies make better information-backed decisions. Inevitably, data science is garnering the attention of youth in India with its vast scope and growing demand across the globe. This makes it imperative to study and explore the career options for data scientists in India and why young people are increasingly turning towards this profession in 2022. Scope in the Data Science Industry Data science is an ever-evolving field. A data scientist must keep learning new skills and unlearn redundant skill-sets throughout their career. With humongous amounts of data collected each moment, data scientists demand will continue to increase. So, a staggering career awaits both freshers and working professionals in this industry. LinkedIn emerging jobs report claims that data science has emerged as the fastest-growi

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BSF-HCM-TEST-Dated-2025-02-14-Test NO.-19244

To analysts, India will see more than 11 million job openings in the field of data science in the next five years. The figure above points toward the growing demand for data scientists in India. Presently, lack of awareness has led to less competition in this space. But, with growing knowledge and widespread recognition of this industry, the competition will multiply. However, there will not be a shortage of opportunities for talent in this market space in the near future. The data science profession, thus, not only guarantees an individual upward growth trajectory but also promises higher returns financially. So, it is becoming a lucrative career option for youths in India. What does your dream workplace culture look like? Did you find yourself being more productive while working from home amidst the pandemic or do you feel you are more active while working in a closed office environment? For sure by now, most individuals would have figured out their preferences and undoubtedly, people have their viewpoints which are highly influenced by their personal experiences. One of the newest employment trends that have gathered several eyeballs in recent times including the Niti Aayog, a think tank of India, is the concept of gig working or in more common terms freelancing. The term, gig was coined way back in 1915 by Jazz musicians to refer to various performances. Fast forward to 1995, close to 10% of Americans chose to resort to alternate career options like on-call workers, contractors, and freelancers. Ten years later, Amazon Mechanical Turk, created a crowdsourcing marketplace for easier and repetitive tasks that AI could do giving rise to the need for gig employees. For years, platforms like Airing and Umber gained popularity and introduced the newest alternative mode of earning for many. With the impact of Covid-19, pandemic-induced remote working became the new norm and it eliminated the mental block around hiring people only from urban cities. Job seekers from even Tier-2 and Tier-3 cities got an opportunity to explore multiple career alternatives. As per the mo

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The demand-supply gap is a daunting concern for companies. Reportedly, between 2018 and 2021, employment options spiked by more than 64%, but the supply gap widened by nearly 125%. Moreover, data science is a multidisciplinary area, not limited to only technical skills. There are several possibilities in the commercial world that the Indian youth can explore. They can also take a leadership position in an organization almost every department. Aspiring data scientists can thus leverage these opportunities to grab the best options at hand and achieve milestones in their careers. Career Options in Data Science A data scientist should be predominantly inclined toward mathematics and statistics to pursue data science as a career. Becoming a data scientist is not an overnight journey. It demands time and experience. At the entry-level, one can start as a data analyst, a business analyst, or a data engineer. As a data analyst, you can fetch an average salary of INR Apart from these entry-level roles, a data scientist can fit in as a business intelligence developer, analytics engineer, data specialist, data manager, data architect, machine learning scientist, statistician, etc. The job opportunities are overwhelming and astounding. A business intelligence developer may draw an annual salary ranging from INR3 Similarly, a machine learning scientist enjoys a handsome salary range between INR Other career options, too, draw better salary structures in India. However, salaries may vary sometimes depending upon company location, an individual experience, and seniority. To garner higher salary benefits, individuals must equip themselves with the absolute skill-sets of the job role they play and make themselves market-ready to gain maximum exposure. The path that leads to this vast data science space passes through an inclination toward mathematics and statistics. An individual may not necessarily have a tech background to pursue data science, but a basic understanding of maths is required. The industry demands collaboration with team members, so an individual must fulfill high e

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Of Bengal 1806, Bank of Bombay 1840 and Bank of Madras 1843 formed the bedrock of banking structure that culminated into formation of Imperial Bank of India in 1921 undertaking hybrid role of a commercial bank and central bank of the country. Beginning with Allahabad Bank in 1865 which got merged with Indian Bank in 2020, wades Movement in 1906 paved way for proliferation of several Indian owned banks, some were set up in the princely states in India. Some of them still thrive as Public Sector Banks (PSBs). Banking during 1949-69: At the time of independence, there were 97 scheduled commercial banks including Imperial Bank of India, 557 non-scheduled banks and 395 cooperative banks. Total of 1049 banks hardly held deposits of Rs.1261 cores and loans of Rest. 475 cores. In the turmoil that followed independence, there were large scale closure and amalgamation of banks. On the recommendations of Hilton Young commission in 1925, Reserve Bank of India Act was passed in 1934 leading to establishment of Reserve Bank of India that commenced its operations in April 1935. RBI was further reinforced by enacting Banking Regulation Act -1949 empowering it to regulate banks. But privately owned banks in formative years of independence used to mobilize deposits at large from all walks of life but provided loans mostly to select large industrial houses and owner driven entities. When 5-year plans were rolled out, the critical role of banks came under scrutiny. The lopsided credit expansion and vested interest in lending led to implementation of social control on banks in 1967 to ensure equitable distribution of developmental credit. After RBI became operational in 1935, the role of Imperial bank of India was changed into a full-fledged commercial bank. Looking to its large-scale business and spread, it was converted into State Bank of India in 1955 by passing SBI Act. SBI thus had become the first state-owned bank in India much before nationalization of banks. Amid the consolidation of banking sector, just before nationalization of banks in June 1969, there were 73 banks with 81

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Perspectives from the newer generations and the changing expectations from employees have brought in several minuscule but evident changes to workplaces today. Internet-based technologies like cloud software have brought the world closer and with smartphones being readily available, employees are always close to their work and with their colleagues. HR departments have come to terms with the fact that employees no more prefer a 9 to 5 office-based routine, they all rather want to maintain a good work-life balance. Most corporates and bigger companies have also started to outsource tasks to other gig marketplaces, which work remotely for rather lesser pay. Employees have started to become more vocal about their rights, benefits, and social security. They expect benefits that are as diverse as their skill sets. Most workplaces have a plethora of employees from different age groups today. This creates a varied sense of expectations from the employer. However, hybrid is one of the most preferred work models amongst all alike. No-strings-attached model The task-based gig work model with no boss, immense flexibility, multiple income sources, and career choices is in no doubt a favorite amongst today generation. The pandemic gave a slice of good work-life balance to people and they find this lifestyle a far better one when compared to the old regimented office schedule. As far as the future of gig work is concerned, there have been several predictions around how the work culture, in general, would see a change and corporates would eventually move towards hiring gig employees for various tasks. Globalization and technological developments affect market changes and to meet the requirements, corporates are forced to resort to non-standard labor a.m. gig work. Some studies and research have also proved that gig workers provide short-term shareholder profits and so the gig economy is expected to grow further. The growth of the gig economy is directly proportional to technological advancements as it provides them with more online job opportunities from different sectors. This

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Regional Rural Bank joined in 1975 to support commercial banks for faster reach to unbanked centers. Setting up Deposit Insurance and Credit Guarantee Corporation of India in 1978 infused confidence to depositors. Establishment of NABARD in 1982 further consolidated growth of formal banking system in hinterland. During close to two decades after nationalization, PSBs did formidable efforts to spread banking services in rural areas. As a result, the number of bank branches reached 59,752 in 1990 as against 8167 in 1969. Out of them, rural branch network reached 58.2 percent as against 17 percent before nationalization, semi-urban presence was 19 percent while the rest were in cities. During the period, bank deposits reached Rs.28,609 cores and credit outstanding reached Rs.17,352 cores. After adoption of New economic policy, bank reforms began in 1991 pushing competitive growth in banking sector. Post Reform banking 1991 2022 Based on the Narasimham Committee reports, banks have adopted internationally accepted prudential norms capital adequacy standards under Basel Committee framework, income recognition and asset classification (IRAC), provisioning norms, entry of new private banks and other reform measures created systemic force for PSBs to gear up to enter buyers market. Adoption of Core banking technology, formation of National Payment Corporation of India (NPCI) in 2008, interoperability among banks, issue of RuPay debit cards in 2012 and introduction of UPI app in 2016 brought massive change towards digital banking. The demonetisation of high value currency in November 2016 and pandemic from 2020 further provided fillip to digital banking system. The entry of fintech and increased collaboration with non-banks, neo banks (virtual banks), entry of differentiated banks Small finance Banks and Payment banks expanded banking outreach further to interior terrains serving people at the bottom of the pyramid. Implementation of Indradhanush reforms in August 2015 improved governance in PSBs as a follow up of deliberations in Gyan Sangam I. The next set of reforms in

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One of the more interesting things about architecture, however big or small, is that the act of demolition converts what is essentially a visual art into a performing art. For the first time and only time in a building life, architecture becomes a notably theatrical performance rather than a static piece of inert concrete. For a few short seconds that it takes for the dynamite to act and bring down an effort of many years, architecture becomes art. Inaugurating several projects including a canal bringing Narmada water to Kutch, Prime Minister Modi said last week that Medha Patkar and her urban Naxal friends had opposed and delayed the Narmada project that had greatly benefited Gujarat. In fact, the project was opposed by a very wide range of critics including the World Bank Morse Commission which was anything but urban Naxal. As a practice, the media is inclined to focus on the unusual. In effect, this implies a disproportionate concentration on stories that politicians often regard as negative. Since the final, chaotic days of the Manmohan Singh government, the Congress has been at the receiving end of this negative thrust, a phenomenon that has prompted its supporters to believe that the Fourth Estate has sold its soul to those who seek a Congress-free Bharat. The assessment may be tendentious but since 2014, the Congress has done little to address the basis of this negativity. Since losing power, the Congress once the default party of Indians has meandered its way from crisis to crisis, losing election after election and being mute spectator to the desertion of important leaders. One searing, glaring truth that has emerged out of the lack of support and outrage for Bilkis Bano is that somehow, something has robbed us of our humanity. Either people have looked away, didn't want to get involved, deflected it by stating outcomes of other rape issues, made it a Hindu-Muslim issue, and even politicised it by bringing in the 1984 Sikh riots as a reason to not stand up for the fact that her rapists were released early, garlanded, and called sanskari by member of politic

Word Count: 351, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-14-Test NO.-19252

March 22 up from while digital payment index reached against 100 in March 2018. When the three distinct phases of banking developments and spanning across 75 years is seen in retrospect, banking spread in India accelerated with adoption of state-of-the-art technology and rapid expansion of banking touchpoints touching the lives of millions. With more sophisticated technology and diversified products, banks should accelerate their role in credit dissemination to move the economy towards the US \$ 5 Trillion economy in near term and US \$ 10 trillion economy by 2030. India is at the cusp of digital health transformation and the key is to successfully adopt and implement Electronic Medical Records (EMR). Electronic Medical Records (EMRs) are electronic records of health-related information of individuals that includes demographics, medical history, laboratory test results and information which can enable healthcare systems to provide the right treatment at the right time to patients. If data is oil, then EMRs are healthcare oil. For several decades, EMRs have proven to be key to increasing quality in patient care, innovation in medicine through better clinical trials, and in driving financial efficiency in healthcare organisations through data analytics. EMR Adoption in developed Countries like US Obama Affordable Care Act (ACA), has been responsible for ushering into the US healthcare system a new era of technology. The controversial law ignited an explosion of new digital health offerings and set the entire healthcare system on a path of advancement that will continue to extend access and increase the quality of healthcare administration for years to come. The ACA Health Information Technology for Economic and Clinical Health (HITECH) provisions created tens of billions of dollars in incentives for healthcare providers to implement federally approved IT systems. These systems, in the US are known as Electronic Health Records (EHRs), and were key to healthcare reform that created the strongest platform to date for digital health innovation. Today, 96% of hospitals acr

Word Count: 310, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-14-Test NO.-19253

I just wait it out? Relationships are based on what two individuals feel, not what the rest of the world feels about it. Assuming things don't work out, it would seem whimsical or flaky to mention on and then off a couple of months later. Your focus should be to cement your relationship with laughter, experiences, travel, companionship and building a circle of friends and family that unite you further. Everything else should naturally happen when there is love, trust and stability. I met someone through a friend and we went out for coffee a few times. However, twice I noticed him randomly pick up my phone and go through it. Though I like this guy a lot, I did not like that. How do I explain to him about maintaining healthy boundaries? Instinctively you always know whether it's immaturity, innocent or a need to control. The next time he does that, ask him straight up why he did so. Add that a curiosity to peep into someone's life is normal, but healthy boundaries and trust are the most crucial parts of any relationship, be it within family, friends or intimate relationships. Smilingly add that a need for privacy does not indicate secrecy or the need to hide things and that you are a bit taken aback by his doing so and even if his intentions are noble, that you'd rather he not do so. The trending Punjabi number urges us to view cultural diplomacy through rose-tinted glasses. If you have recently been tempted to fall on your knees and hands, raise your torso in a cat-camel style for thumping dance moves, blame the go-to viral of the week: Kala Chesham. Salted and suited for a wedding dance by Norwegian hip-hop dance group Quick Style; fallen for in dramatic hilarity by The Tonight Show host Jimmy Fallon and singer Demi Lovato, improvised with giggling gaiety by the Indian cricket team last week, our black chasm is back with a glare. If you ever spent 51 seconds of your life debating the essential difference between Ticktack and Integra reels, consider it officially wasted. Kala Chesham videos are trending on both with similar choreographic enthusiasm. It helps that the word trending ex

Word Count: 371, Character Length: 2100 characters

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That enable healthcare providers to migrate from paper charts to digital records while providing the best care to the patients. However, this is a huge behaviour change and is difficult given the low doctor to patient ratio. Complex user interfaces leading to additional administrative burden: Most systems that doctors use to capture EMR have complicated user interfaces with a number of fields, buttons, drop down boxes, that makes usage complicated. In today highly stressful times, a doctor needs to spend minimal amounts of time on administrative tasks and more on patient care. Role of technology to drive successful EMR adoption: Given the fact that India is doing this adoption now when technology is so advanced, it needs to take a smarter approach to EMR adoption without adding additional administrative tasks on physicians. India UPI moment in Healthcare: Ayushman Bharat Digital Mission: The Indian Government is committed to improving the healthcare system and has introduced several visionary initiatives. One of the most anticipated projects is the Ayushman Bharat Digital Mission (ABDM) which aims to develop the backbone technology platform to support the integrated digital health infrastructure of the country. The nationwide rollout of this pilot project was announced by the Hon ble Prime Minister Shri Narendra Modi on 27 September, 2021. ABDM is the first of its kind integrated healthcare data platform which solves the data interoperability issue between different healthcare providers as well as patients, a problem that has still not been resolved even in developed countries like the US. ABDM also aims to incentivise the digitising of current paper-based practices and adoption of EHRs EMRs. The Indian government is not just bringing compliance, but also the right tech infrastructure to drive digitisation. Voice AI enabled Dialogue with Data that saves time: Solutions like a medical speech recognition software which enables doctors to speak rather than type can be a game-changer for EMR adoption. The time and effort required to record data often takes away the re

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Indians in their 80 grew up without phones, piped water, sliced bread, and with a female literacy rate under 10%. Now, Indian women in their 20s have a literacy rate of 96% this metric marks the greatest transformation India has seen since Independence. Others include couples now celebrating Valentine Day. Yet, the rate of love marriage remains old-school. Over 90% of 20-somethings, like over 90% of 80-somethings, are in arranged the new Income Tax Bill ITB was finally tabled in Parliament yesterday, over a decade after the first attempt at a Direct Taxes Code DTC lapsed with Lok Sabha dissolution in 2014. PM Modi called for a new DTC in consonance with economic needs of the country in 2017. An expert committee was set up to draft it, but its 2019 report to FM remained in cold storage. The new ITB, which FM Sitharaman announced while presenting the budget last July, has kept its six-month deadline though. In her Feb 1 budget speech, she said the tax law stress will be on nay justice, not dandy punishment, with clearer phrasing in fewer words leading to tax certainty and reduced litigation. Does the bill live up to its billing? The India-US relationship, going forward, will be determined in large part by New Delhi responses to rump Tariffs. This is why Modi visit to Washington has been vital. India has to redefine its stance on the tariff war. The ideal strategy for dealing with Trump America is to push for deeper economic diplomacy; not walking into the tariff-vs-tariff trap, even if he says reciprocal tariffs is the way to go. Remember that a tariff on one product is often a signal that several other products are in crosshairs. Take Trump tariffs on steel and aluminum. Those import duties can be a precursor to tariffs on textiles & apparels, organic chemicals, vehicles, electrical machinery, gems & jeweler. Any of this can hurt India. US has a global trade deficit in goods that exceeds \$1tn. Trump believes imposing tariffs can enhance domestic manufacturing and restoring. But tariff wars have strong spillover effects like trade distortions and disruption of globa

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The tariff war, moreover, has implications for India defence production, which grew 174% in 2023-24 as compared to 2014-15. For strategic reasons, and given US is India indispensable partner, New Delhi can provide trade benefits to Washington by buying American defence equipment and liquefied natural gas. The bravado associated with tariff retaliations may be good for optics but it bad for business. Trump tariff war is mere economic enforcement, but a geopolitical instrument to advance American exceptionalism. An astute trade policy based around an India-US FTA is the way to go to address Trump 2.0. With Modi in Washington, Trump posted on his Truth Social, Today is the big one: Reciprocal tariffs!!! This seemed like an ominous setting for the Modi-Trump meet. But whatever transpires at the Modi-Trump meeting this newspaper went to bed before details emerged some things are, or should be, clear: there are three axes around which the new India-US relationship must evolve. Trade tensions to trade tango Trump has made it clear he will treat foes and friends alike when it comes to tackling American trade deficits and boosting American manufacturing. This is what his MAGA base wants. Of course, Trump the businessman is cognizant of global supply chains and how those benefit American businesses. But he still needs to politically square the two. The bilateral trade deficit is \$45.7bn in India favor. That nothing compared to the US-China trade deficit of over \$295bn. Yet, New Delhi would do well to build on the dormant mini-trade deal from Trump 1.0, reduce some of its own tariffs, and give more access to US exports that directly impact Trump political base. Think Ohio potato farmer rather than Silicon Valley. Also, New Delhi should be smart and do other trade deals RCEP? TPP? As a hedge. Illegal immigration Washington has already sent back the first batch of 104 Indian migrants in a military aircraft. That India is the third-largest source country of illegal migrants to US paints a big target on New Delhi back. It also bad for brand India. So, apart from negotiating the

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BSF-HCM-TEST-Dated-2025-02-15-Test NO.-19257

K Subramanian is considered as the doyen of strategic thinking in India was because his grand narratives were appealing and at least one of them worked very well in India Pakistan War of 1971. Unfortunately, the tribe of strategic thinkers with similar grand narratives has not proliferated adequately. Consequently, we are not sure about possible grand narratives that would supplement public policy initiatives on China or Pakistan. Third, the armed forces need continued strategic exposure as part of professional military education PME, particularly at the commanding officers level and above. However, we do not have a rich academic back grounding of military literature in India. We also do not have the likes of proclaimed academic strategic experts in west like Colin S Gray, John Lewis Gaddis and Lawrence Freedman. Yet, in going back to archival times for our current national security challenges, we suffer from at least three disadvantages. First, we tend to overpitch the importance of ancient scriptures even if they are largely irrelevant in contemporary times. Warfare during ancient times was pedestrian and conducted with primitive weapons. Philosophical propositions by strategic thinkers during. Those days largely catered to their times. Their strategic thought might make pleasant academic readings but do not cater to contemporary battlefield requirements where warfare has changed in every possible manner. In imposing grand historical narratives over armed forces officers, we would perhaps make historians out of them instead of good military leaders. Second, we remain trapped in the binary of their strategic thought vest our strategic thought. For long, we were forced to study the strategic thoughts of Sun Tusk, Clausewitz and Thucydides. Promotion of Kautilya as the centerpiece of Indian strategic thought is a welcome riposte to allegations that India does not have a strategic culture. But there are internal contradictions and divisions emerging within the Indian. K Subramanian is considered as the doyen of strategic thinking in India was because his grand narra

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BSF-HCM-TEST-Dated-2025-02-15-Test NO.-19258

Within the sanctified portals of the National Defence College NDC in New Delhi, Kautilya, India legendary strategic thinker is all-pervading. He has the main lecture hall to himself and remains a popular research entity for its student officers. Foreign course participants get familiarised to Kautilya legacy on statecraft in general and strategic matters in particular. However, while juxtaposing Kautilya popular contemporaries elsewhere in the world is praiseworthy, banking too much on him or other ancient thinkers for strategising against current military problems is debatable and poses a challenge in balancing the competing narratives. India national security discourse, though under-developed, is all about designing pathways for ends, ways and means for handling current and future security problematic. The logical assumption would be to look for guidance in contemporary best practices, guidebooks, strategic thoughts and appropriate tools and techniques. However, we may need to need to look back, for academic knowledge-building, towards the ancient Indian texts that are rich repository of statecraft, diplomacy and war fighting. Institutional initiatives to promote dissemination of knowledge and tactics ingrained in these scriptures are, therefore, understandable as they endorse an Indian perspective to the global audience. For the hardcore protagonists, however, there could be further reasons for seeking inspirations from ancient scriptures and strategic thinkers. First, unlike many developed countries in west, strategic decisions and policy making in India are largely unaffected by big data analysis. There is no systematic information processing of war- related events in India such as the Correlates of War Cow project in the USA. It becomes, therefore, convenient to harp on ancient scriptures on statecraft for guidance. Second, absences of rich legacy of prominent strategic thinking in contemporary times also complicate the issues. One of the reasons why. Within the sanctified portals of the National Defence College NDC in New Delhi, Kautilya, India legendary stra

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BSF-HCM-TEST-Dated-2025-02-15-Test NO.-19259

Chapels and sneakers. In suits and boots. In blinding lozenges and bling saris, Kala Chesham global styling has added a walk in wardrobe to Katrina Kais original hate gold chili red knavery sari and green bind look. It even triggers a re see for actor Siddhartha Amphora recently parked outside mainstream attention. With Maul Butter Kala Chesham, Peele Mahan ad (sunglass brands should kick themselves) the Amar Arish sung ditty, originally a Punjabi song from the 1990s, (reportedly first written by a police officer) which was remixed for the film Bar Deco in 2016, has become truly bar deco. See again and again. The original film song (what can be more original than a Bollywood item song) on YouTube has 1.2 billion views while Quick Style Norwegian interpretation had 49 million views on last count. The recent one by African kids already has one more than 4 million views on Integra, more than 317,000 likes and comments that plunder the Dictionary of Social Media Un imagination awesome, insane, amazing, and cute. Red heart emeses have been manufactured in millions without Chinese imports. That saying something. Okay. My intention was not to wax. Let us take off the rose tinted glasses for a moment. The addictive fandom for Punjabi music across the world needs an examination yet again, as different from Rajasthan folk songs or the Gujarati garb, which too have been set to pulsating funkiness in Bollywood music. Punjabi music though, especially hangar, was in the world discotheques for years before social media dance clubs fell in love with it. Like reggae or African beats, it has been an established agent provocateur for social dancing. British Punjabi or Canadian Punjabi singers are legit music celebs like their globally travelling praxis Mika Singh, You Honey Singh, Guards Mann or Guru Randhawa to name some. The animated music they create has so much compelling somatic energy that it makes us turn a blind eye to the ordinariness of lyrics ten kale chasm jackdaw age (sunglasses really suit you) is an excellent example. Road Romeo poetry set to terrific music. Yet, desp

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BSF-HCM-TEST-Dated-2025-02-15-Test NO.-19260

American singer songwriter Beyoncé recent Renaissance, Kala Chesham is out there, free to shake and remake. Not so cool. Anyway, singer Amar Arish and dance throb Katrina Kais deserve retro fitted awards for this. They might want to dedicate the trophy to Punjab police lyrical officer? Looking back over the events that transpired during the last two and a half years, it would be safe to say that several sectors have undergone a tectonic transformation. Healthcare was one such sector that was thrust into the limelight, owing to its importance in managing the COVID 19 pandemic. A subset of the healthcare industry, Durable Medical Equipment (DME), traditionally lacked streamlined inventory and order systems. The sector was also plagued by time consuming functions, which sometimes led to errors in processing and delivery of orders. When the pandemic and ensuing lockdowns prompted a digital transformation of operations, the DME sector was quick to embrace technology. The rapid proliferation of digital technologies in operations resulted in tons of data being generated. This data can present a pool of opportunities for businesses not only in the DME sector, but across industries. It was at this juncture, that professionals sought solutions that would help them draw insights from this data, and artificial intelligence (AI) emerged as a winning solution. Validating this, a recent survey by IBM and Morning Consult stated that nine out of ten IT sector workers in India use 20 or more different data sources to inform its AI, BI, and analytics systems in their firms. Reading between the data To ensure that an organization uses its AI platform to the fullest, one needs to have a strong data strategy. As Google notes, an AI system is best understood by the underlying data training process, as well as the resulting AI model. Hence, it is vital to cultivate the ability to map a trained AI model to the exact dataset used to train it. What is equally important is having the skills to examine the data meticulously. Paying close attention to the data used to train the AI model is one

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A robust data strategy is advised to identify the various data types needed to address the business challenge and enhance their solutions. Such an approach is required to extract the most value from AI, including structured and unstructured, internal and external, and qualitative and quantitative data. Permission based governance that demonstrates data provenance should come next to increase trust in the data and AI findings. Finally, one needs to prepare for the difficulties of meticulous data analysis, combining various data sources, and using the appropriate tools. Circling back to the DME sector, the use of AI to decipher data, can benefit operations through increased completion in orders, ultimately leading to revenue growth. At the same time, players can also automate workflows, to connect healthcare stakeholders with DME providers. These are models that can be replicated across sectors, to bring in efficiency, and effortless functioning. In conclusion, adopting effective data management and AI deployment strategy goes hand in hand, as, without the correct tools, it is impossible to leverage data across the business. India, with more than 5000 universities, is a country with the largest number of educational institutions. But does our education system cater to the needs of all Indians? According to the United Nations International Children Emergency Fund (UNICEF), every fifth person in India falls between the ages of 10 to 19. This includes children with special needs too a demographic that has traditionally been deprived of mainstream school education. Regular education for disabled children remains a distant dream. Well known developmental and cognitive psychologist Reuben Feuerstein who passed away in 2015, believed that intelligence is not fixed, but modifiable, and hence inclusive classrooms should be normative. But there is neither a collective effort to bring this about, nor are there legal provisions to facilitate inclusivity for children with special needs. A lack of skilled teachers further precipitates the problem. A 2019 UNESCO report states that

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BSF-HCM-TEST-Dated-2025-02-15-Test NO.-19262

As they grow. Only if the odds are insurmountable, do parents opt for special schools. Inspired by this model, we have adopted some of its practices at Tree House, especially at our Vadodara branch. Our teacher training programs include techniques to interact with disabled students, and the cultivation of a non discriminatory mindset so that a healthy and inclusive environment can be created in the classrooms. We don consider any student as a problem child. Specially trained teachers support and encourage these students through modules designed to help in their integrated development. Extracurricular activities, remedial sessions, practical lessons, personal engagement, playtime, and flexible responsive teaching encourages every single child in the classroom to be more independent and to discover the leader within. A comprehensive support system is a must for children with special needs and educators and teachers must work together to address any issue that may arise. Regular open house sessions can go a long way in sensitizing students and teachers to the usage of correct language and behavior around a child with special needs. Encouraging every child to take part in school functions and competitions is important to ensure that no one feels left out. As the British Physicist and one of the longest survivors of Amyotrophic Lateral Sclerosis (ALS), Stephen Hawkins said, Concentrate on things your disability does prevent you from doing well, and don regret the things it interferes with. Don be disabled in spirit, as well as physically. Educators also need to know that a child is not defined by his or her disability. It would be good if the government could bring in a comprehensive policy on inclusive education and more teachers could be trained to recognise and address learning disabilities. States like Andhra Pradesh have taken steps towards sanctioning residential bridge course schools and other states could follow suit. We need to be working proactively to achieve the UN Sustainable Goal for Development which is about inclusive and equitable quality education and

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Map of public health and lead to the collection of disaggregated data, and sex differentiated diagnosis and treatment of diseases. Women leaders in the health and pharmaceutical industry are tapping people in far flung rural and urban areas alike through innovation in diagnostics and enterprise making last mile health care delivery a reality. A 2021 Lancet study on Advancing women in healthcare leadership based on a systematic review and meta synthesis of multi sector evidence of organizational interventions concluded that leadership, commitment, and accountability were key drivers of change when it comes to creating a more gender friendly workplace. And many healthcare organizations are witnessing this transformation with women themselves leading the process of cultural reset. For one, organizations are increasingly talking about gender parity in their vision and mission document and transmitting it in all processes with a commitment to promoting diversity and inclusion at the workplace. Mechanisms are being put in place to ensure that cultural and social factors do not come in the way of women advancement to leadership positions. This includes? Redefining power dynamics to include strengths and perspectives of both men and women? Having more women on organizational boards and in various committees? Putting in place policies that can tackle discrimination and mechanisms that can support working moms who have had babies and are trying to balance their role of being a woman and a leader. There are many advantages of having women in leadership positions like enhanced collaboration, improved communication, and better problem solving. Women have been proven to hold a key advantage when it comes to soft skills and emotional intelligence. Women leaders are perceived to be more democratic and empathetic. Many adopt a variable leadership style which is often people oriented, seeking to promote collective decision making, teamwork, and taking responsibility for failures while at the same time motivating colleagues along their pathways to growth. Women bring diversity and d

Word Count: 317, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-15-Test NO.-19266

Sense of understanding among colleagues. In addition, employee development and retention should be prioritized to establish a productive and positive work culture. This is achieved by conducting a timely analysis of day to day activities and applying methods to improve working circumstances. The finest work is accomplished when all opinions in a company are recognized and embraced, which boosts team morale and generates a high growth atmosphere. Cultural alignment of team members with the company vision and values Work recognition contributes to a positive work culture in an organization. This is an important method for developing talent and fostering a progressive work atmosphere. It serves not just as a morale booster, but also as a factor in developing a highly engaged staff that understands they are appreciated, recognized, and aligned to the company progress. Winning team Creating a team with remarkable talents and abilities is the most difficult assignment for businesses in their early years. A winning team is made up of people who are dependable and trusted by the company and clients, and who align themselves with the mission and vision of the company. In addition, the leadership team maintains smooth daily operations through mentoring and coaching the team to make more informed decisions, fostering a problem solving and collaborating approach to solve complex situations, and offering opportunities for professional advancement within the organization. When a team thrives within an organization, they do not look out for opportunities. A happy workplace is possible with open opportunities for invention and creativity, as well as the promotion of diversity and inclusion. Workforce Diversity A diverse workforce fosters acceptance, encourages communication, and exchange of ideas and thoughts. A sense of belonging boosts productivity and has a direct impact on the organization profitability and happiness quotients. Creating opportunities for professional development and progression through up skilling, re skilling, and ensuring that people are adjusting to learn

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A more fundamental attraction to block chain technology in its inherent accountability, also called its value chain. In the value chain, every block chain transaction is verified and kept within the block chain, building the chain itself and affording complete transparency for all users. Meanwhile, with increasing consumer access to information and the international obligations to fight global warming, corporations have realized that corporate social responsibility (CSR) is no longer a nice to have but a crucial requirement. Block chain can support a beneficial, circular economy on a large scale. The idea of a circular economy entails reducing materials, waste, and reusing products to ensure a closed loop or cycle and protect resources. As block chain technology gains familiarity and adopters further establish its functionality, new ideas about possible applications are becoming widespread. These ideas are taking shape as proposals and projects already underway in different market sectors. Financial institutions, healthcare organizations, and governmental offices are keen on investing in emerging block chain implementations. Block chain can encourage a circular economy within businesses by utilizing block chain inherent high transparency and traceability. Companies implementing block chain can confidently authenticate social responsibility claims and track resources via records on the block chain from the point of extraction through distribution and consumer purchase. Applying block chain high point to point accountability to CSR standards offers consumers tranquility and trust, from business customers to individuals. Individuals could monitor activities and assure themselves of their integrity without relying on any other party. Further, consistent adoption of know your customer (KYC) guidelines, a perfect fit for block chains detailed record keeping, would reinforce a company image and commitment to human rights and the fight against possible fraud or corruption in the most transparent manner possible. The story does end here. Modern supply chains create mountai

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BSF-HCM-TEST-Dated-2025-02-15-Test NO.-19268

I am not kidding, as that would father ambiguities. Besides, the index of crude is slippery. In his *Be The Verse*, Philip Larkin rubs out sentimentality with the force of sandpaper cleaning a contact lens, and concludes: "Man hands on misery to man It deepens like a coastal shelf Get out as early as you can And don have any kids yourself." Larkin is a problematic figure but hushed his explicit crudities in the poems meant for publication. Here he rhymed with the orderliness of children lining up on a school annual day to collect prizes for such stellar achievements as *Knowing What Pen And Paper Are For*, *elling Their Without Autocorrect*, and *Reading 50 Words From Textbook Without Taking A Social Media Break*. People minds can be pregnant with sophisticated contemplation even if they are not cooing words that form parentese. In that communication genre, baby talk swims in the bathwater of muddy syntax. Research says that child-directed sentences *Beautiful baccha want milky milk?* accelerates babies language development. Thank god for that study, it gives wings to the childless too to coo coo away without being derided for illegal parentese, or unpolished grammar of an uncouth adult who has never raised a tiny tot. Many probably believe that the experience of raising kids will take compassion, patience and tolerance to their maturity in a human. And that does happen as parents make sacrifices for their children wellbeing. But even the world most famous parents can be boyishly immature. Will Smith demonstrated that crudely in the cradle of Hollywood genius. "The Child is father of the Man," maintained Wordsworth. The paradox implies that our childhood selves help our adulthood-burdened lives keep uncrushed the sense of wonder, curiosity and perhaps even innocence. Therefore, a possible therapy to stay non-crude, whether we have children or not, could be to self-prattle parentese to ourselves: "Good big baby now read-y read Premchand then Hammy the prince of Shaky Pear he not know what to do cho chweet!" Science and philosophy, according to S Radhakrishnan, have common i

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As a million men swim across the Taiwan. A healthy and vibrant national security discourse requires strategic thinking that is not chained or constrained by strategic legacies, but focused on present and capable of predicting future warfare challenges. We are yet to make any academic investments in Probability of War Plow studies that would help us in having a secured neighbourhood. Probably, it is time to make some paradigm shift in such futuristic studies rather than remaining obsessed with ancient texts and faiths and belief systems regulate the people of India. Kashmir civilisation is a splendid reflection of India civilisation, which promotes composite culture and pluralism. So far, Pakistan has tried to weaken the very spirit of Kashmiri at, but Pakistan must appreciate that in a struggle between secularism and fundamentalism, the former is always the winner. The faith of the people of in the socio cultural fabric of is indestructible. We must not see this conflict in between s but as between national and anti national forces. The Pakistani strategy during the insurgency phase was to create social and communal disorder and weaken the secular base. Pakistan was under the impression that Kashmiri at had no psychic roots in the state, except in the plural reverence for other religions. This misapprehension encouraged Pakistan its fundamentalist ideology to combat the liberal ideal of the brotherhood of man, which comes from the Indian philosophy of Sara dharma sambhava. At the United Convention Conference of the Parties in Glasgow last year, Humble Prime Minister Narendra Modi outlined a five point strategy to drive positive climate action. Besides committing to increase non fossil energy capacity to and meet half of all energy needs from renewable sources; India also put forward its goal to reducing at least one billion tons of total projected emissions between now and 2030. This eventually would place India on the path to achieving Net Zero emissions target by. As a million men swim across the Taiwan. A healthy and vibrant national security discourse requires

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Avidya, non-knowledge, mainly because the logical intellectual mind poses an obstacle in understanding the Absolute Metaphysical Reality. The purpose of the intellectual mind stands accomplished the moment intuitive knowledge is manifested in the individual. Such manifestation, explains Radhakrishnan, occurs when the individual succeeds in purifying his mind and annihilating the ego. His separate individuality then gets dissolved in the infinite rays of consciousness from which the intellect emerges. 1920s, a debate took place that centred around the question: Is there or is there not knowledge, which by its nature cannot be expressed in propositions, and is yet trustworthy? In response to this, Radhakrishnan delivered the famous Hibbert Lectures in 1929 in the University of Manchester under the title An Idealist View of Life. In these lectures, he contrasted intellect with intuition and presented his views in support of intuitive knowledge. Radhakrishnan expressed the opinion that intellect, by its very nature, is finite and limited in its scope of application; in contrast, intuition is the infinite totality of consciousness which emanates from an intimate fusion of the individual thought process with Pure Consciousness. Here the individual experiences complete oneness with Absolute Reality and no duality of consciousness is observed; in this sublime state, the subject and object become one. In Hindu philosophy, intuitive knowledge is the knowledge of the Self that helps us in understanding the Ultimate Truth about our true nature. Intuition, being the ground of all other forms of experience, is the most authentic realisation of the Eternal Truth. It is verily self-revelation of the Supreme Divinity and operates on a super-conscious level, unmediated as it is by conscious thought. This Self-knowledge thus is not analytical in nature; rather it is the edifice upon which other forms of vidya are fostered and made to grow. Radhakrishnan, however, does not entirely reject the intellect; he does acknowledge the importance of intellectual knowledge which helps in provi

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Today, India is an agricultural power in the global world and has fed its growing population with varied food habits over the past 3 decades. But it difficult to maintain sustainable agricultural practices with the rapid population growth. Though the traditional agriculture methods are insufficient in the current scenario, the recent impetus in this space can lead to more sustainable & scalable agriculture practices. The evolution of agriculture started with people forming communities and growing crops for sustenance. This was followed by increased production through innovations in sowing, plowing & soil regeneration techniques. The sector experienced the introduction and growing utilization of chemical fertilizers, improvised irrigation techniques, mechanization and the development of new, high-yielding crops in the mid-20th century, which have increased the yield significantly over time. With the growing buzz around sustainable & scalable agriculture, the industry is now adopting Digitisation as a part of this wave of revolution. Though these advancements are yet not fully integrated into a standardized system, the foundation stone has been laid. Potential solutions for scalable & sustainable agriculture in today world include: IOT Sensor, Camera led monitoring & assessment of the soil and crop- This enables timely preventive measures to ensure reduction of crop spoilage and improved yield without intensive input of synthetic materials or fertilizers, leading to an increase in the earnings of the farmers. Gene Analysis- Studying and modifying the genetic material can enable the crop to withstand climate change, adapt to low water requirements and ultimately lead to higher yield and cost efficiencies. Traceability- One of the key reasons why agriculture outputs produce low economic value is due to a lack of ability to differentiate between the offering. But traceability can be established by using technologies like RFID, QR Codes and Blockchain which can enable the sellers to have greater control over the pricing of the output with a clear differentiation, leadin

Word Count: 307, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-16-Test NO.-19272

As the world is facing the challenges of rising hunger, population and changing climate, everyone from policy-makers to billionaires is paying attention to the growing needs of the world population. To see better effectiveness of sustainable and scalable agriculture, the ecosystem needs to embrace the technology and adopt it on a wide scale. The change is here, but the mass adoption of sustainable agriculture practices is difficult without government intervention. Conclusion India is largely dependent on agriculture to feed its population. Even though many startups are working towards technology inclusion at the grassroots level, the market is still largely untapped. Working together with farmers & farm workers and understanding the local topography, soil conditions, and climate will go a long way in scalable & sustainable investing. Following the liberalization of drone restrictions in 2021, the industry received a huge boost with the announcement in this year Union Budget of Drone Shakti, a new integrated office in the Ministry of Civil Aviation to allow speedier growth, coordination, and approvals for drones. The government is currently supporting a number of drone entrepreneurs in order to increase their use across industries. Kisan Drones are already being utilized for crop assessments, land records, and insecticide spraying, and are projected to usher in a new era of technology in agriculture and farming. Drones with Artificial Intelligence AI , Machine Learning ML , and remote sensing capabilities are becoming increasingly popular due to their numerous benefits. Drones in agriculture Drone technology has received the greatest attention due to its versatility and is seen as the agrarian sector future. Drones not only improve overall performance, but they also help farmers to overcome a variety of other obstacles and get several benefits from precision agriculture. They fill the void left by human mistake and inefficiency in traditional farming practices, with the market for agricultural drones expected to reach \$5.7 billion by 2025, growing at a 35.9 percent

Word Count: 311, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-16-Test NO.-19273

Swarm The majority of countries fighting locust swarms rely heavily on organophosphate insecticides. In India, drones have been stationed in Rajasthan to ensure that the spraying is done efficiently. Drones can spray insecticides across a 2.5-acre area in under 15 minutes. The use of drones to battle locust swarms is a quick, safe, and practical solution.

Crop Health Surveillance and Monitoring Tracking the health of the vegetation and spotting bacterial fungal diseases early on is critical. Plants that reflect various quantities of green light and Near-Infrared Spectroscopy NIRS light can be identified by agriculture drones. This information is used to create multispectral images that can be used to track crop health. Crops can be saved if they are monitored closely and any faults are discovered quickly. In the event of crop failure, the farmer can document the losses in order to file proper insurance claims. Agricultural drones equipped with multispectral and RGB sensors can also identify weeds, diseases, and pests in farm regions. The exact amounts of chemicals required to combat these infestations are known as a result of this research, which reduces the farmer costs.

Monitoring of Irrigation Drones with hyperspectral, thermal, or multispectral sensors detect areas that are too dry or require the farmer attention. Irrigation monitoring yields calculations of the vegetation index to help realize the health of crops and emitted heat energy. Drone surveys aid in bettering water usage and uncovering irrigation problems.

Soil Analysis in the Field Farmers can use the drone survey to learn more about the soil conditions on their land. Multispectral sensors capture data that can be used for seed planting patterns, field soil analysis, irrigation, and nitrogen management. Farmers can thoroughly examine their soil conditions using precise photogrammetry 3D mapping. Drone-planting systems have already been developed that allow drones to shoot pods, seeds, and essential nutrients into the soil. Not only does this technique cut expenses by over 85%, but it also improves c

Word Count: 321, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-16-Test NO.-19274

Services such as bank accounts, low-cost credits, financial advisories and insurance services. Initiatives of Financial Inclusion: An Overview Financial inclusion develops a culture of savings in the segments of the rural areas, which has its role to cultivate economic development. Initiatives of financial inclusion include banks providing basic savings bank deposit accounts BSBD with facilities such as no minimum balance, withdrawal deposit of cash, ATM facility to every account holder. Along with this the KYC norms are being relaxed for small accounts to promote the opening of bank accounts. Banks have been advised to open an intermediate brick and mortar structure in between the main branch and the CSP for providing Banking services, addressing customer issues and monitoring the working of the BCs. These factors can ensure all the stakeholders in the loop are working towards the betterment of the system and follow an approach to make rural India financially inclusive. Financial Inclusion by Extending Services through Banking Correspondents There is a myriad of ways to promote financial inclusion by extending the banking services in the unbanked areas. Doorstep banking is an option for the unbanked villages communities which can provide banking services such as savings accounts. The reliability of money orders was a norm traditionally. Over time it turned out to be an insecure option, which was time-consuming and hence the usage of the same has been reducing abruptly. The Government of India, RBI, Banks and other private financial institutions are making constant efforts to promote financial inclusion in India. Initiatives under the PMJDY scheme have allowed people to open a zero-balance account. However, it did lead to a rush in the banks, and that when banking correspondents helped reduce the stress on the banks by diverting account holders to Customer Service Points CSPs . CSPs have been a large contributor in handling low value transactions in the rural areas for managing the accounts of the beneficiaries and hence have facilitated last mile banking. The rol

Word Count: 326, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-16-Test NO.-19275

Faster along with minimum documentation for individuals with urgent needs and also for business expansion. Another crucial point for financial inclusion is the Home Loan sector. NBFCs provide loans to the people in the rural areas to help them achieve the dream of having their own house. Home Loans are customized for folks with diverse financial backgrounds. In addition, the time to repay the principal amount is longer, giving the people with a limited resource of income, ample time to repay it back. Final Takeaway For the country to boost the economy and abolish poverty, financial inclusion is the key enabler. Access to financial services leads economically vulnerable to have a chance to make a living for themselves. Encouraging financial inclusion in rural areas leads to collective development in the community and helps the country to gain economic growth. Business Correspondents along with NBFCs have proved to cater to the needs of rural India by providing simple banking services at the doorsteps of the people and enhancing a notion of affordable financial products for everybody. The concept of financial inclusion in rural areas is becoming a reality as financial institutions are tapping this area with banking services and financial products for everyone without any discrimination. With technological advancement, the business ecosystem in the world is changing rapidly. The emerging new-age technologies like artificial intelligence AI and machine learning ML are altering the job market as we move towards a more automated future. The upcoming industry 5.0 revolution will automate millions of jobs and lead us towards numerous new job opportunities. IT professionals need to adjust to the changing landscape and enhance the skill sets required for these current positions, they must also acquire new skills to remain relevant To stay ahead of the curve, it is advisable to enhance your abilities to keep up with the current trends. Learn and be open to the changes you see at work. Employers are investing to train the existing workforce on new skills that can advance your

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BSF-HCM-TEST-Dated-2025-02-16-Test NO.-19276

The Metaverse. Additionally, this may be used to forge a personal connection with customers, given the advent of Omni channel marketing. Brands recognize augmented reality significance in online brand building and recognition processes. In the industry, user experience specialists are in high demand since they help companies attract more customers. Visual interactions with potential customers that are enjoyable are more likely to result in customer loyalty. As a result, there is an increasing demand for programmers who are knowledgeable about and have experience with AR and VR. Blockchain It is an emerging technology sector with a rising need for blockchain experts and developers. Gaining knowledge and abilities in blockchain technology can help you start a successful career. By the next few years, the size of the global blockchain market is projected to increase by almost 67%. In addition, blockchain contributes to cost-effective security, efficiency, and productivity. Hence, it is high in demand. IoT Internet of Things Different IoT apps with various verticals can be developed depending on the industry requirements. There are various tech skills to learn to become an IoT engineer, including programming, security, cloud computing, and many others. Your prospects of becoming an IoT professional will increase if you receive training in these areas. IoT technology is the fastest-growing industry which affects a variety of industries. According to reports, it is anticipated that the IoT global industry will grow tremendously. IoT specialists will therefore be in high demand and command significant wages in the coming days. Big Data Analytics Advanced analytics methods are applied to massive, diverse data sets, including structured, semi-structured, and unstructured data from many sources and sizes ranging from terabytes to zettabytes. Analytics in HR is one of the fields where Big Data is frequently used and is in demand. Full-stack Development and DevOps Full-stack developers are among the most sought-after employees in the IT industry because of their ability to op

Word Count: 316, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-16-Test NO.-19277

Enhancement. They do not realize that everything here is temporary and will have to be left behind one day. Agitated with immoderate desires of the mind and senses, they do not possess the purity of intention. They are convinced that the pleasure they seek is available in the things of the world. Hence, never satisfied by what comes their way, they are greedy envious, bent on injury ready to sacrifice morality and hence become impure. When desires are fulfilled, they become elated otherwise; they get dejected living a mixture of delights and sorrows. The mind of Tamasic workers is undisciplined, blotted with negative obsessions and they ignore the universal principles of proper and improper behaviour. They are obstinate, fanatic in their beliefs and views, and ignore reason. Thus, they are often cunning, dishonest, vile, vulgar, because they are unable to control their animal instinct. They see duty as laborious and painful, and so they are slothful, and procrastinating. Their ignoble and base thoughts impact them more than anyone else, making them unhappy and morose. First Viveka-Buddhi then will power Viveka is the faculty of discrimination that distinguishes between the right that leads to unselfishness and love for more and more and wrong that contracts and makes us self-centered and then we need the will power. Determination to persist in accomplishing the work undertaken, despite hardships and obstacles on the way. We constantly exercise our free will to make choices, and our cumulative choices determine where we reach in life. Education and religions together must inspire and teach citizens to make proper choices and help build powers of mind and will power. At the outset of battle, Arjun was confused about his duty. His inordinate attachment to his relatives had bewildered his judgment regarding proper and improper action. Feeling weak and fearful, and in utter confusion, he needed a Mentor to enlighten him regarding his duty. We need Teachers as Mentors who. Enhancement. They do not realize that everything here is temporary and will have to be left behind

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BSF-HCM-TEST-Dated-2025-02-16-Test NO.-19278

Can give us the holistic healthy worldview of God, Rebirth, Vedic and Vedantic wisdom which can inspire us and give strength to be a Karma Yogi. And ultimately a Mentor can but conclude, I have logically explained to you the truth of truths. Ponder over it deeply, and then do as you wish. And no one else but I and I alone am responsible for consequences of my choices and actions. India new education policy focused on centralisation and digitisation to combat the loss of education during the pandemic. Did this really help the students? As schools across India shut during the Covid-19 pandemic, the country dropout rate more than tripled from 1.8 percent in 2018 to a staggering 5 percent in 2020. This predominantly impacted children hailing from marginalised communities, exacerbating existing inequalities. For children from these communities, schools provide safety and a routine. They ensure that children are not pushed into labor. Attending school is also a way for girls to avoid early marriage and ensure mobility and freedom. Additionally, the provision of midday meals by schools serves as a crucial support system in combating child hunger. During the pandemic, 84 percent households reported income loss, which in turn added to the challenges of attending school. Reports indicate that as schools shut down, many children, particularly boys, developed an alcoholism problem and indulged in substance abuse. Constantly living under conditions of stress and anxiety also curbed their desire to pursue education and other goals. Post-pandemic education After the pandemic ended, there was a stark decline in education quality across the country. An assessment of students from grades 2 6 across five states revealed that, when compared to the previous year 92 percent and 82 percent children across all grades lost at least one specific language and mathematical ability, respectively. The situation was worse for grade 10 students, only 13 percent of whom scored more than 50 percent. Can give us the holistic healthy worldview of God, Rebirth, Vedic and Vedantic wisdom which can ins

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BSF-HCM-TEST-Dated-2025-02-17-Test NO.-19279

Properties as well as price rates will continue to grow further in the next eight months. Real estate market watchers believe that there is a strong positive buyer sentiment that refuses to be discouraged by price hikes or increases in home loan rates. A case in point is Pune. The Housing Price Tracker Report 2022 reports a drop in its unsold inventory in the region, unlike Mumbai, because there is a genuine demand for homes there. This robust demand for homes is expected to continue during the festive months and beyond. Factors and trends what is propelling this demand for homes among Indian buyers despite the challenges ahead? Buying properties during the festive season is mostly driven by three reasons a) It is seen as an auspicious time to invest in something valuable b) It is also a time when new building projects are launched Real estate developers are known to roll out interesting offers and schemes to attract buyers to their projects. But the biggest factor driving people to buy homes today is their experience during the Covid-19 pandemic and lockdown. It has made people rethink their priorities, and thus owning a home has gained importance as it spells comfort and security. The pandemic has triggered a series of trends in the real estate sector, some of which include the following I was curious to attend a book launch session. When an opportunity came from NHRD, Bangalore, I grabbed it with both hands. While curiosity played a part, the fact that the launch was of the much-acclaimed book and a handy guide for practitioners, on People Management by the noted HR professional reinforced my interest. I bought the book and speed-read it before the date of the formal launch. Treatment of "Pride" in HR practice A topic in the book that caught my attention was the presentation of human emotion "Pride". Pride is associated with something sinful, and literature of yore ties it with shame, guilt, humiliation, and embarrassment. So, the treatment of "pride" in a book on HR intrigued me. The practical relevance of Pride and its further division into Hubristic Pride an

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In mathematics. In all these assessment tests, the performance of children in public schools and those belonging to marginalised communities was the lowest. The School Children Online and Offline Learning SCHOOL survey conducted in August 2022 across 16 states and union territories in the country focused on relatively deprived villages and bastes slums, where children generally attend government schools. It found that among children in grade 3 an age where they should be able to read fluently in their mother tongue only 25 percent. Could read more than a few words. This figure is worse for Dalit and union territories in the country focused on relatively deprived villages and bastes Advise children. It is estimated that only 27.5 percent students had access to digital devices when schools switched to digital mediums. Among those who were part of digital classes, only 15.8 percent found the online learning experience to be good. Teachers too were unprepared for virtual classroom interactions. Poor internet connections and lack of access to digital devices excluded marginalised students from Phoenix, which includes a continuous online education. Why digitisation 25\$1 the education space in the last two years in India is marked by two distinct trends greater centralisation in classroom methods and learning through digitisation. And neglect ion of the inextricable link between equity and quality of education in attempts to bridge learning losses. To make up for the losses incurred during the pandemic, governments at both the central and state levels drew up plans to improve foundational learning through connections and lack of access to digital devices excluded marginalised students from online bridge courses, remedial centers, new textbooks and work sheets, teacher trainings, and so on. Digitisation cut across as the main feature through all these initiatives. For example, Chandigarh initiated Project Phoenix, which includes a continuous assessment of each child learning. In mathematics. In all these assessment tests, the performance of children in public schools and

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BSF-HCM-TEST-Dated-2025-02-17-Test NO.-19281

Assessing children within such rigid parameters has placed undue pressure on teachers to simply check predetermined boxes. It has diverted them from relying on their inherent strengths and rectify these issues further compounds the problem. Equity and quality of education professional expertise. Instead of privileging the capacities of teachers and the natural curiosity of students, digitisation has reduced the teacher to a mere conduit of predetermined boxes. It has diverted them from relying on their inherent strengths and information. This centralised mechanism monitors student and teacher performance ultimately neglecting cultural differences institutional experiences, social and economic backgrounds, as well as the significant challenges of disparity and inequality within the education system. What cannot be measured cannot be true, and so all the debates and discussions on what constitutes education and issues of pedagogy performance, ultimately neglecting based on inclusiveness and equity have become irrelevant. Moreover, this system is prone to errors that can lead to significant setbacks for students. Mistakes in uploading student information, document mismatches, and inconsistencies inequality within the education system. What cannot be measured cannot be true, and so all the debates and discussions on what constitutes education and issues in the spelling of a student name across various records can result in the denial of scholarships, admissions, certificates, examination hall tickets, and other such critical aspects. The absence of a direct interface with individuals to voice concerns and rectify these issues further compounds the problem. Equity and quality of education without addressing the issues of inequity that plague the education sector, it is unlikely that any attempts to improve the quality of education will actually work. The nature of India education system and the manner in which public schools operate are a reflection individuals to voice. Assessing children within such rigid parameters has placed undue pressure on teachers to simply che

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BSF-HCM-TEST-Dated-2025-02-17-Test NO.-19282

With 5G to transfer 4g better service in India services in place, these issues can become a thing of the past. According to an IAMAI report, online gaming is the most popular activity in the entertainment sector. Another report by has also stated that online gaming is the leading emerging category in the entertainment segment—with its penetration already 55%. It is clear that online gaming is poised to drive the next big wave through the transition to 5G. With a thriving market for smartphones in the country, 5G promises to be a transformational experience in the sector. Further, with the current number of mobile gamers in the country at 430 million, it is expected to grow to 650 million by 2025. While mobile gaming has been playing catch up with mainstream gaming, 5G is likely to boost the segment with low latency and high speeds, which will also pave the path for cloud based gaming. 5G will be the enabler for operators in managing a complex and concurrent data volume, unfathomably enhancing the overall multiplayer interactive sports experience. The advantages of 5G in the Fantasy Sport space do not end at increased revenue for the sector, but contribute to a larger sporting ecosystem. Fantasy Sport promotes a healthy intake of live viewing of sports to allow sports fans to make informed decisions in forming their virtual teams. This increased engagement with the sport has a direct positive impact on the growth of Fantasy Sport sector. According to a Millward Brown report, the engagement on Fantasy Sport platforms also leads to an increase in sports viewership by 60%. While helping the economy grow, superior connectivity is also driving digitisation, establishing Fantasy Sport as a significant online skill gaming avenue. As per a Deloitte report, where the Fantasy Sport user base started at a modest 20 lakh users in 2015, it has now surpassed 13 crore users, with approximately 200 operators in the sector. The present size of the industry is around INR 34,600 crore, while already infusing FDIs worth INR 10,000 crore to the economy. Within the next three financial

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A trend refers to a change in traditional way of doing things, especially during a particular season and time. What most people don't realise is that most trends have a long-term influence on the market. Interior design industry is greatly influenced by trends and trying to spot the direction where the design trends are moving at any given time and can be challenging for designers and architects. An interior design trend is basically a central idea around which a whole concept is created. It is the thread that binds together various elements in architecture and design of a project. In the last decade, interior design trends have gone through a major change, as they continue to be dictated by magazines and popular design channels. Traditional warm colors are back. In last few seasons, warm colors had been traded for cooler colors but in 2022, warm colors are making a comeback. Earthy tones like brown and beige are a very popular interior design trend. Colors are of great importance in interior design as they are majorly responsible for establishing the look and feel of a space. Colors like red, tangerine and orange are also trending while the neutrals that have been preferred over the years are fading out. Curves over straight lines. In last few years, many have been attracted to clear lines and boxy edges however they are now being replaced by the smooth edges and curves, channeling in a casual and comfortable vibe. Comfy chairs, puffy sofas, circular artwork and mirrors are all in trend at this time. Bold wallpaper prints are in. In 2022, bold wallpapers are considered as artwork to decorate the surroundings. Wallpapers with animal figures, geometric prints, abstract or landscape sceneries are all very much in trend and are being used to make the space more decorative and bold in style. Nature on the inside. One of the major changes that have happened in last few years is the affinity towards natural materials in interior design. Both faux and natural materials are being used to create a natural look inside the home. Wood is everywhere – from flooring, to cabinets, to coun

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Interior style. Smart technology In 2022, most homes are becoming smart homes. From automated security systems, to curtains, to geyser systems and more – smart technology has become an essential part of interior design these days. Most of the modern interior design trends are often in sharp contrast with traditional trends. The traditional way of design has been more segregated and flamboyant whereas the modern trends are prioritising sustainability and flexibility in design. The priority towards quality ensures less wastage of materials and becomes more eco-friendly. Social media is rapidly impacting each of the trends as influencer choices are impacting where people draw their inspiration from for designing and decorating their homes. However, this may also mean some of these trends could be short-lived, quite in contrast with traditional trends that have lasted for quite a few seasons. At the moment, however, it looks like these trends are here to stay and the only choice there is towards interior design and decoration. In today time, most successful businesses led by authentic entrepreneurs place their emphasis on people, values, and ethics, creating a culture of authenticity, transparency, and honesty that ensures everything around them is empowered and heard. These types of entrepreneurs are those who demonstrate self-discipline and a strong moral code — they don't take shortcuts or bend their morals to meet certain goals. Having an entrepreneurial mindset is not just for entrepreneurs. Or, let me put it another way – in today world, everyone (yes, I mean it – everyone, even teachers) has to see themselves entrepreneurially if they want to grow their impact. The question that we as leaders, educators, and parents must ask ourselves is this – What skills, behaviors, and attitudes do young people need in order to reach and thrive? What do they need to be successful and happy in their lives? A growing body of evidence suggests that the answer lies, at least in part, in an important constellation of non-cognitive skills known as the entrepreneurial mindset. Both a

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Of its social inequities and hierarchies. While a small number of public schools are well endowed as in the case of Kendra Vidyalayas or Navodaya schools, there are thousands of public @3 schools that such as remedial teaching and bridge this commitment to equitable standards that will help overcome existing challenges of discrimination due to gender, caste, ethnic origin, family background, and struggle teaching and bridge courses, often such as remedial teaching and bridge courses, often seem to lack genuine commitment, resulting in an overall seem to lack genuine financially. The inadequate infrastructure and resources of public schools in small towns and every child can be developed. It is this commitment villages reinforces inequalities and discrimination. A stratified education case of Kendra Vidyalayas or Navodaya schools, there are thousands of public schools system affects the quality of education by hindering access for every student. This challenge makes schools that struggle financially. The inadequate infrastructure it even harder for the most marginalised to fully participate in school enjoy the educational journey with proper teacher guidance, classroom resources, and necessary infrastructure and successfully complete their secondary education. Efforts to enhance education quality such as remedial teaching and bridge courses, often seem to lack genuine commitment. Resulting in an overall failure of the education system to fulfill its purpose. It is only when the education system is propelled to act based on the principle of equity that the capabilities of every child can be developed. It is this commitment to equitable standards that will help overcome existing challenges of discrimination due to gender, caste, ethnic origin, family background, and socio-economic circumstances. Only a rights-based approach focused on the principle of equality and universality can enable children to have equal opportunities. This approach should include measures such as. Of its social inequities and hierarchies. While a small number of public schools are well endowed

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The assessments are conducted on a monthly basis in order to identify children learning gaps. The Andhra Pradesh government signed an MoU with BJYU to provide learning opportunities through digital technology. In Gujarat, centralised summative and formative examinations issuance of second copy of certificate, verification of documents, and migration certificates have been introduced for grades 3 to 12. This involves centralised data entry for all 4.3 million students for all the subjects, and 500 million unique data entries are compiled and analysed for each examination. In Pondicherry, all schools with 251 sections. Have been provided with a learning opportunities through digital technology. In Gujarat, centralised summative and that possesses loudspeaker, voice recording, and USB capabilities. In addition to capturing student data, apps and software have been developed to digitise the process of education governance. This includes time-barred bills, resignation and premature retirement, permission for higher education, NOC for recognition of schools with CBSE @ICSE, recognition and registration of schools, issuance of second copy of certificate, verification of documents, and migration certificates. According to the state governments. This has expedited the disposal of various types of applications and teacher grievances. But this drive for digitisation has caused a distinct transformation in the role of teachers. At a time when fostering open dialogues with students, comprehending their unique challenges, and empowering them to learn at their individual rhythms should be prioritised, there is an increasingly prominent focus on e-learning. This shift has led to the standardisation of pedagogical content dictating not only what must be taught, but also the speed at which it should be delivered and how student progress should be evaluated. This undermines and bypasses the role of engagement and dialogue, removing personal contact between the student and the teacher. The assessments are conducted on a monthly basis in order to identify children learning gaps. The

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There a widespread consensus that global agricultural output could rise by nearly a third if we bridge the gender divide and provide women equitable access to resources like their male counterparts. This would mean at least a staggering 150 million more people would get enough food and not go hungry worldwide. As India embarks on a journey of unprecedented growth despite the Covid-19 pandemic and other challenges, fostering robust agricultural growth is crucial, not only to ensure food and nutritional security but also to drive the nation broader economic progress. To achieve this, it is imperative that the government. Gives a further impetus to promote women-led agricultural growth in India, ushering in an era of prosperity, aligning with Prime Minister Narendra Modi vision of Amrit Kaal. The world is grappling with the urgency of combating climate change, reducing greenhouse gas emissions, and ensuring sustainable energy sources against the backdrop of rising population and women will play an equally critical role in addressing these challenges. Recognizing these imperatives world leaders at the recent G20 New Delhi declaration have committed to working collectively to ensure everyone has access to safe, nutritious, and affordable food. These commitments include significant investments in sustainable agriculture, promoting research and development in agricultural technologies, improving market access for agricultural products, and addressing the root causes of food insecurity. In this context, India emphasis on driving gender-inclusive climate action and women-led development is significant. Among the four priority areas, the role of women and girls as change-makers in climate resilience action has been emphasized by the ministry of women and child development. Contrary to the general notion, agriculture is no more a man world. Women, constituting at least 43 percent of India farming workforce, are involved in various operations like seedling cultivation, planting. There a widespread consensus that global agricultural output could rise by nearly a third if we br

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Business model. Automated deliveries, complex machine learning algorithms and a skilled workforce will be critical factors in shaping the future of the food service industry in India. As much as we aim to keep our surroundings germ free, did you know that our gut is the biggest storehouse of good germs ? These billions of gut bugs help us in various ways. What do these bugs that stay rent free in our gut do? A lot of things, right from helping us to digest the otherwise tough fiber and secreting some vitamins and factors for good health to preventing the bad, infection-causing bacteria from invading our body. These good gut bugs help train and support the immune system. For an infant, establishment of these gut bugs are particularly important for its health. Breast milk, the very first food for an infant, is a major factor that determines the health and immunity of an infant. It contains many nutrients and factors that promote the growth of beneficial gut bacteria. Apart from nutrients and immune-strengthening antibodies, breast milk also has a prebiotic known to boost immunity. Healthy breastfed infants in studies show the presence of Bifid bacteria and Lactobacillus, bacteria that is known to help with your baby immunity. Prebiotics in breast milk Good bacteria in your baby gut need a substrate or food for growth. This food for the gut bacteria comes in the form of indigestible fiber and other ingredients that bypass digestion and reach the colon. Once in the colon, this undigested food is fermented to release many products known to be beneficial for health. While breast milk has many good nutrients, a particular carbohydrate present in breast milk is especially known to increase the counts of helpful Bifid bacteria. This complex carbohydrate is called human milk oligosaccharide or HMO and they act like food for these bacteria to ferment and grow. Interestingly, studies have found good numbers of helpful bacteria in the gut of breastfed infants and lower levels of potentially infection causing bad bacteria. What are HMOs? In simple words, human milk oligosacchar

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Most of us dream of striking it rich to never be in want. Good goals. To achieve these, would entail considerable diligence and perseverance, resourcefulness and creativity. A rare few are endowed with inherited wealth, but for most, the process is a challenge that includes many struggles. To understand what it is that we are after we need to first know what it means to be wealthy, to be rich. But wait a second, wealth and riches are not really synonymous, points out Swami Swaroopananda, global head, Chinmaya Mission. He reminds us that the universe is a resource, it is wealth. Hence nature is called Sri, Lakshmi, bringing prosperity and wealth. Whatever you produce comes from nature. He adds that those who make the effort to make use of these resources productively find wealth. We benefit from the earth because the earth is a giver for millennia the earth resources have been used to create wealth. And for as long as we can remember, we have been takers. Except for human beings, all other species give back to earth. That why the world is rich. Adi Shankara was asked who was poor and he replied that the one who has insatiable, infinite desires and who feels he does not have enough, that he is not rich enough he is truly poor. If you have food, shelter and clothing and you sleep well, you are not poor. Having a fat bank balance does not guarantee happiness many among the richest are often unable to eat or sleep due to compromised health and stress, infinite desires and sense of dissatisfaction. An unhappy mind means your body too slowly becomes unhappy and therefore unhealthy. Diseases may creep in. Stress and anger are known to be major causes of high blood pressure. Iago in Shakespeare Othello says Poor and content is rich, and rich enough, but riches fineless is as poor as winter To him that ever fears he shall be poor, Good heaven, the souls of all my tribe defend From jealousy! Why be jealous of a super wealthy man who lives in constant fear of becoming poor and who is beleaguered by ill-health? Several references in scriptures, proverbs and stories hold a brie

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Generates outcomes that shape individual destinies and collective social realities. Patriarchal practices, such as the institutionalisation of gender-based hierarchies, have created entrenched systems of inequity. These actions, viewed through the lens of karm, are contributors to societal disharmony. Injustices embedded in such practices reverberate across generations, impeding social progress and spiritual evolution. Actions undertaken with awareness, compassion, and a commitment to equity can counteract the negative consequences of past deeds. This principle highlights the ethical responsibility of individuals and communities to address structural imbalances perpetuated by patriarchy. Through conscious, dharmic actions, societies can rewrite karmic patterns that have historically favored one gender over another, fostering inclusivity and mutual respect. Dharm serves as the guiding principle of moral and cosmic order. It emphasises harmony, justice, and the uplift of all beings. Rooted in the Vedic concept, the foundational cosmic order, dharm demands that human actions align with universal principles of fairness and balance. Patriarchal systems, by disrupting this harmony, represent adharm, leading to social discord and spiritual disconnection. When women are excluded from positions of authority or denied equal opportunities, this imbalance violates dharm. The philosophical foundations of dharm challenge alignment of patriarchal practices with its core metaphysical principles. The concept of Ardhanarishwar, depicting Shiv and Parvati as an inseparable whole, exemplifies the ideal of gender equality. Patriarchal systems that marginalise one gender or prioritise hierarchical dominance contradict these spiritual ideals. Contemporary practices are beginning to challenge entrenched patriarchal norms. Female spiritual leaders advocate for inclusivity in Hindu rituals. The increasing number of women pujaris, priests, across India further exemplifies the shift towards challenging patriarchal monopolies in spiritual leadership. Festivals such as Karwa Chauth, traditiona

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Innovative technologies with robotics and Artificial Intelligence (AI) interface for cost reduction of prepared delivered food and improving standards of services. Cloud Kitchen being digital in nature is introducing innovative technologies e.g., the implementation of the Kitchen Display System (KDS) to enhance productivity in the high-octave kitchen space. Details of the customer food order are accurately mentioned in the KDS which helps the staff to curate the dish as per the customers needs and requirements. Unlike the waiters in the restaurants mixing up the orders which cause food wastage and damages customer service. The integration of AI-based technology in the cloud kitchen helps to streamline its operations more smoothly and efficiently. It identifies the right ingredients to use while curating a dish, helps in experimenting with menus, manages inventory and suggests ways to deal with the customer feedback in a professional manner. In this evolving world, technology including ground-based robots and aerial drones could further assist in reducing the delivery cost. Also, automated standardised processes that use machine learning-based prediction tools and robot chefs to prepare customised quality meals in less time at lightning-fast delivery speed are set to redefine the future of the cloud kitchen industry. Lucrative business model – Restaurant business vest Cloud kitchen: The cost factor involved to start a cloud-kitchen business is relatively very low in comparison to the brick-and-mortar business model and set-up of a restaurant. A cloud kitchen includes a low Cape and its setting up typically needs 1 3rd of the investment required to start a restaurant business. Cloud kitchen entrepreneurs do not need to worry about high rental costs, restaurant interiors and guest facilities, unlike traditional dine-in restaurants. However, the larger chunk of investment in cloud kitchen business is infused in technology that drives its operations, well-equipped kitchen infrastructure, training the manpower, delivery fleet and supply chain management. Some of the ben

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Business model. Automated deliveries, complex machine learning algorithms and a skilled workforce will be critical factors in shaping the future of the food service industry in India. As much as we aim to keep our surroundings germ free, did you know that our gut is the biggest storehouse of good germs ? These billions of gut bugs help us in various ways. What do these bugs that stay rent free in our gut do? A lot of things, right from helping us to digest the otherwise tough fiber and secreting some vitamins and factors for good health to preventing the bad, infection-causing bacteria from invading our body. These good gut bugs help train and support the immune system. For an infant, establishment of these gut bugs are particularly important for its health. Breast milk, the very first food for an infant, is a major factor that determines the health and immunity of an infant. It contains many nutrients and factors that promote the growth of beneficial gut bacteria. Apart from nutrients and immune-strengthening antibodies, breast milk also has a prebiotic known to boost immunity. Healthy breastfed infants in studies show the presence of Bifid bacteria and Lactobacillus, bacteria that is known to help with your baby immunity. Prebiotics in breast milk Good bacteria in your baby gut need a substrate or food for growth. This food for the gut bacteria comes in the form of indigestible fiber and other ingredients that bypass digestion and reach the colon. Once in the colon, this undigested food is fermented to release many products known to be beneficial for health. While breast milk has many good nutrients, a particular carbohydrate present in breast milk is especially known to increase the counts of helpful Bifid bacteria. This complex carbohydrate is called human milk oligosaccharide or HMO and they act like food for these bacteria to ferment and grow. Interestingly, studies have found good numbers of helpful bacteria in the gut of breastfed infants and lower levels of potentially infection causing bad bacteria. What are HMOs? In simple words, human milk oligosacchar

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BSF-HCM-TEST-Dated-2025-02-18-Test NO.-19295

Of delivery, the overall health and diet of the mother and her geographical location seem to influence the levels of human milk oligosaccharides in mother milk. This makes breast milk very unique and made especially for the baby. Away with the bad bacteria Not only do they boost the levels of good bacteria, but HMOs also prevent bad bacteria from causing infection in your baby. Since they are not digested, they form a physical barrier preventing the bad bacterial from attaching and causing infection. In addition to this, not every bacteria can use HMOs for energy, only the good bacteria survive while the infection-causing ones perish. Studies have also found that some infection-causing bad bacteria just stops growing in the presence of HMOs. All in all, HMOs are helpful in preventing recurring infections in your baby. Take home message While all this scientific mumbo jumbo might be confusing, mothers must remember that breastfeeding is the best for your baby. It has all the nutrients and immune factors in the correct proportion. Breast milk is naturally rich in good gut bacteria promoting HMOs that are the most beneficial for a healthy baby. You can ask your paediatrician to help you make the right choice that will help boost your child immunity and let them have a good gut health. We live in a digital age where everything is readily available at the click of a mouse, but have we ever imagined a doctor who can predict a patient illnesses beforehand and prescribe preventive medication in no time? Or think about a smartphone app asking you about the stomach ache you had yesterday and if you would like to consult a doctor. While all this may seem like a faraway dream, this vision of healthcare is not too far off. Thanks to recent advancements in artificial intelligence (AI) in healthcare. AI has already made progress in the healthcare industry and is poised to further redefine the role of the medical practitioner and empower patients like never before with matters concerning their health. With its potential to revolutionise healthcare, it can lead to an age of person

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Opportunities offered by AI in the healthcare sector are limitless and go a long way in enhancing patient safety, satisfaction, and immensely improving patient care. The healthcare domain in India has been enthusiastic about adopting the technology as it is increasing the capacity of healthcare providers enabling them to offer higher quality care without over-burdening the system. Besides, treatment costs are lower when a disease is identified in the early stages, hence reducing the healthcare cost for individuals and the economy. Major areas of growth With the current computing power and technological advance, AI solutions are the only way to bridge the inequities in health care. AI is being explored in all fields of health care, specifically image-based diagnosis is a key area that has found its place in healthcare. AI will certainly play a very strong role in diagnosis, disease detection and management. It will help individuals take care of their bodies in real-time and significantly alter the life spans of humans beyond 100+ years. The most impactful will be very early detection of a disease before it spreads and becomes dangerous. Various Smart Technologies are in the making and Intelligent Machines have helped in areas like the first diagnosis including radiology & imaging, operating rooms, post-operative care monitoring, care inwards, etc. Challenges encountered The biggest challenge with AI is the difficulty around the extent of data points available and for the period for which it is accurately available. Further, when dealing with human beings as a species, any number of scenarios and data models need not guarantee an accurate prediction. Since you are dealing with the life of an individual, you cannot entirely base your decision on what a machine or program tells you. It is therefore pertinent to interpret the predictions and information correctly to arrive at the right procedure, and interventions and this is a skill that a good clinician has. Therefore, artificial intelligence and cognitive computing should be used by experienced clinicians to improve

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Freedom is a wonderful gift that our freedom fighters have given us. Azadi koi Amrita Mohatsav is the name of the celebration for the @75th anniversary of India independence. The work began on March 12, 2021. It was put together with a flag by Prime Minister Sheri Narendra Modi. Sabarmati Ashram Ahmedabad was the first to do it. It began when the Dandi March of Mahatma Gandhi Ji went on for 91 years. The goal of this celebration is to come up with a plan for India in 2047. The celebration of the 75th anniversary of India independence will be known as Azadi Ka Amrita Mahotsav. It will consist of a series of activities arranged by the Government of India. In the spirit of Jan-Bhagidari, the Mahotsav will be Jaunts instead of the traditional way. On the 12th of March 2021, our Prime Minister, Sheri Narendra Modi, served as the guest of honor at the beginning of the Mahotsav, which will last through the 15th of August 2023. The Azadi Ka Amrita Mahotsav is a focused, nationwide strategy that places a strong emphasis on public involvement. It is intended to be transformed into a Jan Angolan, which is a system in which small improvements made at the regional level will ultimately result in significant advancements at the national level. One of the primary goals the Amrita Mahotsav is to ensure that each and every person in India is aware of all of the previously undisclosed occurrences that occurred during the liberation struggle. Essay contests, lectures, cycle rallies, questionnaires, storytelling contests, and other types of writing contests are only some of the events that are held at the primary level. Azadi koi Amrita Mahotsav essay in English Azadi koi Amrita Mahotsav essay in English Azadi koi Amrita Mahotsav Essay in English 300 words The Azadi Ka Amrita Mahotsav is an initiative started by the Government of India to recognize and embrace 75 years of developed India as well as the glorious history of its culture, population, and achievements. This Mahotsav took will. Freedom is a wonderful gift that our freedom fighters have given us. Azadi koi Amrita Mohatsav i

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Amount of water flowing into tributaries that ultimately make their way into the Indus River. No, it is not an isolated incident, and this has happened before. The history of the Sindhu Civilisation has encountered numerous course-threatening floods. Numerous Hindu kingdoms in Sindh minimized destruction due to floods by building indigenous borewells. The people of the Indus valley civilization even had the ability to construct a Garbarband on the Indus River near Mohenjo-daro and Harappa to raise the water slope and divert waters into nearby lands. However, when Pakistan was created, the first thing they did was destroy its real roots and the history of the Indic Kingdoms from Ancient India that ruled the region. Pakistan systematically threw all the books that spoke about indigenous cultures under the bus, thereby losing knowledge of the land. History has taught us that if you lose the history of the land, if you lose the knowledge of the land, you ll lose the ground. This is why Pakistan is underwater. This is why Pakistan is unable to fight floods. This is why they ve lost ground, and this is why Pakistan Department of Archaeology had to convey that Mohenjo-daro might be removed from the world heritage list if urgent attention to its conservation and restoration is not given. Mohenjo-daro, a bunch of ruins and mounds, is a 5500-year-old archaeological site situated about 80 km off the city of Sukkur. It incorporates the remains of one of two main centers of the ancient Indus Valley Civilisation, the other being Harappa, and situated 640 km northwest in Punjab province. Mohenjo-daro, which means mound of the dead, was one of the world oldest cities. Now, it might be removed from World Heritage List because it has fallen. So has Pakistan. A standard business structure of various departments is not feasible for every organisation. Some organisations seek to outsource these divisions because they lack the resources and personnel to operate within their existing limits. Finance and accounting, one of the core areas of any business, has become one such popularly out

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Facilitate other important payroll services. Security A frequent audit of your company accounts ensures that fraud cannot be concealed. Conclusion Every industry experiences seasonal ups and downs, which makes these services a must for them to establish a sound cash management strategy to be ready for potential future changes in the financial situation. Thus, such investments are justified and yield good ROI through quality output and accuracy. Holding the post of a cabinet minister in India is surely a dream of every politician, but I have little doubt that there is one ministerial berth that offers more brickbats than garlands, and that is of the external minister. India is cursed with cantankerous neighbors, poor defense infrastructure and is still struggling with protecting the economy from internal and external pressures. If that is not challenging enough for you, we also have a very open democracy with media scrutinizing every decision, making your job as thankless as any. I know that being a foreign minister is easy only when you have the largest gun, as diplomacy is mostly about being polite and letting the other know about the size of your gun; but, you are serving a nation that had/has no real threat to offer, so your job is worse than playing simulations chess with a hundred players, as here the move on one board also effects the situations on the other. When we look back at the history of the world, diplomacy was predominantly linked with the military strength of the nation as the currency to purchase suitable decisions from other nations was power to attack/protect. But, when the world embraced open-market "globalization", a new weapon has come into the play and that is economic measures. In the earlier days, foreign policy was all about having (or pretending of having) the biggest gun; but now it is mostly about the money. As India has had neither, the Indian foreign policy had attempted the same impossible that we still imagine to have given us independence. Since the days of "Panchsheel", we have tried using "being nice" as a way to deal with the w

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First aspect that makes SME firms hires independent contractors. These services can significantly bring down recruitment and operating expenses, employee benefit expenses, maintenance, infrastructure costs, and training expenses. The service fee is determined as per the needs. Goodwill An accurate and compliant financial statement encourages investors interest in the business. Management by certified public accountants also allows for continuous professional development opportunities and constant information upgradation. Enhanced payment cycles Accounts payable and receivable cycles are optimised through proper accounting and financial statements. Tax management is usually seen as a difficult component of running a small business. They reduce tax liability, make profits sizable, and retain resources for longer. A sound bookkeeping system makes tax periods much less intimidating. Compliant account receivables Missed payments can be identified and located, and cash flow problems can be overcome easily. Being compliant with the collection of accounts receivables is essential to business running. These services aid future payments for overhead expenses and business expansion by allowing timely payments. They make a firm future-ready and make money available in the time of need. Effective cash management techniques also assist in avoiding any financial blunders that can harm businesses. Decision making A comprehensive annual account helps in audit purposes and gives insight into a wise business decision by indicating the areas that need to be worked, on. Customised services based on the type of firm are also available to make sure that the financial report may reflect the most important information. They provide a doorway for thoughtful planning and tactical decision-making. They also create and manage budgets and assist with finance issues resolution. A qualified accountant will constantly offer suggestions for improving accounting efficiency and help uncover all trends over a given course of time. Efficiency and transparency Existing employees become more productive.

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The economic growth rate, so it is time that we brandish our super weapon and start using it to make deals. We are already growing at a rate far far higher than the developed world, making us the most attractive destination for the world that always wants to put money in the kitty where there is growth. If we the people rally around, and if the government also recognizes the opportunity and stop treating businessmen as criminals, we have a great chance to have the entire world queuing up at our doors. Armed with Indian economic growth, you will have leverage to really start calling shots as no one will like to miss the bus of doubling their wealth at the rate India and Indians can do it for the rich of the world (who are the real decision-makers in every nation). Once the world money starts pouring in, we will quickly discover that no one wants to be an enemy of the nation where their investments are. Sir, as I heard you state during the recent book release that you envy the future Indian foreign minister of 2047 when India will be a force to reckon with, I am tempted to write this open letter as I feel that it is the other way. If you take the initiative and communicates the opportunities that you can tap into (if suitable economic policies are in place) to the entire political establishment, you can be the catalyst of change and can easily earn a place in the history books. The job of the external minister in 2047 will be easy (if we/you make/s it) but surely not as rewarding or exciting as the job of the external minister today. Let us also understand that inside every opportunity, there is also a seed of disaster. The geo-political balance of the world is changing, and there is no guarantee that a higher place in the new order will automatically fall in our laps. If we grab the opportunity today with you starting a new line of thinking within the government to focus strongly on economic growth, we have a potential to write a new history for 2047. But if we miss this rare chance, there is also a possibility of India spiraling down to the bottom of the world ord

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It bears reminding that Union road transport and highways minister Nitin Gadkari himself has told TOI that the main reasons for road accidents and deaths are faulty road engineering, defective DPRs (detailed project reports), bad designing of junctions, inadequate signage and road markings. Likewise the ministry report on road accidents in 2020 notes that violations such as overspeeding and driving on the wrong side do not constitute human error alone, although these are usually the official causes; instead it is important to scope out road engineering measures to address problems which are, prima facie, considered to be human error and enforcement issues. So if one takeaway from this high-profile accident is that there must be a strong public focus on wearing rear-seatbelts, the other is that road accidents are usually multi-causal and the road environment plays a critical role and should be improved. A well-designed highway for example should facilitate high mobility while safely segregating the slower-moving traffic and its merging with urban roads should be methodical as well. If countries with much higher speed limits than India have far fewer road fatalities, one reason is definitely that their highways don't come up haphazardly but are well-designed. What would you call a country that is begging the world to send it food, money and medicines but refuses to take it from a neighbour, when it would be much cheaper. I would call that country a masochist. And that is Pakistan for you today in the 21st century. It is clear to every nation in the world that the elite in Pakistan whether it be Imran Khan, the present government or the Establishment, which stands for the Military and the notorious Inter-Service Intelligence (ISI), do not care a bit for the millions of poor or and lower middle class citizens who are Muslims, let alone the Christians and Hindus who are discriminated against and forcibly converted to Islam. Pakistan, according to its own intellectuals, who have YouTube platforms, is imploding. It has inflation going up by the day for food and medicine,

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Good evening, graduates. Today as you graduate from the Indian Institute of Business, you must remember that in today highly competitive world out there, the only thing constant is change. Not just any change but a paradigm shift. It is impossible to have any other shift. It is even more impossible to find people who actually know what paradigm means. As you venture out into the corporate boardrooms, remember that you will have one special skill that is vitally necessary clichés. You can cliché your way out of real work and make sure that there is always someone to be the fall guy. At the end of day, what matters is results Awl, who am I kidding, what matters is your bonuses and that is one thing that Wall Street has taught us. To succeed in today dynamic world, you must focus on innovation. If you have the ability to sound even more hollow and pompous, I will say strategic innovation. If you can innovate, it is back to the drawing board. So you have no choice but to hit the ground running and grab the low hanging fruit. In order to innovate, you need to think outside the box. Thinking outside the box leads to natural synergies for you and the enterprise. It basically optimizes the organizational resources and reduces the risk while improving your bottom line and at the same time allows you to leverage on your core competence and complete a 300-letter long sentence without any punctuation. If you can innovate, you are a part of the problem and not a part of the solution. So, innovate and stop innovating only when the authorities come and haul you away kicking and screaming, like they did to the innovative accounting team at Satyam. Innovation today is a no brainer. In other words you need no brains to innovate. You simply must have the bandwidth to innovate. You have to give it 110%. Innovation has to have a target. You cannot keep on moving the goalposts. Once you have the target, you need to operationalize the organizational resources and reduce the opportunity cost of not innovating. Innovation has not only to be strategically aligned but also customer centric.

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That is what separates the boys from the men. You just can drop the ball on this goal. Some of you might have trouble aligning yourself to this goal primarily because you have no idea what the hell it means. But not understanding something that you do is not an excuse in fact it is the lifeblood of the organization. Can you imagine the outcome if every member of the organization tries to understand and question what he does? It will be utter chaos. Does a worker ant question why is it carrying a crystal of sugar that is 100 times its weight? Does a honeybee question why the honey it produces is only consumed by the queen bee? NOO because that is a law of nature, and the organization is no exception. As an employee, you must bring your A game to the table to improve the enterprise ROI. You should set the new benchmark. Be the leader of the pack. Net, at the end of the day, do not ask questions and focus on your deliverables. If you indeed do have any questions, let circle back and touch base offline. In the meantime, I would like to end this speech by saying Be Hungry Be Foolish ..I have been foolish all my life and consequently really hungry sorry strategically hungry. This is just her story. It happens everywhere. Parents and children. Friends. Relationships we once thought unshakable. People are learning to accept not out of joy, but because they have no choice. A quiet resignation, a shift from expectation to endurance. Maybe this is the new way of love not waiting, not pleading, just letting go. And in that letting go, choosing one own self. Psychiatrist Dr Sanjay Chugh points out the generational shifts in parent-child relationships, explaining how time spent together is steadily decreasing. It not about love fading, he explains. It that the priorities are evolving. Parents now find themselves adapting to a world where children are more independent, more global. And acceptance, rather than resistance, brings more fulfillments. And it not just parents. Something has shifted in our relationships across friendships, marriages, even at work. Bonds once built on c

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It really amazes the world that having lost every war with India for Kashmir, the Pakistani Army are still in power and dictate their terms to the International Community. A rogue state with nuclear weapons seems to be the deciding factor. But one wonders how long Pakistan can hold a gun to its own head and say "Jump" and the IMF and others give it loan after endless loan, which even from their own reporters, never ever reaches those who need it. Most according to their own You Tubers is spent on buying expensive properties for the elites and the army abroad. The joke is that when properties in London and Dubai go up it is because the IMF or other foreign Aid agencies have sent money to Pakistan. Pakistan is a pressure cooker beginning to explode as Imran Khan with his constant rallies has attacked every institution in Pakistan, including the acred Establishment. Actually, I have to say I have a grudging respect for Imran as he is the first PM in several, who has actually managed to get the people behind him by not only denigrating the present and past governments in power but also laying bare the role of the Army and the ISI. This has never been done before and this is what makes Imran Khan dangerous but knowing the Establishment, they will make a deal with him, and he knows it and will be back in power in the next year. This is a given. What is not a given, is the role of Pakistan in an uncertain world. In 2011, when the Mumbai attack occurred, US Secretary of State, Madeline Albright said about Pakistan, "Pakistan has everything that gives you an International migraine," she went on to say it has nuclear weapons, it has terrorism, extremists, and very poor people. Unfortunately, her words and even Hilary Clinton famous oft repeated quote on Pakistan is still ignored- she told the Establishment- "You can have snakes in your backyard and expect them only to bite your neighbours." Both are very telling statements. But Pakistan will not listen. Imagine we are seeing devastation of human life, children and starvation in a country, where it own media says that most o

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Dual passport system. Let not the Pakistanis who have residence abroad be able to come and work for the govt and take money out. India has no dual passports and I think we are the better for it. In Pakistan it seems, it is a passport to being the head of a bank, or CPEC or even the National Disaster management and being able to siphon off enough to put in banks and real estate abroad. This is the tragedy of Pakistan and its 75 year rule by its establishment, whether in power or behind the scenes. India celebrated its 75th birthday with the verve and vigour that befits the world most populous – and some would say most irrepressible – democracy. And there much to celebrate in having reached the milestone of 75, cocking a snook at doomsayers who at the birth of the nation had predicted its demise within a scant few years, if not months. But all anniversaries are Janus-faced, looking both at what past and what to come, and amid the festive flag-waving there was opportune pause for stocktaking and introspection. For even as our journey has brought us a long way, the road we ve left behind is a signpost for that which still lies ahead of us. The Prime Minister summed this up in the call for Atmanirbharta, of being self-reliant. Independence from foreign rule is the first step in the long march toward true self-autonomy, the first freedom of many freedoms to come, the first independence of those yet to be achieved. There is the independence from the tenacious grip of poverty and hunger, independence from illiteracy and superstition, and from the human bondage of discrimination and dominance on the basis of creed, caste, and gender. So many independences yet to be reached. Like a spreading banyan, independence, in its myriad manifestations, has many supporting roots, each necessary for the flourishing of the tree in its entirety. The banyan suggests a clue to the nature of independence: that it is an inextricable part of the greater whole of interdependence. The coronavirus pandemic brought home the inescapable universality of interdependence: unless all are safe, no one i

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Philosopher noted that it is possible to have liberty without equality, as made evident by societies in which unbridled capitalism reigns supreme. It is also possible to have equality without liberty, as shown by communist and other authoritarian regimes. But in its all-enfolding embrace, fraternity encompasses both liberty and equality in a brotherhood of egalitarian freedom in which the rights, and responsibilities, of each individual ensure those of all others and of the body politic as a whole. According to Paz it is fraternity, the raksha bandhan of kinship, that is the centripetal force which unites not just the human species but all life, everywhere, on our living planet. In fraternity lies the tacit recognition that independence is not a singularity but a plurality, that each independence is buttressed and bedrocked on the underlying principle of interdependence. Either all are free, or none is free. In the 75th year of our Independence, we have overtaken our colonial masters to become the fifth largest economy in the world. As the V-shaped recovery after Covid contributed to this important milestone, now is a good point to analyse the path of the Indian economy. For this purpose, examine growth over a three-year period from 2019 to 2022 for the April-June quarter. That some parts of Bengaluru, including areas where the very wealthy live, slid into crisis following two days of heavy rain is a combination of a good thing, an economic boom, and a curse many other Indian cities also suffer from, terrible urban planning and realtor greed. True, Sunday was the third heaviest rainfall ever recorded in Bengaluru in September. But it could have been handled better had the city evolved differently and city managers done their job. Before the IT boom, Bengaluru was as much a city of lakes and tanks with interconnected channels as it was a city of parks. The chaotic pace of the city development, rising land prices and scarcity of land coupled with developer greed and official collusion ensured that an intricate ecosystem meant for irrigation underwent a rapid change

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Bharat Jodo Yatra, Congress first attempt at mass contact in a long while, is an improvement to the extent that motion is better than appearing moribund. That this comes as party elections are again caught up in petty controversies does mangle the message a bit. But the yatra won't hurt the party – unless Congress leaders, especially Rahul Gandhi, make the mistake of thinking that trying to establish direct contact with people is what the party needs, or needs the most, to win polls. The electoral reality doesn't allow for such romantic notions. It's not that yatras don't yield political dividends – but they do so only when the yatri has already communicated a solid message, one that stands out from the clutter. LK Advani's rath yatra, YSR Reddy's Andhra marches, later emulated by son Jagan, Mamata Banerjee's many marches in Bengal – all of these had a good story to tell and sell. Congress and Rahul don't have anything right now to tell or sell that will attract new support or even hold back those deserting. There are two parts to the problem of not having a solid political message. First, Congress has lost the ideas battle even as BJP has got smart on where and how to deploy Hindutva, become past master at social engineering, hijacked the erstwhile left-of-centre welfarist political line, and packaged muscular nationalism in a people-pleasing way. Second, and related to the first, Congress has lost so much ground in so many states – it hasn't won an election on its own since 2018 – that even if it were to come up with a good story, it will lack heft. Therefore, more than yatras Congress must do the real hard work of rebuilding in at least four or five major states. Otherwise, Bharat may not take much notice. It is astonishing that so little attention has been paid by Congress leaders to organisational atrophy. Electoral defeats needn't necessarily lead to withering away of local party structures and mass disaffection among long-standing supporters. After all, BJP lost two consecutive general elections, as have regional parties that have bounced back. Congress, amazingly, has been

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Proportion of their deposits in government debt. RBI also holds foreign exchange to insulate domestic financial markets from external shocks. India is well-placed today in terms of both retail inflation rate and forecast growth rate. Of all these factors, it growth rate that holds the key to a stable environment. Since 1991, India debt sustainability has rested on its growth trajectory. Barring a couple of years, economic growth has outpaced the interest rate on government debt, an important metric of debt sustainability. Government expenditure is generally inflexible while revenue is influenced by growth. Therefore, every protracted spell of a slowdown in growth rate leads to an increase in the debt to GDP ratio. For example, states debt to GDP ratio was 22.6% in 2012-13. Subsequently, as growth trended lower, this ratio worsened to 26.3% by 2019-20. For GoI, the ratio of interest payment to revenue increased to over 40% after the 2020-21 economic contraction from the average 36.5% in the last decade. High growth rate, therefore, is the fulcrum of debt sustainability. That, however, shouldn't deter a political conversation on the quality of spending or transparency in budgeting. On March 15, 2022, the UN General Assembly passed a resolution on an "International Day to Combat Islamophobia" (IDCI), sponsored by the Organisation of Islamic Cooperation (OIC). India and France alone gave an Explanation of Vote expressing concern – that combatting the hatred against one specific religion was being elevated to an International Day for the first time. The sandwich can be well-bread or working class, white, brown or almost black. Any which way, it always filling, whatever the filling. Let no toadie tell us that the Raj introduced this frog into our pond, along with the Railways, the babu-crazy and the dak bungalow. Every culture has its age-old version of carb encasing protein/veggie, though admittedly, the Empire helped globalise it beyond its native shores. Crepe, pizza-base, puff-pastry, pita, paratha, tortilla, bun, bao, bap, any-grain wrap, each holds anything-goes fro

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Sustainable practices. Kerala rubber industry is a testament to the state ability to balance economic growth with environmental responsibility and innovation. As it continues to evolve and adapt, it will remain a catalyst for the state development and progress. Unanimous adoption of the Joint Declaration at G 21 Summit held at New Delhi from 8 Sep to 10 Sep 2023, has garnered immense applause from the world community. It has generated a great hope for millions of under privileged people in the developing countries. I visualize the rise of a new civilization on the horizon which is struggling to get out of its amniotic sac The Global Civilization. Initiative on India Middle East Sea Rail Link, the new Trade Corridor passing through once hostile nations like Jordan and Israel, the agreement on respecting the sovereignty and integrity of each state and inclusion of the African Union are just auspicious indicators for the future of mankind. Team Bharat led by Mr. Amitab Kant and Minister of Foreign Affairs, Mr. Shiv Shankar worked overtime for unanimous acceptance of the joint declaration. While going through the declaration I hear an echo of my answers to London based Ms. Manu Singh Khajuria, founder of The Voice of Dogras, during a video interview recorded on 22 Oct 2020 after she had gone through my autobiography EMBERS the BEGINNING and the of first published on 30 Aug 2018 by Olympia Publishers, London, Second Edition Published by White Falcon Publishers in 2022. The interview titled A Survivor Recount of The Genocide of Hindus and Sikhs of Murmur, 1947. Ms. Manu Singh had gone through every word and every letter of the book hence she could pose focused questions about my experience and my outlook. Before going through the questions/answers I would like to introduce myself and my autobiography. I, Dr. (Ex-Capt) Culver Gupta am a survivor of the Holocaust that engulfed Murmur my birthplace, (Now in POJK) following invasion by Pakistan in 1947. A resume of my autobiography would enlighten the reader about the very purpose of bringing out the story of my life. In fac

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By the corresponding immigrant. After agonising over this halloumi wrap, that bacon bap, etc etc, I finally chose a loaded Venezuelan arepa, the crisp corn bread pocket stuffed with shredded meat, beans and a chilli-sprinkled fried banana slice. But, hey, the adjacent Baba-G Bhangra Burgers stall was doing brisker business. If you dare to know, it was a beef patty, opped by an onion-bhajji and doused in tamarind and raita sauces. Sikhening? The story of Ganesh birth from the Shiv Purana is not just popular and fascinating but also one of the most dramatic ones. Through it, could our rishis be trying to communicate to us a profound truth about our lives? The story goes that Goddess Parvati, feeling lonely, creates her gana, attendant, out of the mala, dirt, on her body. One day, she commands him to guard the entrance while she has her bath. At that time, Shiv returns home from his penance and, not knowing him, the guard refuses him entry. Due to his adamancy, a terrible fight ensues and, in the end, Shiv beheads him. Just then, Parvati arrives at the scene and is distraught with grief. Out of compassion and to pacify Parvati wrath, Shiv resurrects him by putting the head of an elephant on his torso. The transformed guard recognises Shiv as his father and bows down with humility. Pleased, Shiv grants him the status of Isha, leader of his ganas, giving him the name Ganesh. He declares Ganesh as the remover of obstacles, the first one to be invoked in any auspicious undertaking. Thus, a stubborn obstacle is magically transformed into a remover of all obstacles by divine grace. The story shows us how to attain freedom from obstacles in life. The gana represents you and I, covered with the impure notions I am incomplete, I am separate from others, and I am the doer of my actions. According to Kashmir Shaivism, these three notions are termed as malas, impurities, because they veil our innate Shiv – divine nature. They create conflict within and without. Since Shakti, the divine power, has created us, we are divine by birth. But these impurities veil that truth. In mystic

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BSF-HCM-TEST-Dated-2025-02-19-Test NO.-19312

Shiv, the me recedes in the background and is seen as a figment of one imagination. With this realisation, life seems perfect as it is, and all obstacles simply disappear. Upon realisation of one true source, the mind becomes a useful tool. It no longer wreaks havoc. This is represented in iconography by showing Ganesh riding a mouse. Mental activity calms down in divine presence. Having celebrated Ganesh for the last few days, as we immerse him in the ocean, on Anant Chaturdashi, let us not forget this profound lesson. He will return next year to remind us of this truth again. Despite major economies in the grip of high inflation and experiencing slowdown with fears of stagflation, Indian economy is better placed now 13.5 percent during the current quarters on account of better performance by the agriculture and services sectors. The GVA growth in the farm sector is 4.5 per cent in the first quarter compared to 2.2 per cent a year ago. Even with current growth, the poll estimate of 15 percent growth in Q1 as against 20.1 percent GDP recorded in the corresponding quarter in 16.2 percent. Going by these estimates, curve. The gross value added as against 18.1 percent in the previous fiscal that was on a lower base. The is estimated at Rs.36.85 trillion while the nominal GDP for the quarter is projected at current prices at Rs. 64.95 trillion. Despite the continuing pangs of supply side disruptions and geopolitical risks continuing to push up crude oil prices, the performance in Q1 of FY23 can be considered as good. Key growth indicators: Fast cruising towards near normalcy in businesses after pandemic has started turning into endemic, the noteworthy feature is the revival of services sector — trade, hotel, transport, communication and services related to broadcasting – where the GVA grew by 25.7 per cent during the first quarter against 34.3 per cent. The services PMI rose to 56.7 in August 2022 from 45.4 the month prior, as new orders and output increased robustly. But it is yet to mine its full potentiality. Financial, real estate and professional services grew by

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Will be able to make up and the fiscal -FY23 should end at 7 percent as against the RBI estimate of 7.2 percent which may get revised in coming monetary policy review on September 30. Emerging headwinds: According to RBI, the recent softening of commodity prices and supply chain pressures have eased the terms of trade shock that India faced in the aftermath of the pandemic and the war. Though upside risks cannot be ruled out but the average crude price in August is at USD 97.4 per barrel has turned out to be lower than what was assumed for the full year – USD 105 per barrel while articulating the fiscal and monetary policy resolutions. The lowering of crude prices will also favour the current account deficit (CAD) to balance it within the sustainable levels. In the backdrop of foreign exchange reserves of US\$ 561 billion (as on August 26), enough resilience is built against external shocks to meet the exchange rate management needs. It can be seen from the fact that while the US dollar has appreciated by 11.8 per cent during the current financial year whereas the INR has depreciated by 5.1 per cent, which is among the lowest in the world. At the same time, the health of the banking system is sound. It is well capitalised and well provisioned, with improved asset quality. This constitutes a key pillar of financial stability and is expected to provide positive spill overs for the financial markets. As a result, the bank credit growth as on August 12 reached a high of 15.3 percent year on year (YOY) as against 6.5 percent recorded in the corresponding period in previous year. Another notable feature is the rise in credit flow to industry at 10.5 percent – reaching a 8 year high due to surge in demand. Coming to the fiscal state, the government is confident of maintaining fiscal deficit at the planned level at 6.4 percent of GDP during FY23. The direct tax collections as on August 30 rises by 33 percent to reach Rs.4.8 trillion as against Rs.3.6 trillion collected in the same period last year. If the trend continues, the direct tax collections could exceed the budgete

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BSF-HCM-TEST-Dated-2025-02-19-Test NO.-19314

Economic activity by the movement of goods and tax collections. Outlook of the economy Fighting the two black swan events Covid19 crisis and War between Russia and Ukraine, Indian economy has been able to recover with prospects of posting a percent growth in though many think tanks have downgraded India growth prospects for the current fiscal data of percent growth was released. Moody revised its projections downwards from percent to percent but retained India sovereign rating intact at Baa with table outlook. Similarly Goldman Sachs lowered outlook percent to percent percent to percent, percent to percent already had cut its forecast to percent in July while outlook of tands. Indian financial markets have been no exception to respond to the hawkish outlook of Federal Reserve views expressed at the Jackson Hole deliberations. The uptick in policy rates are likely to continue for at least next two quarters before RBI could pause depending upon how inflation trajectory plays out. Taking a holistic view, despite the downside risks to growth, the domestic economy is set for a faster rebound and is better positioned compared to many economies. The world has set itself the goal of halving greenhouse gas emissions relative to 2010 levels by 2030, to avoid more than 1.5 degrees Celsius of global warming. Within this, India has committed to its own set of climate targets. Humanity also aims to eradicate extreme poverty – people living on less than USD 1.9 per day – by 2030. The achievement of climate goals and a reduction in poverty may not be mutually exclusive outcomes. Eliminating extreme poverty may not impede efforts to mitigate climate change. There is evidence to back this. Findings of a 116-country study by the University of Groningen suggest that in 2014, the top 1% of global carbon emitters were responsible for 15% of emissions. The study drew stark parallels, based on the disparity in emission patterns. Among them was the finding that the average American had 15 times the carbon footprint of the average Indian. Researchers then modeled the effect poverty reducti

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Spl-BSF-HCM-TEST-Dated-2025-02-19-Test NO.-19315

Hello and welcome to another edition of The Weekly Vine. This week, I am writing the newsletter while flying 30,000 feet in a metal container, as people around me complain about the lack of legroom because most airlines seem to believe the average passenger is the size of Tyrion Lannister. Flying always makes me think of a Varun Grover joke, where he asked not to take singhara (water chestnuts) on the flight since they have sharp edges, leading to this epochal exchange (I am paraphrasing to avoid censors): VG: How stupid will I look if I hijack a plane with water chestnuts? Security Guard: Now imagine how stupid we will look if we let you hijack a plane with water chestnuts. On the other hand, flying at this height makes me reflect on the remarkable ingenuity of humankind smart enough to look at the skies, wonder if we could fly, and then figure out the science and technology to make it safe enough for the average nincompoop to travel. Yes, the same ones who grumble about legroom while hurtling through the sky in a metal tube and need to be reminded to close their tray tables. I m sure there a LinkedIn lessoning hidden in there somewhere, but let not dwell on that. This week, we re going to discuss Elon Musk surprising similarities to Genghis Khan, the Delhi earthquake (which perfectly epitomised every Dilliwalla), JD Vance vs. Europe, why Cobra Kai never dies, and our word(s) of the week: Peak Bangalore. Amid rumors that he has birthed a 13th child, Elon Musk tweeted that he finds the history of Genghis Khan particularly interesting. Now, that not surprising at all, given the fact that Elon Musk and Genghis Khan are practically the same people warlords hell-bent on spreading their seed, conquering new lands, destroying the status quo, annihilating their opponents, and reducing carbon footprints on a global (or universal) scale. The similarities don stop there. Like Musk, Genghis Khan was an avowed environmentalist, single-handedly reducing the world collective carbon footprint albeit through mass genocide. To top it off, both are empire builders, reshaping entire

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All style and barely any substance. It was unusually shallow (5 kilometers deep), relatively low on the Richter scale (magnitude 4.0), and yet the tremors were strong enough to be felt across the region much like the annoying Dilliwalla who brings an entire street to a halt during a road kalesh (the Delhi way of saying clash). There a reason why we feel shallow earthquakes more strongly, much like the hollow vessel that makes more noise. All levity aside, while the quake was loud, it barely caused any damage. But earthquakes, in general, are quite a conundrum for those of us in the media profession. Imagine manning an online desk when an earthquake strikes do you file a report and send out an alert, or do you run out of the building to save your skin? While we have sworn any version of the Hippocratic Oath, it understood that our job is to inform. So, what takes precedence: our evolutionary instinct for survival or our professional commitment to keeping the public informed? I must say, there something very enlightening about seeing Europeans our former colonial overlords being taken to task by a hillbilly in a suit. There has been much handwringing in Europe over JD Vance remarks at the Munich Security Conference, where he told Germans to get on with AfD, reducing some politicians to tears. With Trump America refusing to foot the bill for Europeans to fight meaningless wars or take siestas, the European continent as a whole (where every country was once an opium-selling colonial overlord) is worried that Americans no longer want to pay for their lavish lifestyle especially when the last innovation to come out of Europe was cookies (and not the tasty kind). But even among Europeans, it the Germans who have become MAGA new bugbear, facing elections soon with the growing worry that the might actually come to power. And that where the panic over free speech comes in. In Germany, certain opinions are simply not allowed to be spoken, let alone debated. The government, media, and establishment parties have gone into full-blown crisis mode over the rise of the not by conf

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100 million rural households with potable tap water connections under the Jal Jeevan Mission. The scheme envisages linking every rural household with a functional tap by 2024. When Prime Minister Narendra Modi launched the Jal Jeevan Mission in 2019, only about one-sixth of rural households had doorstep-water supply. Now, around 53% have it. Much has also been done to eradicate diseases of which India carries a colossal burden. India aims to eradicate AIDS and Malaria by 2030. Steps with wide-ranging impact have resulted in a 66% decline in estimated number of annual new HIV infections in India from 2000 to 2015, against the global average of 35%. AIDS-related deaths declined by 54% from 2007 to 2015 against the global average of 41% decline during 2005-2015. A national strategy to fight Malaria is in place. Organizations like Malaria No More are fueling the fight to end malaria in India but broad-based private sector participation will be key. Private sector participation drives technological innovation in tracking and reporting hidden malaria cases. This, coupled with robust policy and mechanisms for malaria reporting from India private health sector will help estimate the true burden of the disease in the country. Likewise, initiatives geared at education, skill development and livelihood creation have a vital role to play. State governments have schemes for each of these areas. Take the case of Madhya Pradesh. The state budget for tribal welfare in financial year 2020-21 was 10 times more than the budgetary provision made in 2003-04. The state administration has overseen the implementation of welfare schemes such as the Mukhyamantri Awas Sahayata Yojana, the Kanya Saksharta Protsaahan Yojana, and the Vimukt Jati Hostel Yojana to provide tribal students housing, food, and scholarships and ensure they learn, upskill, and become atmanirbhar (self-reliant). While governments have made concerted efforts, they have also been supported by civil society in increasing the reach and efficacy of grassroots initiatives. I have had the good fortune of witnessing the work o

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The execution. The battle was fought when Pakistani forces, with the help of American Patton tanks, had captured Khem Karan, a small Indian town 5km inside the international border. Pakistani forces were eyeing a siege at the holy city of Amritsar, and the Indian army knew that if Amritsar fell, Indian defeat would be certain. Pakistan under Gen Ayub Khan had been hatching a conspiracy to grab J&K since long, in which China played a crucial role. Pakistan made well calculated moves to exploit the international developments. During 1950s, Pakistan had joined SEATO and CENTO mainly to get arms from the US. It supported the US during the Cold War for this purpose. From 1954 to 1963, the Pak Army, Navy and Air Force received a number of contemporary weapons from the US, which were considered front line equipment of NATO. Simultaneously, Pakistan after the 1962 War, began to develop closer relations with China to deal with India. In 1963, the boundary agreement was made with China, under which it gave a part of J&K under its illegal occupation. Chou En-li visited Pak in July 1964 and discussed US-China relations. In March 1965, Ayub visited China and obtained the Chinese support for grabbing J&K. On the other hand, India decides to remain neutral and support Non-Aligned Movement. India played an important role in the Bandung Conference and supported the Non-Alignment Movement (NAM). The US was suspicious of India role in the NAM and didn't want that it influenced other countries in the region. While soon after the 1962 war, the US came closer to India, Lyndon Johnson reversed the policy of Kennedy. China hostility towards India increased after 1962. The Soviet Union however began to see that India was not under the influence of US and the relations began to improve. The Pak Army received 650 Patton, M 36B2 Tank Busters, Chaffee and Walker Bulldog tanks, 200 M113 Armoured Protected Carriers (APCs), 105mm and 155mm artillery guns, anti-tank recoilless rifles (RCLs) and Cobra anti-tank missiles and a large quantity of small arms and machine guns of various types. The Pak Ai

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India main battle tanks, the Centurion Mk VII, of the Second World War vintage were no match to Patton tanks in fire-power, range and mobility. Gen Ayub had the perception that the Indian forces would not be able to withstand the Pak onslaught and held the view that one Pak soldier was equivalent to three Indian soldiers. He wrote to Gen Musa prior to the war, "As a general rule, Hindu morale would not stand for more than a couple of hard blows delivered at a right time and the right place. Such opportunities should be sought and exploited." Pakistan, finding the situation favourable, launched "Op Desert Hawk" in Kutch in April 1965 by arrogantly claiming that India was in occupation of Pakistani territory. This conflict encouraged Pak. China supported Pak and UK sponsored an agreement between India and Pak. Pak became confident that international pressure would prevail on India. The above was actually the first phase of Pakistani strategy while the second phase had already started in tandem. Pakistan believed that there was considerable unrest against India amongst the population in Kashmir and all that was required was a spark to set-off a conflagration and Kashmir would fall to Pakistan. The "Op Gibraltar" was implemented, encouraged by China. About 30,000 infiltrators entered on 5th August, 1965, followed by Pak Army. Soon followed the "Op Grand Slam" to cross the international border by the Pak Army. After the fall of Khem Karan, Indian forces consolidated defences in Asal Uttar. GOC Indian 4th Mountain Division, Maj. Gen. Gurbaksh Singh ordered the division to fall back and assume a horseshoe shaped defensive position with Asal Uttar as its focal point. The sugarcane fields allowed the Indian soldiers to hide. The unharvested sugarcane crop was a serendipity. Pakistani tanks took the bait and moved with their tanks but their pace was slowed down because of the swampy ground. The Pakistani forces had fallen for the horseshoe trap. Many of their tanks couldn't move, and in the meanwhile, good old Indian tanks took care of the enemy and destroyed their ranks. Pak

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These battles reflected the Indian soldier courage and professionalism. The Indian troops had also crossed the Ichhogil canal but later had to withdraw for lack of reinforcements. By 22 September, the east bank of the canal was secured. The Battle of Asal Uttar was really the turning point of the war. Going by the aims, India achieved them while Pak miserably failed to capture J&K. Indian objectives were to defeat Pak attempt to create a rebellion in Kashmir to defeat Pak offensive and to occupy minimum of territory necessary to achieve the purpose. In a show of solidarity with Pakistan, China accused India of border violations and abducting 59 Yaks on 17th September that received ridicule of the international community. The Tashkent Agreement followed, under which India gave up Haji Pir and Tithwal. Perhaps the Indian leadership out of its sense of restraint, fair play and endeavour to seek enduring peace and goodwill with the neighbour agreed but India lost an opportunity to settle the issue. Rahul Gandhi five-month, cross-country Bharat Jodo Yatra, says Congress, will carry the party message to the nation as well as re-energise an ailing organisation. True, after a string of electoral defeats, multiple high- and low-profile desertions and with a party leadership in the doldrums, Congress workers are in dire need of attention and motivation. But can the yatra help Congress regain the trust and credibility it has lost since 2014? Income Tax officials this week carried out pan-India raids on registered unrecognised political parties (RUPPs), following up on an earlier probe into their murky financial transactions. These raids need to be located in a larger clean-up process initiated by the Election Commission. It a good move and should be carried to its logical conclusion. The problem stems from an unrealistic assumption that underpins income tax benefits given to political parties. It that tax exemptions combined with funding anonymity will strengthen electoral democracy and not lead to abuse. RUPPs are political parties whose vote share is below a threshold need

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From the earlier level of Rs 20,000. This is inadequate. The introduction of electoral bonds, which are promissory notes payable to the bearer on demand, is problematic. In fact, it poses more of a threat to the integrity of the electoral system as it not only allows anonymous contributions without a ceiling; it also opens the door to more problematic sources of funding political parties. The Supreme Court should prioritise hearings that challenge the use of this instrument. A survey of 86,000 Class 3 students from 10,000 government and private schools found of students lacking basic numeracy skills and 37% with limited skills. To look at the glass half full, met global minimum proficiency and had sufficient skills while boasted superior skills. No doubt, many schools, especially catering to middle classes, are impressive. But the lagging is India major challenge explanation. And it also a reminder to politicians who target English that children and their parents have a clear preference. Some findings seem puzzling and need further examination, including the quality of the sample. Poor performance in children numeracy skills in rich states like Tamil Nadu and Delhi compares with above average performance in one of the poorest states, Bihar. Bihar, in fact, returned very low scores in the recent National Achievement Survey. Nationally, the news is not hopeful. It doesn't take a math whiz to figure out that so many children lacking basic numeracy skills is real bad news for a modern economy. Think about when these children grow up – many low-skill jobs will disappear thanks to automation. Already, as evidenced by educated unemployed queuing up for jobs below their learning qualifications, India has a jobs scarcity and employability problem. Spending more money on primary education is necessary but not sufficient. The quality of teachers and teaching are problems that can only be solved by making schools accountable to their customers – parents of children who study. That means decentralisation of education administration, something not on any political agenda. India

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The 15 months that we stayed in the UK, Bunny and I would, along with the rest of the populace, dutifully clunk and click before every car trip. But when we returned to India, clunking and clicking were soon forgotten. First of all, in those days cars in India didn't have seat belts, let alone other safety features like air bags. Even now, when such fail-safe devices have been introduced in four-wheelers in India, few of us travelling in the rear seat of a vehicle bother to belt up, though a beeping alarm impels those in the front seats to use the safety precaution. Why are we as a people, by and large, so nonchalant about our own physical safety and that of others? It is almost as though we take pride in being what a former US ambassador, John Kenneth Galbraith, described as a functioning anarchy, particularly when it comes to following the most basic rules of the road, like lane driving, or not speeding, or not overtaking from the wrong side. Or wearing seat belts. It is as though there is an imp of the perverse within us which mocks, Rules? Seat belts? Sissy stuff, meant for wimps, not for us! It has been reported that in 2020 there were some 15,000 deaths, of drivers and passengers, who didn't use seat belts. The deaths of Cyrus Mistry and a co-passenger, both of whom apparently were unbelted, have created a media storm which, it is to be hoped, will raise public awareness of a basic safety issue and help to prevent future tragedies. Vishnu is also known as Anant and Anant Chaturdashi is related to Samudra Manthan, churning of the milky ocean. Samudra Manthan is a popular mythological story that is mentioned in the Mahabharat, Srimad Bhagavatam and the Vishnu Purana. Also known as Ksheersagar Manthan and Amrit Manthan, the Sagar Manthan offers profound lessons that are of relevance even today. The key role in Samudra Manthan is played by Vishnu. The story goes that when Indra, the king of Devas, lost all his powers due to a curse by Durvasa Rishi, his kingdom was captured by the Asura king, Bali. He then approached Vishnu for help. On Vishnu's advice, the Devas agreed to chur

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Precious gems; divine animals, such as Kamdhenu, Airavat; goddess of wealth, Lakshmi; and at the end emerged Dhanwantri, with a kumbh, pot, of amrit – elixir of immortality. All the ratnas were divided between Devas and Asuras, and Lakshmi became the wife of Vishnu. The Devas and Asuras now started quarrelling over the amrit. Seeing this, Garuda who was with the Asuras, snatched the kumbh and flew away. In the process, he spilt some amrit in four places – at Prayagaraj, Haridwar, Ujjain and Nashik – where Kumbh Mela is held to date. Now, Vishnu took the form of Mohini, a beautiful woman, and enticed the Asuras into giving her the kalash to distribute the elixir among all. She then began giving it first to the Devas. Here Mohini stands for illusion. Even though they were so close to their goal of acquiring the elixir, the Asuras succumbed to false bravado and were deluded. Subsequently, they never got to partake any of it. The story of Samudra Manthan tells us that collective effort can yield rich rewards for everyone, and that the ego of power and wealth often becomes the reason for one downfall. The example of Kurma avatar is detailed in the Bhagwad Gita, which says: “One who is able to withdraw the senses from the outside world, just as a tortoise withdraws its limbs into its shell, is established in divine wisdom.” Manifesting as Kurma avatar, the Divine showed us the way to detach ourselves from worldly attractions, so that we can go within to connect with the divine in us. Amrit that is finally obtained is symbolic of Self-realisation achieved after one gives up false pride. Dhanwantri stands for health, implying that the body and mind must be in sound state to attain Self-realisation. The world has set itself the goal of halving greenhouse gas emissions relative to 2010 levels by 2030, to avoid more than 1.5 degrees Celsius of global warming. Within this, India has committed to its own set of climate targets. Humanity also aims to eradicate extreme poverty – people living on less than USD 1.9 per day – by 2030. The achievement of climate goals and a reduction

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To a mere increase in India emissions. Similarly, lifting the over 1.2 billion people living in extreme poverty globally would result in a mere 1% increase in the world emissions. Poverty is a complex problem that necessitates multi-pronged solutions and a consistency in efforts to fight it. A combination of interventions in everything from access to basic infrastructure, education, disease eradication and wellbeing, livelihood creation and protection provides answers. The government has made efforts to increase the ease of living of citizens and dispel poverty. It has invested in increasing access to education, healthcare, and basic public infrastructure. Earlier this month, our country achieved the milestone of providing 100 million rural households with potable tap water connections under the Jal Jeevan Mission. The scheme envisages linking every rural household with a functional tap by When Prime Minister Narendra Modi launched the Jal Jeevan Mission in only about one-sixth of rural households had doorstep-water supply. Now, around 53% have it. Much has also been done to eradicate diseases of which India carries a colossal burden. India aims to eradicate AIDS and Malaria by. Steps with wide-ranging impact have resulted in a decline in estimated number of annual new HIV infections in India against the global average of AIDS-related deaths declined by against the global average of decline during. A national strategy to fight Malaria is in place. Organizations like Malaria No More are fueling the fight to end malaria in India but broad-based private sector participation will be key. Private sector participation drives technological innovation in tracking and reporting hidden malaria cases. This, coupled with robust policy and mechanisms for malaria reporting from India private health sector will help estimate the true burden of the disease in the country. Likewise, initiatives geared at education, skill development and livelihood creation have a vital role to play. State governments have schemes for each of these areas. Take the case of Madhya Pradesh. The state

Word Count: 317, Character Length: 2100 characters

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Causes catastrophic situations. People in underdeveloped countries already struggle to pay for the most basic healthcare services due to their unbalanced economic conditions. Making use of these cutting-edge tech-based solutions for improving human life can be their optimal use, given the continual presence of technology in nearly everything around us. A legal framework has been built in the healthcare sector that is assisting the use of digital technologies in a systematic and transparent manner in order to make healthcare services more accessible and less expensive for patients as part of the Digital India programme. Additionally, it aims to facilitate communication between customers patients and suppliers hospitals, laboratories, pharmacies, and drug manufacturers. Now, both patients and healthcare providers records can be kept. By offering remote consultations and other services, digital technology is also offering an alternative to doctors at-clinic appointments, which might save patients money on travel expenses. The following sections describe how new technologies and new models are assisting the healthcare sector: Wearables and Smartphone based preventive care can be a game changer The Indian wearable market is growing. There were about 3.5 million wearables shipped, making India the third-largest market after China and the US. Wearables and smartphone based healthcare will be a real game changer and on how patients will get the primary and preventive care in India. This growth will be able to help patients to have a constant track on their vitals. If you own a smartphone, you essentially carry a high-tech mobile computer in your pocket. This is being used as leverage by tech companies to create mobile devices and applications that can transform your smartphone into a medical device. Despite having the ability to replace much larger, more expensive equipment. As a result, healthcare technology is more economical with this method because there is no need to rush to the hospital for a cold or the flu. Digital health record to enable value based care Considering our population

Word Count: 328, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-20-Test NO.-19326

Prime Minister Narendra Modi and President Xi Jinping have not spoken or met since PLA made multiple incursions into eastern Ladakh in April-May 2020. But now it seems the stage is being prepared for them to meet on the sidelines of the Shanghai Cooperation Organisation summit in mid-September in Uzbekistan. Indian and Chinese troops kicked off disengagement from Patrolling Point-15 in the larger Gogra-Hot Springs area on Thursday. But there is still no progress on the much bigger faceoffs at Demchok and Depsang Plains. Plus there are concerns that post-disengagement buffer zones are largely coming up on what India claims to be its territory even as at Depsang PLA has been actively blocking Indian soldiers around 18 km inside what India considers its own territory. Also read: India, China troops to complete disengagement at Gogra-Hot Springs in Ladakh by September 12 Tensions in eastern Ladakh continue to cast a shadow over all aspects of the India-China relationship. It is also clear that PLA decision to forcefully alter the status quo along the Line of Actual Control in 2020 was well-planned. And with Xi set to be appointed as General Secretary of the Chinese Communist Party for a third five-year term, expectations of a business relationship predicated on a peaceful border should be tempered. The watershed moment for India renewable energy sector has arrived. The Indian government pledge to achieve net-zero emissions by 2070 at the COP26 in Glasgow has set in motion an irreversible clock and all stakeholders will have to do their bit to reach the destination. Home to one of the largest clean energy expansion programs, India has consistently shown its intent to transition to sustainable energy solutions through the goals it has set for itself. India has pledged to meet 50% of its energy requirements from renewable sources by 2030. An ambitious goal, but not impossible to achieve, I truly believe. Through motivated efforts from the public and private sectors, the country has attracted investments worth more than USD 42 billion in the renewable energy sector since

Word Count: 332, Character Length: 2100 characters

Spl-BSF-HCM-TEST-Dated-2025-02-20-Test NO.-19327

Bimal da died relatively young at the age of 57 of cancer leaving behind a body of work which has immortalized him Parinita, Do Bigha Zameen, Biraj Bahu, Sujata, Parakh, Madhumati, Devdas, Bandani are his renowned works in Hindi. His greatness could be ascertained from the fact that these films were both commercially and critically successful and received many Filmfare and National awards. However; the subject of the article is Faith Bimal da had in Poorna Kumbh Mela rituals. This is revealed in a Book Chapter titled Bimal da written by Gulzar who was his assistant at that time. This is part of the book by name he Man who spoke in pictures- Bimal Roy, edited by his daughter Rinki Roy Bhattacharya. Here Gulzar narrates his days spent with Bimal da when he was working on a film script titled, Amrita Kumbha, with the background of the Kumbha Mela at Prayagraj in 1954 when thousands of people died in stampede, based on the Bengali writer Samresh Basu book Amrit Kumbha Khoje. The book was his prized possession, kept by his bedside. It was heavily marked with pencil in between the printed lines and on the margins. Numerous small paper notes were inserted and pinned in it. It had become bulky and seemed as if there was another book in the belly of the original. Bimal da had a clear vision of the screenplay and he had mastered the sequence and characterization. It is believed that if one takes bath at the confluence of Ganga, Jamuna and Saraswati at Sangam in Prayagraj on the auspicious Jog Snan derived from Yog day during Poorna Kumbh when the early golden sunrays are touching the water you are cured of all sins and diseases and live for one hundred years. Gulzar had asked Bimal da if he believed in it and Bimal da replied that it was a matter of faith and written in hastras. The hahi Snan of Kumbha is called Jog Snan by Bengali devotees. The novel was in first person by the writer. In the novel there was one character of Balram who suffers from tuberculosis and wanted to bathe at Sangam to be cured of his disease! As the people were rushing out of the train at Allahabad

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Spl-BSF-HCM-TEST-Dated-2025-02-20-Test NO.-19330

General Motors and Ford left. But here the catch Tesla cars are ed to dirty water. This is a bigger problem for all of India. Even after years of trying to clean rivers, we still dump too much untreated waste into them sewage from homes expensive! The cheapest one, the Model 3, costs around 28 lakh in China. If India gets imports, the price will be even higher because of taxes. So, it will mostly be for rich people who care about the environment. Tesla had thought about coming to India before in 2014 and again in 2022 but backed out both times when the Indian government refused to lower import taxes without a promise to build cars here. So why is Tesla trying again now? Well, the company is doing as well as before. In 2022, it made a 30% profit on each car, but by the end of 2024, that number dropped to less than 15%. Its cars are now selling for around \$40,000 on average, a big drop in price. In Germany, where Tesla has a big factory, EV sales fell 40% last December. Even though Tesla set a record in China, selling 657,000 cars last year, local brands like BYD and Xiao are giving it tough competition. Tesla also faces new challenges. Other carmakers, including BMW and Mercedes, are already making electric cars in India. And Tesla once-unique technology is so special anymore companies like BYD are working on their own self-driving features. Meanwhile, in the US, Elon Musk is fighting legal troubles over Tesla crash investigations and car safety claims. All of this means Tesla really needs a new, growing market. India could be that place, but it won be easy. Let see if Musk finally makes it happen this time! India has many rivers, but sadly, a lot of them are polluted. The Central Pollution Control Board CPCB studied 603 rivers and found that 279 of them have dirty stretches. This means that some parts of a river may be clean, while others are not. One big example is the Kumbh Mela, a huge religious event in Prayagraj where millions of people take a holy dip in the river. The Uttar Pradesh UP government worked hard to keep the water clean, but recent reports from t

Word Count: 369, Character Length: 2100 characters

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Take up the cumbersome task of manually scanning every application to select the right candidate. Initiating assessments After shortlisting the relevant resumes, these automation tools help in creating standardised and valid assessments based on job requirements. These can include tests measuring cognitive capacities, technical aptitude, and personality attribute that are deemed fit for the role. Post the assessment, a list of scores can be obtained, which can be leveraged by the managers to make informed hiring decisions. Avoiding bias One may aspire to be objective in screening and selecting candidates for a job but unconscious biases may creep in. Automating the hiring process helps companies get rid of these prejudices. Some of these software have the option of tracking the diversity and inclusion rates in the company, which helps avoid homogeneity and imposed uniformity in the workforce. Better management Candidate relationship management systems help convey information to the candidates via automated emails. It also ensures that applicants remain on board while the hiring goes on by keeping them informed and engaged in the process. This way the company has fewer chances of losing desired candidates due to the tediousness associated with the long processes of recruitment. Reducing the time taken in hiring The longer the time taken up in filling up a vacant position, the higher are the costs involved. Moreover, the company incurs additional costs worth the work that would have been done by the employee during that time. Automating processes like screening and assessments can save time and money for the company. Make advertising more efficient Such software place advertisements of vacant places in a way that it can reach the target audience and attract quality candidates. It also reduces costs and enhances the brand message of the employer. Advertising automation tools help post job openings that popularises the brand value and gives an estimate of the work culture in the organisation. Better tracking opportunities Usually, a large number of candidates apply for a

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Causes catastrophic situations. People in underdeveloped countries already struggle to pay for the most basic healthcare services due to their unbalanced economic conditions. Making use of these cutting-edge tech-based solutions for improving human life can be their optimal use, given the continual presence of technology in nearly everything around us. A legal framework has been built in the healthcare sector that is assisting the use of digital technologies in a systematic and transparent manner in order to make healthcare services more accessible and less expensive for patients as part of the Digital India programme. Additionally, it aims to facilitate communication between customers patients and suppliers hospitals, laboratories, pharmacies, and drug manufacturers. Now, both patients and healthcare providers records can be kept. By offering remote consultations and other services, digital technology is also offering an alternative to doctors at-clinic appointments, which might save patients money on travel expenses. The following sections describe how new technologies and new models are assisting the healthcare sector: Wearables and Smartphone based preventive care can be a game changer The Indian wearable market is growing. There were about 3.5 million wearables shipped, making India the third-largest market after China and the US. Wearables and smartphone based healthcare will be a real game changer and on how patients will get the primary and preventive care in India. This growth will be able to help patients to have a constant track on their vitals. If you own a smartphone, you essentially carry a high-tech mobile computer in your pocket. This is being used as leverage by tech companies to create mobile devices and applications that can transform your smartphone into a medical device. Despite having the ability to replace much larger, more expensive equipment. As a result, healthcare technology is more economical with this method because there is no need to rush to the hospital for a cold or the flu. Digital health record to enable value based care Considering our population

Word Count: 328, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-21-Test NO.-19333

Than in person appointments. It doesn't demand that sick people risk endangering others by going out in public. Additionally, it has the potential to improve homebound individuals' access to healthcare. Additionally, inhabitants of isolated locations. To those who don't have simple access to medical care. Even though telemedicine has the potential to improve healthcare, it is now far from ideal. People must utilize telemedicine for it to reduce overall healthcare expenditures. Emergence of asset-light & Newage SurgiTech company, cost-efficient and patient experience focused approach. An asset-light model healthcare provider does not own the land and the building which reduces its capital expenditure and requirement for low investment for expansion. In 2020, we have seen many startups emerge in this space. This enables a shift to value-based care, reducing the cost of healthcare delivery. Better patient outcomes and affordable cost, higher returns on investment for providers and insurers are anticipated in this value-driven healthcare system, which will still include greater data-driven assistance for policymakers. Data Science and predictive analytics advancements. According to estimates, the market for healthcare predictive analytics would increase from \$3.74 billion in 2019 to \$28.77 billion by 2027. It can be difficult to compress all the data produced by people with chronic illnesses. However, due to the rapid advancement of data science and predictive analysis, doctors now have access to more in-depth knowledge, including the ability to identify patients at high risk for developing illnesses and gather data on genealogy and family history. How technology is making healthcare accessible for India medical travel Industry: With the improvement of technology and the availability of highly qualified physicians, India is becoming a preferred location for medical travelers. People who want to travel to India for its medical facilities have always found it to be the ideal place. They pick India because it appears to be a more affordable option than the expensive medical services in

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Billion global market for medical tourism. According to a strategy paper submitted by India tourism ministry this year, this number is based on an estimate of approximately 14 million medical travelers who cross borders each year. Conclusion: The future holds a transformation. ery industry is currently incorporating new technologies and this trend will continue to accelerate. In the foreseeable future, the healthcare sectors will generate a lot of opportunities. The country healthcare and medical travel industries will entually be able to match the highest l els of international standards of excellence. The multiple initiatives being made in this area by the public and commercial sectors point to a prosperous future for India healthcare and medical travel industries. "I may not agree with you, but I will defend to the death your right to make an ass of yourself." – Oscar Wilde This is a true story. On a winter ening Julia Romanova, a 22-year-old Russian model, was walking toward a crowded Mendeley kaya metro station in Moscow. On the way, Malchik, a black stray dog who lived on the pathways, barked at her defending his territory. Romanova reached into her rucksack, pulled out a kitchen knife, and stabbed Malchik to death. A bronze statue of Malchik now stands at the entrance of the station. It has become a symbol of emancipation for the stray dogs. The moral of the story is that barking is injurious to life, and if you happen to be a stray dog and value your life, do not bark! Barking is normal behavior for dogs. But if a dog is excessively into it, en its master may consider "debarking" it or d ocalizing it. Well for the people who are not initiated in a dog life, "D ocalization—also known as debarking, d oicing, or bark softening—is a surgical procedure performed under general anesthesia to remove portions of a dog vocal cords, the procedure is called ventriculocordectomy. It is not always one who has to resort to surgery or take the harshest step. There are other measures in place to decrease the volume, pitch, and intensity of the dog bark. A dog can be made t

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Duty to alert everyone around. They have a nose fun fact: dog nose is 10,000 times more sensitive than humans for sensing dangers. While others for just being heard and registering their presence or drawing attention and getting some biscuits if you like. Many countries have banned debarking. They say it is a cruel and unnecessary procedure. They maintain that it is done purely for the convenience or cosmetic preferences of his master. Moreover, if there are no barking dogs who would alert of impending dangers in the neighborhood, sometimes even the owner benefits from the excessive barking of dogs. Besides, it is a safety valve mechanism by which violence can be averted. Besides, debarking causes frustration, which may manifest in destructive behaviors or aggression toward others. Some dogs might choose to bite instead. And this could spread to the whole dog community. Dogs continue to suffer mentally. So much for the dogs now to our very own species where free speech is akin to barking in dogs. Free speech is to humans what barking is to dogs; a kind of catharsis for two different species. But both have their impending danger. Speaking freely or barking both are prone to Romanova knife! It can be slanderous, abusive, sacrilege, and outright profanity. Its other variants include blasphemy, irreverence, and criticism of established mores not to mention criticizing the powers that be. Free speech that we cherish so much thanks to Article 19 2 of the constitution is not so fundamental after all and is the most contentious of all rights. Right to speech and expression can be offensive. It comes with its perils. The offended person can go to any length and stab like Romanova or slap you with a defamation case. And if the speech happens to question anybody religious values, God forbid it could come even after 33 years; vet it with Salman Rushdie. Most of us, wear our identities on our sleeves. Our social, cultural values, religious beliefs, nationalism fervor, and what have you are sacrosanct and we may go to any length to defend them. This hypersensitivity translates into ze

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Shake, India is evolving into a preferred destination for portfolio flows. Equity and debt have registered a net inflow of while the west financially supported most households, India took the disciplined and lonely path, which succeeded better than its peers. Countries that went for massive stimulus simultaneously with stringent lockdowns are presently witnessing unparalleled inflation. Brueghel, a renowned Brussels based think tank, organises every country discretionary fiscal measures into three groups. 1 immediate fiscal impulse constitute immediate fiscal impulse stimulus. India has 12% of its stimulus in this segment, while the assistance is dominantly targeted toward deferrals and liquidity provisions. India deficit has been more structural than cyclical. As a result, India total debt to gap ratio is relatively healthy compared to its peers. Healthcare first: healthcare vest economy debate was a primetime subject for every news channel in the early days of the pandemic. However, the decision to ramp up health infrastructure on priority proved to be highly accurate in battling the pandemic over two years. When prime minister announced the lockdown, governments at all levels central, state and local acted efficiently. The testing capacity was ramped up. In 5 months, the testing laboratories in the country rose from 14 in February to more than 1596 in august; as a result, the testing rate increased drastically. From launching aerogram set for assistance in contract tracing to quickly setting up dedicated covid hospitals, India agile healthcare response, assisted by adequate financial assistance, is praiseworthy in dealing with the deadly pandemic. From virtually nil production of pep, manufacturing has risen to 600,000. The ventilators production also increased to 1,000 by the end of June 2020. By May, the annual production capability for n95 and 3 layer surgical masks had reached 31.2 million and 1.5 billion, respectively. India has carried out one of the world largest vaccination drive by injecting over 213 cry doses of vaccines. The health sector allocation

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Term planning and agile policies, India global ambitions are just not words on paper but a reality in the making. One of the most inspiring views is to see winners rejoice on the stage after achieving a podium finish. The aura created by all such winners spreads an amazing fragrance of motivation in the ecosystem. I always suggest people read autobiographies. I further suggest they carefully go through their life challenges. We read all about their achievements and filter out their life challenges. I strongly recommend people understand their career paths are complex or challenging! Take a deep dive into their life, and you will realize that all the media glory of a celebrity is just the tip of the iceberg. A winning mindset is the first prerequisite for success. Here i am presenting six pillars which build the foundation stone of a winning mindset. The power of thoughts in any situation, you can think of success or an excuse, but never both. Winning mindsets always think positive. Adversities inspire them to come out with better efforts. Once i met a beggar. He was asking for pudding in alms. I said you don even have food to eat. Why are you looking for sweets? He replied i am not sure what i will get to eat today. Nevertheless, what is the harm in asking for something more than expected and assumed? What a powerful thought? I am sure that when people carry such hardwired confidence, they succeed even in adverse circumstances. The secret is to continually be in a self conviction mode of achieving defined targets irrespective of the bottlenecks. Winning thoughts create winners. To be a winner, hank like one. All that one needs to do is to programmer our subconscious into the winning mindset. You are the best once i met the coo of an organisation. My honest confession: if i had met him on the streets, i would have never believed him to be the senior person of a multi billion organisation! I must say he was apparently looking shabby. Your looks never matter, but your self confidence does. You do not have to be flamboyant and handsome to be a legend. Look at a few wi

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Will expand India manufacturing capabilities and enhance export; special assistance to states for capital investment scheme enables states to get 50 year interest free loans up to for public health with priority on children and pediatric care; government will release rest 1 trillion interest free cape loans to the states with prerequisites such as boosting gait Shakti, financing the pm gram soda yogini, spreading optical fiber cable network, disinvestment, urban reforms and monetization will elevate India growth story. Demand vest supply: in the early stages of the crisis, there were both demand and supply scares. On the supply side, workforce migration restricted production activity. On the demand side, regular income ceased; therefore, citizens purchasing power plunged. India priority of supply chain management has paid off well; one cannot press the accelerator and brakes together. According to learning lessons from India policy response to the Asian & global financial crises, the macro policy that only improves demand delivers a short term growth and long term high inflation. In contrast, an approach that facilitates demand and supply provides long term growth without high inflation. Progressively, as India unclenched covid, the demand gathered pace; with a healthy supply chain already in place, inflation piped the safe mark but broadly stayed under control. Debt management: managing debt was one of the critical aspects of the pandemic. India successfully tackled debt management by selectively targeting beneficiaries. For instance, even if the government transferred rest 15,000 each to 50 core citizens, it would cost a whopping rest 6 lakh core; even this massive amount will not suffice to give significant assistance to the underprivileged. The enlarged debt adds to the government deficit from a medium to long term perspective. If this debt grows beyond a limit, it can further lead to debt sustainability concerns. In contrast, the government decision to roll out a 7500 cry credit guarantee facility for miss to lend up to rest 1.25 lakh to small borrowers goes

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Cry and give an excuse. Perform beyond expectations winners deliver incredible results. They never work for money but for performance and satisfaction. Once lade pinot a mechanic, was called to repair a washing machine. Coincidentally, it automatically started working as soon as he touched the device. The owner was also surprised to see this. He asked lade for the service charges, to which lade refused. He said i need your permission to open and unassembled this machine. The hesitant owner gave the consent. After 2 hours of working on the machinery, lade could find some significant faults inside. He corrected it and then asked for his service charges. The above illustration is that of a winning mindset. Winners are must different from the masses in terms of the value they bring with them. Winners ignore demotivates these are the people who ignore non constructive criticisms. They know the fact that visionary is usually ridiculed for their ideas. Winners are passionate about crazy and creative ideas. They do not subscribe to conformance. Winning mindsets always think for the end results. They begin with the end in mind. You end up nursing the greatness within yourself when you ignore gossip or disappointing talks. Who is this man who calls himself chainable, if indeed that was ever his profession? His courtier compared him with the father of the nation when it came to understanding people sentiments. But then in new India don be surprised if someone opines that a medicine seller and a drug seller both understand and cater to the well being of the people. The lives of the father of the nation and trump anointed father of India does have many things in common. Bapu crisscrossed the nation on trains to get to know the people and instilled new life in the fight against oppression. On the other hand, the pretender gained fame in the aftermath of the burning of a train and travelled across the state where lives were extinguished and new life instilled in oppression of people he till today recognises by attire. Both loved spinning yarn, one on the charkha and the other on

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Him must gold mare shoot people who did toe his line to make others understand that it either his way or highway. Hubris and empty boasting were sine qua non of the pariah of new India predawn. The saint of Sabarmati, who was the darling of the masses, shunned power and pelf like poison. For the chainable of vinegar railway station, whose darlings were his corporate godfathers; power and pelf were the end all and be all of existence. Attire had a special place in political messaging of both. One dressed in dhoti and shawl riled the then British prime minister Winston Churchill who ridiculed him as & a seditious middle temple lawyer, now posing as a fakir of a type well known in the east, striding half naked up the steps of the vice regal palace. The other is better known as having shamelessly dressed up in a suit worth cores with his own name embroidered in gold while hosting an American president who later gave him giant about following Gandhi and way. This pretentious predawn, by the way, also uses attire to recognise and mark a group of people who were not of his particular liking. The two differed on celebration of Independence Day. Churchill bugbear, the naked fakir famously said, celebration of Independence Day with great pomp and show was quite appropriate when we were fighting for independence which we had neither seen nor handled. Now we have handled it and we seem to be disillusioned. At least i am, even if you are not. What are we celebrating today? Surely, not our disillusionment. On the other hand, the self proclaimed & quot jhola uthakar chal denge" fakir could not control the event manager in him and used every independence day to show off his pugdees headgears and even helped businessmen in his home state sell flags worth over rest 500 core by launching a har ghar tiranga campaign. That too at a time when questions are being raised the world over about state of democracy under him. The biggest differentiator between the two was the understanding of their character among their contemporaries. The naked fakir was called rashtrapita by someone wh

Word Count: 363, Character Length: 2100 characters

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Our sinkers also create our Sanskrit, culture, which in turn creates the samsara, world. Therefore content = destiny. If we allow fear, violence, horror, crime, anger or agitation to be our daily intake, we are more susceptible to experiencing insecurity, fear, worry or stress. When adults consume more of such content, creators produce more of it; children become the next consumers and start experiencing anxiety, panic attacks, depression and even suicidal tendencies. Here are a few steps for digital detox: Morning meditation immediately upon waking up, meditate for 15 minutes to energise you. It will keep you happy and light throughout the day, eliminating the need for content as a distracter to feel good. Traffic control after every hour, pause for one minute to meditate or repeat positive affirmations, to stay at a high vibration while in action. Mindful consumption throughout the day, restrict screen time and avoid any form of low-vibration content. Instead, engage with spiritual content rich in compassion, acceptance, respect, unity, patience, happiness, and forgiveness. Embrace real connections Priorities connecting with people in person rather than relying solely on phone or messaging through apps. Positive influence Post and share only content that uplifts, educates, and inspires, so that you contribute positively to the digital community. Refrain from posting just to seek validation. Social awareness Fear of missing out often drives unnecessary content consumption. In your social group, feel confident in saying, No, I have chosen not to watch that particular content. Minimize distractions Reclaim mastery over your digital habits with these steps: Keep your phone in a designated spot at home, like a landline, to reduce mindless checking and stay present with family. Silence all notifications to minimize distractions. Notifications create a constant sense of urgency, pulling your attention away from the present moment. Make your bedroom a gadget-free space to improve sleep quality. Nightly routine Detox from gadgets at least an hour before bedtime to slow d

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then we have to invest in environmental resources such as water and soil. Gram swaraj, where the decision-making power regarding essential natural resources lies with the villagers, can prove to be a vital solution. What is gram swaraj? The term waraj often has political connotations, but its real meaning is self-rule, or being dependent on oneself. Gram swaraj is when the village is capable of fulfilling its needs on its own. The reason for initiating swaraj at a village level is that the rural system is dependent on farming, and natural resources such as water and soil play a major role in this. The concept of gram swaraj is based on everyone having equal rights over natural resources, and there being no reliance on the market for the supply of these resources. For the villagers, becoming self-dependent when it comes to these resources requires some changes in thought process and behavior. For instance, if a village wants jal (water) swaraj, then it is essential for the people to display ownership and learn how to utilise water and conserve it. Similarly, to achieve swaraj in agriculture, the village should fulfil its food requirements first and only then sell the remaining harvest in the market. This helps cultivate a sense of responsibility towards the resources as well as self-reliance. To be precise, residents need to consider natural resources as their own while using them. What is worrying, however, is that very few villages are self-reliant. After Independence, the ideology of whatever is mine belongs to the government gained prominence. On the contrary, the fundamental idea of swaraj is what is mine belongs to all of us. It means that natural resources belong to everyone, and everyone has equal right over them. This idea promotes self-reliance among people. In its absence, they back out of their responsibilities and leave the management of the resources to the government. This article discusses how gram swaraj can prove most effective in the management of natural resources such as land and water. More than 90 percent of the water available for human cons

Word Count: 345, Character Length: 2100 characters

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So, while transportation is the feature benefit of an SUV, journeys and adventures are the attributes of the brand. In the digital domain, brands approach prospects with what is commonly called performance marketing, & growth marketing. The former uses banner ads, as well as CPC, CPM, CPA & SEM as paid tools for visibility and engagement. Growth marketing involves amongst other means content marketing in which branded content plays a pivotal role. What is branded content? It is a marketing tool that creates and disseminates content that is directly aligned to brand attributes and focused on its values as against the product features or service specifics. Branded content uses storytelling and the power of the narrative to align prospects to brand values. Examples of branded content: a luggage brand speaking of journeys and its highs and lows. A cosmetic brand speaking about beauty and allure at occasions like weddings parties. An airline brand speaking of exotic new destinations. An energy drink brand that features stories related to high impact endurance sports. Branded content works on the top end of the sales funnel. The main goal of branded content is to create a pre-disposition to the brand attributes that can over time and engagement transform into consideration, conversion, and purchase. So essentially branded content works to increase awareness and create strong consideration. The simple rule of the thumb is that the more awareness and pre-disposition you create at the top end of the funnel, the greater the proportion of conversion you achieve. To take a holistic view of performance and growth marketing they are both drivers of your outreach while branded content works on the top end of the sales funnel, performance marketing works on the bottom end. Together they perform a complementary role with branded content generating new prospects and sensitising them to brand attributes, while performance marketing increases visibility and pulls them further into conversion, loyalty, and advocacy. The logic is that larger numbers at the top end of the funnel will percolate

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BSF-HCM-TEST-Dated-2025-02-22-Test NO.-19348

We need to address this issue as a community and include government resources, the private sector, the business community, non-profits, and other organizations to assure that we can help as many older adults as possible. To achieve any long-term results there is an essential need for the business community to join hands between themselves as well as support the Government schemes to effect. In September 2021, the Reserve Bank of India announced the introduction of tokenisation with the aim to add additional layer to protect the financial personal data of customers with respect to the usage of credit and debit cards. However, due to challenges faced by the concerned stakeholders with respect to their institutional readiness, the mandate has been postponed couple of times with the recent timeline being September 30 the of 2022. Tokenisation will have paradigm change with the personal data which is saved on merchant platforms and payment aggregator platforms will have to be removed. Instead, the payment networks would have to initiate a token number which would hide the 16-digit card number, CAVE and expiry date of the customer credit and debit cards. Thus, the merchant platform will not be able to see the financial personal data of a customer and could only view a token number every time a transaction is made. Big enterprises, such as, Visa, MasterCard and Repay have already complied with RBI mandate. From the customer side, there will be no requirement fees for opting for tokenisation. In case the customer does not want to opt for tokenization,, they will still have the alternates of Cash-On-Delivery, and filing their card details every time the customer makes a payment through online mode. The consumer also needs to be explained to stop the shift from digital to that of cash payment. The more time taken for tokenized based transaction to that of card can also become a deterrent for acceptability by consumers. The emphasis to have tokenization also needs to realize that it is a step-by-step process. Banking institutions need to be ready for tokenisation, followed b

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BSF-HCM-TEST-Dated-2025-02-22-Test NO.-19349

Our beloved India became completely free from British rule. The significance of freedom lies in the fact that the average person in India has no idea how many freedom warriors have shed their blood in the name of achieving independence. Amrita Mahotsav is being held with the purpose of remembering their sacrifice as well as celebrating the holy national festival of independence. This is done in the hopes that the feeling of patriotism towards their beloved motherland will be reawakened in the minds of every resident of India and that the significance of freedom will be understood. In addition to this, they are obligated to work together in order to uphold the honor of the nation, recognize the significance of personal liberty, and contribute to the overall growth of the nation. The primary objective of remembering such valiant warriors and celebrating independence by the sons of India to get independence and honoring independence is to disseminate information regarding the history of the struggle for freedom to the general populace. The heroic struggle of the independence warriors to free their motherland, India, from the shackles of British colonial rule at the cost of their own lives. Children and teenagers are the nation future, so it is imperative that they have an understanding of the significance of personal liberty. This will help them avoid abusing their privileges and preserve national pride. essay on aside koi amrita mahotsav in English 800 words INTRODUCTION Authentic Azadi Amrita Mahotsav is a symbol of the essence of motivation that was derived from the people who fought for independence. Amrita Mahotsav also represents the nectar of inspiration. Self-reliance is the essence of freedom. Therefore, one could say that independence is the essence of freedom. India was subjected to tyranny on the part of outsiders for an extremely extended length of time. People had completed the tasks that were outlined in the instructions and directives that had been issued by foreigners. Always in the back of their minds was the idea of being free and independent. Thei

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Is not at all difficult to do a theoretical price discovery without the help of the market. As reasonably correct cost estimation is completely possible, we can move away from our obsession for L1. This is also a wiser move because if we look at the real problem with infrastructure building in India, it is not cost overrun. Our problem is time overrun, and in infra-space, time overrun will actually turn out to be far more expensive for the nation than any cost overrun. A large public hospital built at 100 crores in 5 years is cumulatively far more expensive than the same hospital built for 500 crores in 1 year. As time is the real essence of any contract, I suggest the following: All public domain projects must be fully designed and estimated by either the state or central public works departments or private consultants. All estimates must be market-linked for key items (that form 70 % of the material value). The bidding must NOT be on the price but must be based on the construction duration offered by the contractor. Instead projects must have clearly defined stages of time-linked performance and steep penalties for violation including termination of contract with liabilities for the delay. To make it fair, the entire schedule must also be linked with a dynamic model (fixed beforehand) where any delay in payment from the government will automatically adjust the time frame accordingly. And, if I am to have my wish list completed, a dedicated and only-arbitration-based dispute resolution mechanism must be put in place for all government contracts. With arbitration system in place, we can not only prevent the delays that generalist courts end up causing in disputes, we can also have international players putting more faith in the sector that can surely do with FDI inflow. Is not at all difficult to do a theoretical price discovery without the help of the market. As reasonably correct cost estimation is completely possible, we can move away from our years is cumulatively far more expensive than the same hospital built for 500 crores in 1 year. As time is the real ess

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BSF-HCM-TEST-Dated-2025-02-22-Test NO.-19351

Superior to its previous one, with more options and wider range of services. It provides access to entertainment and opens up a vast new world of information, work and play, so comprehensive, immediate and useful that one wonders how one can get along without it and how one had "functioned" so long without this utility. Multitude of internet based services is also available on these handsets on which one can down load any music, video game and so on. Today, one can buy tickets over a phone but soon phones could become the payment method itself. There is no doubt that today India is one of the large consumers of mobile phones witnessing one of the greatest electronic revolutions of our times. Mobile's phones have amazingly and interesting impacted our lives as they allow us to walk away with them and to own ourselves completely, most importantly they are very intimate and ha an extraordinary reach. However, it is just the beginning of a new way life and still the possibilities are immense and perhaps beyond our imagination today. Whatever might be the origin of science and religion, the main point is their area of activity and their method of working. Science makes a man rational and free-minded. Religion wants man to believe blindly in what he is told to be true and worthy of being practiced. Science asks questions and puts every thesis or proposal to test. Religion abhors such methods. Science believes in logical experiments and wants to declare something truthful and true if it comes out finally resultant of the experiment. Religion pre-supposes the result and wants to stick to it irrespective of the outcome of investigation, inquiry or experiment. So, religion and science both are complementary to each other. For mankind, both are required in equal measure and simultaneously. Thus intrinsically, both are essential for man. The role of education as an agent or instrument of social change and social development is widely recognised today. Social change may take place: (i) When human needs change. (ii) When the existing social system or network of social instituti

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Mass Communication in India. Radio, T.V., films, newspapers, and periodicals, etc. are the various forms of the mass media and communication. The importance of these can hardly be overemphasized. T.V., films, newspapers, and periodicals, etc. are the various forms of the mass media and communication. The importance of these can hardly be overemphasized. They play a vital role in dissemination of "knowledge and information, formation of public opinion, national integration" and removal of superstition. The urgency and importance of multi-channels of mass communication for a country like India, with a population of more than a billion, is clear. Radio broadcasting started in India in 1927, in Mumbai's and Kolkata's since then it has spread as a vast network, covering almost all the villages, hamlets, towns and cities. It was christened Akashvani in 1957. Now, there are over 100 stations of All India Radio, serving as very effective means of communication, education and entertainment. Radios and transistors are very popular as they are cheap, handy and affordable. Over 95% of our population is covered by its vast network of stations and broadcasting centers. Now there are about 273 bulletins for duration of 37 hours in its regional, national and external services. It is one of the biggest news organisations of its kind in the world. There are 78 news bulletins in 19 languages in home service from Delhi alone. Then there are 127 regional bulletins in 62 languages. In the external air service, bulletins in 67 languages and dialects are broadcast every day. Besides, there are sports bulletins, special bulletins, weather and Parliament bulletins. There are hosts of other, very useful bulletins, commentaries and broadcasts to cover events, people, news, and views of national and international importance. Yuvak Vain is a programme for the youth of the nation, by the young men and women of the country, between the ages of 15 and 30. For school students most of the AIR stations have regular programmes, based on their school curriculum. August 15, 2022 cultural program's will

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BSF-HCM-TEST-Dated-2025-02-22-Test NO.-19355

Of determining its quality or authenticity. Moreover, losing or misplacing artificial jewelers does sting as much as losing pricey real jewelers. Travel and Storage-Friendly Women across the globe have experienced the trouble, anxiety, and sheer horror of traveling with an expensive set or article of real jewelers. The moment your jewelers leaves the house, you re plagued with thoughts ranging from having your precious jewelers stolen to accidentally losing it along the way. Artificial and imitation jewelers have all the charm, yet none of the hassle that comes with real jewelers. Tough and durable Due to the nature and solid components that make up artificial jewelers, it is tough and durable as opposed to the delicate nature and craftsmanship of real jewelers. They both are available in trendy and intricate designs, however; most artificial jewelers is made up of copper or brass, these metals tend to be more resilient to wear and tear, conclusively deeming it a better long-term solution. Minimal Maintenance Artificial jewelers requires almost no maintenance. Its components are sturdy, and self-preserving. Whereas real jewelers demands polishing, cleaning, and extra attention with regards to its storage. If stored inadequately, diamonds tend to become yellow over time, and gold ornaments gradually tarnish. It is no wonder that artificial jewelers has surpassed the popularity that once belonged to real jewelers. Diverse and Versatile Artificial jewelers is available in a diverse range of patterns, styles, and inexpensive metals that are equally as exquisite as real gold or diamond alternatives. Additionally; artificial jewelers is extremely versatile, and can be paired beautifully with nearly any outfit, or worn at any event. This ensures your outfits keep up with latest trends, and leave you looking fashionable without costing an arm or a leg. Real jewelers still retains much importance in India, as it is a dear part of Indian culture, festivities, and traditions. However, artificial or imitation jewelers trumps real jewelers in nearly every parameter, and is undou

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It with the much needed thrust. Every day a new success story is being written by the Indian IT sector. In early 2022, the Indian IT sector showed an amazing growth of 15.5% which is almost double the speed of the country economy. New technologies such as Cloud Computing, Artificial Intelligence, and Block chain are revolutionizing pharm, travel, banking, agriculture, education, aviation, and other sectors as well. Today, if you look around, everyone has Adhere which again is a great example of success and hard work. Internet connections and smartphones are so common today and sending & receiving money via UPI fund transfer is super easy. Women Gaining Power and Dominance In comparison to any other sector, IT is employing more female staff than ever. Roughly 20 lakh of the 50 lakh IT employees are women. There are some 18 lakh female employees in the IT sector. It will not be an overstatement if we call IT sector, the most employable industry for females. In the past few years, over 44% of new recruits have been females. Knowledge Helps in Achieving Growth What comes to the mind when someone abroad mentions India? It is nothing else but software and business process outsourcing. But did we reach here just out of the blue? No, it has been a long journey of perseverance and hard work. Thanks to our parents who have been contributing massively to this incredible growth. Ask any Indian parent what they want their child to become one day and you would most likely hear a doctor or an engineer. This is the foundation stone of the success story that the modern generation is writing. Our parents love for math, science, and the English language empowered the modern generation to rule the world of IT. Good knowledge of science and math ensures growth in software development. Inundated by Startups As recognized by the DPIIT, there are over 75,000 startups in the country. Of all the recognized startups, about 12% cater to IT, whereas 9% work in Life Sciences & Healthcare, about 7% in Education, 5% in Agriculture, and 5% in Commercial Services and Business. A lot of startups ha

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BSF-HCM-TEST-Dated-2025-02-22-Test NO.-19357

The festival's will run from March 12 to December's 12, 2021. The Amrita Mahotsav's will take place up until the 15th of August in 2023. In an effort to restore the nation feeling of self-reliance and self-respect, Mahatma Gandhi started the Dandi Yare from Sabarmati Ashram on March 12, 1930. This was the beginning of his journey. Prime Minister Sheri Narendra Modi's started the symbolic Dandi Yare on March 12, 2021. This event signifies the revival of our spirit of freedom restore the nation feeling of self-reliance and and self-respect. These two occurrences took place simultaneously on the same day. However, they also have the boldness and capacity inside them to fulfill the dream of a self-sufficient India, which was inspired by the vision and energy of Prime Minister Modi to bring about India 2.0. This is something that they are now performing at this very moment. As a result of customer participation of the people, Azadi Ka Amrita Mahotsav has evolved into a popular movement. For the purpose of ensuring the successful organization and execution of Azadi Ka Amrita Mahotsav, numerous campaigns are being conducted with public participation all throughout the country. In the course of Prime Minister Modi to bring about these initiatives, photo exhibitions are being put together. In this game, there are elements that symbolize the "contribution of liberation" warriors, such as Moving Van, numerous tournaments, and other such things. Historical images reflect not only the contributions that Lala Lajpat Rai, Lokmanya Tikal, and Bipin Chandra Pal, also "commonly known" as Lal Bal Pal before the entrance of Gandhi's made to the cause but also the contributions that these three revolutionaries made to the movement themselves. The characterization of the position is done quite nicely. These include Rani Lakshmibai of Jhansi, Mangal Pandey, Swami Vivekananda, Veer Savarkar, and Kartar Singh Ji, etc. From the beginning of the non-cooperation movement in 1921 to the end of the Dandi Satyagraha in Satyagraha was used as a tool in a number of different freedom fights. The C

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BSF-HCM-TEST-Dated-2025-02-22-Test NO.-19358

Has been started, with the goal of assisting the over 40,000 household's that are now "engaged in customary" art. A board has been established by the Central Government, and it will be headed by Amit Shah, the Central Minister of Home Affairs. The panel will be responsible for the drafting of policies as well as the organization of various events that will be a part of the celebrations. The Regional Outreach Bureau is responsible for organizing an exhibition of handicrafts that will take place over the course of five days in Rajasthan. In the state of "Madhya Pradesh, the Amrita Mahotsav" of freedom is being organized at all 52 district offices of the state. This includes the locations that are associated with the freedom movement and Jana Nayaks, such as Orchha, Niwari district linked to Tatya Tope, Alirajpur's district, the motherland of Chandrasekhar Azad, Jabalpur with Rani "Durgavati" and numerous other locations. Let start from the beginning. Before the beginning of time. India is the G-20 president and was hosting the leader summit. Trudeau was invited. He had already brought up his suspicions of the Nijjar killing with Indian authorities a number of times before. Now he turned to his five eyes snooping alliance the Canada, Australia, and New Zealand. All white-Anglo Saxon protestant countries with one eye each; otherwise it should have been the ten eyes alliance. In any case, you can snoop better with two eyes than with one. Four eyes other than Canada balked. They did have enough evidence to disrupt the summit. Can you imagine what Trudeau was asking for? The G-20 summit was India biggest party since the Non-Aligned Summit in 1983. Trudeau wanted to hold a 5i press conference during the G-20 summit and target the host nation. All through the G-20, he seemed distracted. He did attend the Indian President dinner. He missed an important meeting. He got slapped down by Mode. Still there was a bee up his bonnet. Of course when he looked under the bonnet of his plane, he found empty space. As soon as Trudeau reached home, he called India a killer in his parlia

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Spl-BSF-HCM-TEST-Dated-2025-02-22-Test NO.-19359

The gap between farmers and swaraj if we were to consider the Adivasi way of life, limited needs and wants have restricted the over-exploitation of natural resources. They have been able to save resources for the future generation because of this philosophy. On the other hand, people are moving away from traditional techniques of natural farming to modern practices in order to fulfil market demand. The emphasis on cash crops because of this demand coupled with high prices has weakened farmers independence. The changing climate and financial stress force them to take decisions that reduce their self-reliance and take them away from traditional farming methods. There are two key reasons for this: The introduction of wrong technology if we take technology as an example, then tractors were promoted as beneficial for farmers, but the benefits remain limited to the market and companies. Fuel, equipment, and loans required for the tractors have affected farmer savings. Even though technology has made farming easier, its cost has had a deep impact on the financial stability of farmers. Modern techniques stop them from being self-reliant and increase their dependence on the market. The game of market and cash crops we can understand this with the example of soya bean. It was a part of India food chain, but the promotion of its benefits made it popular. Farmers were drawn towards soya bean cultivation even though it uses more pesticides and strains land and water resources. If farmers had cultivated crops like maize, the water and land would have been utilised judiciously. But the market and companies did not encourage this. The web of technology, market, and cash crops has taken farmers far from swaraj. The sole way to get back on the path to swaraj is for farmers to focus on their own needs and natural resources. What would it take to get there? Accepting the philosophy of swaraj is an idea that starts with each one of us and then penetrates into the community. When the entire village decides on a crop and uses water judiciously, the crops that are grown will be appropria

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Spl-BSF-HCM-TEST-Dated-2025-02-22-Test NO.-19362

Additional burden on the farmer and affects their land and environment. Conserving local seeds and increasing their use can reduce costs and create a sustainable, self-reliant system of farming. For instance, farmers in many regions of Rajasthan conserve bajra and jowar seeds, which lead to better yields. Using traditional methods of farming such as multi-cropping can be effective in maintaining soil fertility. Using water wisely it is important to conserve and harvest natural sources of water, such as rain, waterfalls, and rivers. Digging deep bore wells to access water reduces the groundwater, and is creating a water crisis. We should plant crops that use less water, such as maize, jowar, bajra, and kodo. This will help in saving water and maintaining soil quality. Swaraj can bring about self-reliance and prosperity in agriculture. It can create a system where farmers conserve local seeds, protect water, farm using natural methods, and become free from the pressures of the market to optimally use their land and resources. Every village should save its water sources on its own. Rivers, ponds, and groundwater management should be the responsibility of the entire community, and water usage should be balanced. This model will alleviate the water crisis, and reduce the cost of farming and energy dependence. Embracing the principles of swaraj will make agriculture economically robust and create balance in the environment. It can contribute to a society where farmers believe in their community resources instead of in the market, and every village, every community fulfils its own needs. This swaraj of stability and well-being will make society stronger, safeguard the environment, and ensure sustainability for future generations. As the election euphoria settles and weight of governance lands on the shoulders of the new chief minister of Delhi, people of this state have renewed hope. Now begins the real test of leadership. Leadership is not about power but about responsibility. It is amanah, trust, a duty to serve with integrity, humility, and an unwavering commitment to

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Demand for AI Artificial Intelligence, this sector may become worth \$7 billion by the year 2030. Data analytics, cloud computing, and social media have been providing great opportunities for growth for travel, aviation, and IT companies. Attracting foreign investment: The computer hardware and software sector has seen much growth in FDI inflow to India. If we look at the current demand, FDI in this sector may grow further in the years to come. Digital trust is important: Data is the need of the hour and there are countless possibilities in this segment. A lot of research is being done on Big Data in India. It is important to build strong digital trust. Also, an industry with great expectations from people has a lot more to prove. Indian IT Sector Challenges Semiconductor Technology: Semiconductor technology could be the next big revolution in the country. Semiconductor integrated chips are made using silicon mixed with sand. A big dream can come true if the IT sector succeeds in making chips in India and bringing the chip design capability to fabrication. A personalized experience is extremely important: Personalized experience is highly important for users today. All companies are working towards delivering an outstanding personal experience. There is a massive need for continuous improvement in this as well. Protection against cyber-attack India began working on IT in the 80s, decades after gaining independence in 1947. On the other hand, the western countries had already started working on IT much before that. Dotcom gained impetus in the 80s and that was the beginning of the amazing success story the Indian IT industry has been writing. Digital technology is helping connect people anywhere and at any time. From helping simplify routine lives to office work, governance, and beyond, technology is helping businesses grow phenomenally and quickly. However, cybercrimes remain a challenge for most businesses and IT experts even now who are almost always looking for ways to ensure safe and secure browsing and internet experience for all users. There have been 13 lakh

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BSF-HCM-TEST-Dated-2025-02-23-Test NO.-19364

Of higher education every year. But just 1-2 lakh students qualifying for the best STEM, medical and humanities courses ins encouraging. That even this small pool is being produced through record low cutoffs has to be seen alongside National Achievement Surveys revealing too many children deprived of quality education. And then there are not enough quality seats to accommodate this pool either. This explains why a record 82,000 Indians received US student visas this summer it in pursuit of better opportunities. There is just no substitute for quality. India needs to build both strong domestic universities and strongly qualified admissions into them, to avoid a downward spiral in quality higher education. Rajasthan recently launched its Urban Employment Scheme to provide 100 days of employment, as the national rural jobs scheme does. That an urban jobs programmer is needed, especially after the pandemic massive impact on informal sectors, has been argued by many, including the PM Economic Advisory Council. And another level of urgency comes from NCRB data that lakh suicide cases in 2021 were by daily wagers. Inflation, particularly in food and fuel, added to the problems created by a terrible couple of years for low-skilled workers. CMIE data shows that urban unemployment went from in August substantially higher than rural unemployment for August at 7.68%. Therefore, and to reiterate PMEAC, this is the right time to seriously consider a national urban employment guarantee scheme. Plus, such a scheme, if designed well and if it subsumes a few other social welfare programmers, won really strain government budgets. Rajasthan scheme which provides unskilled labor Rest 259 per day and skilled workers Rest 283 per day will cost around Rest 800 core annually compared to the 2021-22 state budget of Rest 2.5 lakh core. At the national level, estimates by researchers at Aim Premix University for providing 100 days of work for 20 million workers at Rest 300 per day project a cost of just Rest 1 lakh core to Go. An urban jobs guarantee scheme can be a critical, even if tempora

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Respectively the strong relationship established above can be particularly observed in middle-income households that account for half of the total households in our country and are investing in private vehicles both two-wheelers and cars. Despite this market trend, we can observe that majority of the households in our country are still very hesitant in switching to EVs due to various demand and supply side constraints. The few demand-side constraints include the high upfront cost of the vehicle, range anxiety, lack of resale value, and long recharge time, whereas, on the other hand, a few supply-side constraints are lack of charging infrastructure, high cost associated with the installation of infrastructure, and high cost of commercial electricity. In this article, we talk about the five major strategies that India needs to introduce to accelerate the adoption of EVs and make them equitably accessible and affordable for its people. Government Support Government support plays an important role in the transformation of the EV market. Recently, the Indian Government slashed the GST on EVs from 18% to 5%, which was a great move for the industry. Additionally, there is a need to introduce various financial, regulatory, and convenience incentives which will increase the uptake of EVs. Some of these incentives include the following: offering vehicle tax breaks for electric vehicles, exemption from road pricing charges and road tolls, introducing scrap page policies & schemes for ICE vehicles and retrofitting of the same, free public parking and priority parking for EVs, targeted additional incentives for low-medium income households for buying EVs with the ability to stack incentives, subsidies on both old and new EVs and others. Focus on Customer Education With the recent fire incidents happening in the EV sector, creating awareness and visibility for EVs is an important step to overcoming various challenges in the industry. It is very important to educate customers about the benefits of EVs. All the stakeholders in the industry should actively promote and advertise EV

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Therefore, and to reiterate PMEAC, this is the right time to seriously consider a national urban employment guarantee scheme. Plus, such a scheme, if designed well and if it subsumes a few other social welfare programmers, won really strain government budgets. Rajasthan scheme which provides unskilled labor Rest 259 per day and skilled workers Rest 283 per day will cost around Rest 800 core annually compared to the 2021-22 state budget of Rest 2.5 lakh core. At the national level, estimates by researchers at Aim Premix University for providing 100 days of work for 20 million workers at Rest 300 per day project a cost of just Rest 1 lakh core to Go. An urban jobs guarantee scheme can be a critical, even if temporary, intervention in the jobs crisis at the lower end of the labor market. That urban infrastructure upgrade as well as greenfield projects are a big spending category means there won be any shortage of productive work for the job guarantee scheme. Go should soon come up with its version. The last few months have been devastating for both Sri Lanka and Pakistan. The island nation was in political turmoil; its economy crippled. They were the original hosts of the Asia Cup but the venue had to be shifted to UAE. Pakistan too is racked by an economic crisis and facing one of its worst floods in recent memory. Yet these two countries produced the most standout performances in the Asia Cup. Sports can hardly console those who have lost homes or jobs. But Sri Lanka masterly triumph will surely act as a much-needed balm for the distressed nation. Their attitude and approach carries vital lessons for Team India think tank and multimillion dollar squad selected on Monday for the T20 World Cup starting in five weeks in Australia Top ranks don fetch trophies: India is world no 1 in ICC T20 rankings. Sri Lanka stands at a lowly 8. In fact, the Lankan Lions must overcome two of the three (Namibia, the Netherlands and UAE) to qualify for the World Cup Super-12. And remember last year India sent an experimental team led by Shisha Dawn there when the big boys were playing

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Majority of the low-medium income households in our country depend on public fleets and buses, it is important for the Indian government to enable and incentivize zero-emission fleets. It is important to learn lessons from cities like Auckland and London that are committed to procuring only zero-emission buses and making black cabs fully zero emission respectively. In addition to the above five strategies, the government should also focus on EV car-sharing programs, creating awareness regarding leasing schemes for EVs, promoting electric mobility through events and programs that focus on providing test drives for EVs, and electrifying public transport buses. All the above strategies will play a crucial role in the adoption of EVs not only the moderate-income communities but will also cater to lower-income communities. Experiences with the provision of two global public goods defence against climate change and Covid graphically illustrate the difficulty of collective action at the international level. They also offer useful insights into complementary policy actions required at the national level to compensate for the failure of optimal action at the international level. The global public-good nature of defence against climate change manifests itself in the spillover of benefits of defensive actions by one country to all others: When a country cuts its carbon emissions, benefits of it in terms of reduced prospects of global warming become automatically available to all other countries. In a worrying trend, both NEET and JEE-Advanced examinations, which channel admission into India medical colleges and IITs respectively, have recorded record low cutoff scores. A general category candidate with just 55 marks out of 360 is eligible for an IIT seat this year, even as the cutoff score to qualify for getting admission in a medical college corresponds to the 50th percentile for the open category. These low scores have helped 9.9 lakh to qualify for 92,000 medical seats and 40,712 for 16,000 IIT seats but not without raising questions about the quality of the candidates. T

Word Count: 319, Character Length: 2100 characters

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Autonomy's of mass media is desirable but it is also desirable that it is self-regulatory and self-disciplined so as not to come into pressures and that it fulfills its commitments to values and ideals enshrined in our Constitution. Rights and duties go together. Television came to India in 1959, with three days a week limited transmission. However, from 1965 these became regular. Since 1976 when "Doordarshan" came into being, it has emerged as a very "powerful and effective means of mass" communication. It has seen a phenomenal growth of installation of one transmitter a day in 1984 and after. A vast network of over 350 transmitters of the "Doordarshan" now reaches an estimated 2880% of our population. The popularity of television is on the increase and soon it will cover the entire population of our country. In order to But commercialisation of mass media without proper safeguards can be dangerous. There is a lot of money in different media and there is the possibility of misuse of the media for personal gains. Autonomy of mass media cater to the wide interests of large sections of our population, more channels are being added and introduced. The introduction of the Metro channel in 1984 in Mumbai, Kolkata and Chennai has been historical. Now, it is available in many cities and towns. The services of Doordarshan for school and university education have helped a lot in the promotion of education and training. A vast network of over 350 transmitters of the Doordarshan now reaches an estimated 80% of our population. The popularity of television is on the increase and soon it will cover the entire population of our country. The satellite communication has really revolutionised the means of mass communication and information. The radio and television broadcasts via satellites have made communication instant and universal. It has turned the whole world into a global village. Now viewers have access to more and greater selection of viewing on T.V. The implications of satellite communication are really very complex, varied and far-reaching. It has its own inherent stren

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BSF-HCM-TEST-Dated-2025-02-23-Test NO.-19371

Modi has spoken a word since the crisis started, leaving all of the talking to Jaishankar's and his subordinates. It is in times like this that one feels that India is in safe hands. "Balakot" the aerial attack on Pakistan. Defying the US desirable but it is also desirable that it is self-regulatory and self-disciplined so as not to come into pressures and that it fulfill's its commitments and buying oil on the cheap from Russia our eternal friend, and now bringing Trudeau to heel, Modi comes into his element in times of peril. The influence of films on Indian masses, means of mass communication, has been vast and abiding. The popularity of films is unquestionable. Hundreds of feature films and documentaries are made every year in India. Our film industry is one of the biggest in the world. In spite to its "commercialism" its appeal and popularity is vast, abiding and immediate. It has "tremendous possibilities" but we should see to it that its box office aspects are not allowed to run riot. The Indian film industry should not forget its social and moral obligations. The industry should be precise, clear and sure about its scope, purpose and objectives. Similarly, the government should have no aphorism in respect to its policy in regard to the control, purpose and regulation popularity is vast, abiding and immediate of the industry. Satellite communication will go a long way in helping a developing country like India in overcoming its many socioeconomic problems and in the achievement of development goals. The Supreme Court judgment in spite to its commercialism, its appeal and popularity is vast, abiding and immediate. It has tremendous possibilities but we should see to it that its box office aspects are not allowed to run riot. The multiplicity of authorities, which have a say in the industry, should be removed so as to provide healthy growth to the film industry. Moreover, censorship should be more liberal in its approach to films produced and screened. But filmmakers should avoid too much sex and violence in their films. They should aim at healthy entertainme

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BSF-HCM-TEST-Dated-2025-02-23-Test NO.-19372

The word Kashmir's is derived from the Sanskrit word meaning Land of Kashyap. Rishi Kashyap was one of the Saptarishis who was a Saraswat Brahmin and formalized the ancient Historical Vedic Religion. His descendants or the Kashmiri Pandits as they are commonly known named the valley's in his honor. Kashmir falls in the northwestern region of the Indian subcontinent. The geographical denotions of Kashmir include the valleys between the Great Himalayas and the Pir Panjal Mountain range, until the mid-19th century. At present, it also includes the larger area of Indian administered state of Jammu and Kashmir comprising of the three divisions of Kashmir valley, Jammu and Ladakh. Kashmir's shares its borders with Pakistan as well as China. Kashmir region has been a center of Hinduism, Buddhism followed by Kashmir Shaivism. Shah Mir became the first Muslim ruler of Kashmir in 1349 inaugurating the Salatin i Kashmir. Muslim monarchs continued to rule "Kashmir over next five centuries. Mughals ruled from the period of 1526 until 1751, after which Afghans ruled forming the Duran" Empire from 1747 until 1820. Thereafter the Sikhs, under the leadership of Ranjit Singh captured Kashmir. The Dogras became the rulers under Gulab Singh after signing the Treaty of Amritsar through which they purchased the region from British rule in 1846. Dogra rule continued until India got its independence from British rule after which it became a disputed territory. Kashmir now falls into the administration of three countries: Pakistan, India and People s Republic of China. The upsurge of militancy and political movements has impacted the economy of the state greatly. The crown of India as it is popularly known for its beauty and the geographical location with respect to the country s other states has been a victim of terrorism. All sectors of the economy, of which agriculture is the pre dominant have been affected by the frequent turbulences and failed to provide food and life security to the population of the valley. Assam, known as the land of blue hills and red river, is also a land of man

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PM Modi considered that this region falls into India extended neighbourhood's and visited all five countries of Central's Asia in 2015. Soon India launched the Connect Central Asia policy, which is a broad-based approach having political, economic, security, and cultural dimensions. Currently, India maintains links with the Central Asian countries at three multilateral levels. At the top level, heads of the government meet and discuss the issues and work out a broad approach to be pursued. The First India-Central Summit took place virtually on the 27th of January 2022 between Prime Minister Narendra Modi and the President's of Kazakhstan, Kyrgyz Republic, Tajikistan, "Turkmenistan, and Uzbekistan. At the end of the meet, a comprehensive Joint Declaration, also called" the Delhi Declaration of the Summit, was adopted by the leaders that enumerated their common vision for an enduring and comprehensive India-Central Asia partnership. Two important decisions were taken at the Summit. First, on Afghanistan is that they are celebrated by everyone in Assam irrespective of caste, creed, or race. The festivals are true community festivals and promote a spirit of love, brotherhood and sense of oneness among the people. It is therefore, the duty of every Assamese celebrated by everyone in Assam irrespective to preserve these national festivals in their original form and grandeur. Social environment is influenced by ones power and wealth. This, in turn, determines success or failure in peoples lives. If one were born with a silver spoon in his mouth, he would easily be able to attend a fancy school no matter celebrated by everyone in Assam irrespective how intelligent he is or have any luxury he wants just because of power and wealth. On the flip side, if one were born to a poor family in a bad neighbourhood infested with violence and drugs, he would have a spoon in his mouth; he would easily much smaller chance of succeeding in life, more especially, going to an upper class school. It is hard for many poor celebrated by everyone in Assam irrespective to go to college because

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BSF-HCM-TEST-Dated-2025-02-23-Test NO.-19374

Of denial. Why this absurd hostility? For the money these guys get for hitting a ball it should be a 360-degree capability. It is like a soldier in a war zone saying anyone coming in from your right, let him pass, don shoot. I have never figured out the logic behind this gimpy leg stance. Which then brings me to the lbw because if it is pitched outside the leg he is not out but from the offside if it turns in everyone leaps about with joy. How is one different from the other as far as blocking the stumps is concerned? Then you have this no-ball nonsense well after the fact. Either call it when the ball is being bowled or forever keep your silence. The guy whacked the ball, he tried to send it into the stratosphere and he got it wrong, gave a catch, got out and is halfway to the pavilion when he is called back which is so disheartening. There was a time when the ump lustily yelled no-ball and you had a split second to react. All this technology is making the umpire a caricature with that sackcloth and ashes gesture when he is proved wrong. He is almost laughably powerless like a dethroned despot, so wide open to being tarred and feathered by players and a third umpire who makes you cringe by saying, I have made my decision when the running batsman was seven feet past the wicket. Making a decision calls for pros and cons and an assessment not an unbreakable alibi. But he must do that TV screen outline. Equally annoying is this nonsense of the line belonging to the umpire and those agonizing minutes of how me again and give me another angle multiple replays, it is, it ins, oops. Little itty bitty part is on the chalk, no it ins, oh just stop with the guessing game. Nothing is more annoying though than above the waist call. The batsman hit it, yes, the bat and the ball connected, so what is the beef, let it be, it is valid. I have made my decision, these rules are annoying in themselves and ruining the game. No glorious uncertainty. The most fundamental form of life in biology is the cell, and many cells go to form tissues along with other biological material. All liv

Word Count: 394, Character Length: 2100 characters

Spl-BSF-HCM-TEST-Dated-2025-02-23-Test NO.-19375

During a college discussion, our teatime conversation drifted to the controversy sparked by a business tycoon suggestion that people in India should work ninety hours a week. Many of us saw this as a reflection of the country increasing consumerism and a push toward its rapid expansion. If companies were to normalize such grueling work schedules, couples in these workplaces would barely have time to cook, relying instead on takeout, home deliveries, or ready-to-eat meals. This shift away from home-cooked food could lead to unhealthy eating habits and hygiene concerns, ultimately resulting in a surge in health issues. Consequently, the healthcare sector would thrive, with individuals either investing in costly medical insurance or bearing the burden of exorbitant medical expenses. Changes in lifestyle trends and diet patterns have already resulted in India being tagged as the Diabetic Capital of the World. According to a study, 26% of the world diabetic population is from India. If reports are to be believed, India is rapidly nearing the grim distinction of becoming the Cancer Capital of the World. By the year 2025, the number of cancer patients will rise to 15.7 lakh from 13.9 lakh in 2020, marking a rise of 13% in only five years. The horrifying fact is that one of the leading causes of both diseases is unhealthy lifestyles and unhealthy eating habits, including excessive use of processed food and the use of synthetic colors and flavors to enhance aesthetics and flavors. It is alarming to note that while the educated and aware are taking precautions against these risks, a large section of the less informed or less educated remains most vulnerable. During my travels by train and through airports, I have often observed that middle-aged, educated individuals tend to carry their tiffin boxes or home-cooked meals rather than indulging in the unhealthy and unhygienic snacks provided by the authorities. During a train journey from New Delhi to Ambala, I sat next to a mother who was enthusiastically handing her four-year-old one packaged snack after another, as if on a

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And healthcare advocates are working tirelessly to raise awareness, it is baffling and deeply irresponsible for individuals in positions of power to promote such misguided advice. When leaders should be encouraging balance and well-being, endorsing unhealthy work habits only fuels the very crisis we are striving to overcome. The need of the hour is not just economic growth but sustainable living where health, productivity, and quality of life go hand in hand. Understand that public trust is earned through fairness, transparency, and accountability. A leader must prioritise justice and fairness and foster trust, without which democracy weakens and the gap between the govt and the governed widens, leading to disillusionment. Today citizens demand tangible change policies that directly improve their lives. They want quality education, reliable infrastructure, accessible healthcare, employment opportunities, and a system that ensures fairness and equity. States should compete constructively by benchmarking themselves against one another, creating measurable indices that track progress in these critical areas. The goal should be to restore India status as he golden bird, known for its prosperity, innovation, and inclusiveness. Therefore, the collective fortunes of a nation are directly tied to spiritual and ethical transformation of its citizens. Hence, leadership must focus not only on external development but also on nurturing spiritual strength of individuals and instilling a sense of duty, unity, and goodwill. True leadership is rooted in service, selflessness, and a vision for the greater good. Chief Ministers have the power to transform destinies. The recently published report, Rethinking Affirmative Action for Muslims in Contemporary India, has attempted to revisit the question of Muslim marginalization while recognizing the contribution of the Sachar Commission (2006) in transforming Muslim backwardness into policy concerns. The study marks a significant departure from previous research on Muslim backwardness in two ways. It pays close attention to the changing

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BSF-HCM-TEST-Dated-2025-02-24-Test NO.-19379

Of denial. Why this absurd hostility? For the money these guys get for hitting a ball it should be a 360-degree capability. It is like a soldier in a war zone saying anyone coming in from your right, let him pass, don shoot. I have never figured out the logic behind this gimpy leg stance. Which then brings me to the lbw because if it is pitched outside the leg he is not out but from the offside if it turns in everyone leaps about with joy. How is one different from the other as far as blocking the stumps is concerned? Then you have this no-ball nonsense well after the fact. Either call it when the ball is being bowled or forever keep your silence. The guy whacked the ball, he tried to send it into the stratosphere and he got it wrong, gave a catch, got out and is halfway to the pavilion when he is called back which is so disheartening. There was a time when the ump lustily yelled no-ball and you had a split second to react. All this technology is making the umpire a caricature with that sackcloth and ashes gesture when he is proved wrong. He is almost laughably powerless like a dethroned despot, so wide open to being tarred and feathered by players and a third umpire who makes you cringe by saying, I have made my decision when the running batsman was seven feet past the wicket. Making a decision calls for pros and cons and an assessment not an unbreakable alibi. But he must do that TV screen outline. Equally annoying is this nonsense of the line belonging to the umpire and those agonizing minutes of how me again and give me another angle multiple replays, it is, it ins, oops. Little itty bitty part is on the chalk, no it ins, oh just stop with the guessing game. Nothing is more annoying though than above the waist call. The batsman hit it, yes, the bat and the ball connected, so what is the beef, let it be, it is valid. I have made my decision, these rules are annoying in themselves and ruining the game. No glorious uncertainty. The most fundamental form of life in biology is the cell, and many cells go to form tissues along with other biological material. All liv

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Navigating a space. Cells work together on massive goals. the concept of chimera in cell biology reveals several mysteries that are being researched into by scientists. In Greek mythology, a chimera is a fire-breathing monster with a lion head, goat body and serpent tail and the term is used in English to indicate something that is impossible to achieve or something that does not exist. But in cell biology, chimera refers to an organism that is composed of cells that are genetically distinct from one another, perhaps from different individuals. The New Scientist reports that many people bodies contain at least a few living cells from another person. More rarely, a single person can be a fairly equal mix of cells that appear to derive from two different individuals. A human chimera occurs rarely when two embryos that would normally develop into non-identical twins fuse in the womb, and there is an amalgamation of cells from different sources. All these cell facts point to the truth that we are not only a collection of living cells, we are also a melting pot or salad bowl of cells that could come from very different origins, and make up the one individual human being. Now this is something spectacularly secular, notwithstanding the fact that even if we wish to, we can never separate our cells to make ourselves exist as an entity purely from one origination. This brings to mind Pratityasamutpada, the Buddhist philosophy of dependent origination that all things arise in dependence of other things. This kind of cell secularism is nature way of telling us that life is a mix of so many different ingredients and sources. The same goes for not just biology but also geography, politics, culture and everything else including religion, faith and belief. So the question of who is right and who is wrong is an oxymoron, since we are all part of the intricate and fabulous web of life; our sources are all mixed up and are enmeshed in secular ways, and we are all basically in some way or other related or connected to one another, including with other species. The Oneness Principle

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Power capacity in the world other initiatives One of the major initiatives has been One Sun One World One Grid Declaration. The idea was first mooted by the Hon blew Prime Minister in 2018. However, it was released jointly by Sheri Narendra Modi and the UK Prime Minister, Mr. Boris Johnson at the Climate Meet in Glasgow 2021envisions interconnected green grids that apart from being transformational will enable all nations to meet the targets of the Paris Agreement to prevent dangerous climate change. Moreover, these efforts can stimulate green investments and create millions of good jobs and help build a more peaceful and prosperous world by sharing the sun energy. The other efforts include the 21st Century Power Partnership, 21 initiatives, in which India is a co leader. To achieve this, it has undertaken key studies to help address the challenges of large-scale adoption of renewable clean energy sources to help achieve its renewable energy objectives. Further, Green Energy Corridor projects have been initiated to facilitate renewable power evacuation and reshaping the grid for future requirements. This apart, Prime Minister has also launched National Hydrogen Mission with the goal to make India a global hub for Green Hydrogen production and export. Role of private sector in promoting renewable energy Private players have a major role to play in leading India towards an abundant future powered by Renewable Energy. One of the major private sector companies working in the field of renewable energy is Harte Group. Its power infrastructure arm is one of the top 10 EPC companies in the country and has built more than 350+ projects across India. The group operates through its five strategic business units: Power Systems, Rooftop Solar, Power Distribution Products, Fuel and Smart Cities. Its recent 525 KW rooftop solar power project at the Golden Temple in Amritsar gained it a worldwide recognition. This solar power plant will offset around 2,000 tons of carbon dioxide emissions every year. Electric mobility in the country has recently received a big boost from the gove

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Present, India Scheme is being implemented for a period of 5 years which was started from. April with a total budget of. This phase has focused on supporting the electrification of public & shared transportation and it also aims to support, through subsidies wheeler Passenger Cars and 10 lakh Wheelers. 38 original equipment manufacturers of were registered under phase of India Scheme till 9th August 2021. Under the scheme of the demand incentive for has been increased to Rest. From Rest with an increase in cap from to almost of the cost of the vehicle to increase the adoption of further, the phase of India Scheme has been extended for a period of two years after 31st March 2022. A year ago following initiatives had also been taken up by the Government of India for the promotion of electric vehicles in the country The Government approved on May 12, 2021, a Production Linked Incentive PLI scheme for the manufacturing of Advanced Chemistry Cell ACC in the country in order to bring down prices of battery in the country. The drop in the price of the battery will result in cost reduction of electric vehicles. GST on electric vehicles reduced from on charger charging stations for electric vehicles has been reduced from Ministry of Road Transport & Highways Mort recently announced that battery operated vehicles will be given green license plates and be spared from permit requirements. A notification was issued by Mort advising states to waive road tax on EVs, which in turn will help reduce the initial cost of EVs. The Sum of Rest 10,000 core has been made for three years till 2022 for FAME 2 scheme. Rest 8,596 core for incentives has been sanctioned by the center, of which 1,000 cores has been marked for setting up charging stations for electric vehicles in India. To be used for commercial purposes the government will offer incentives for electric buses, three-wheelers, and four wheelers. Those with a sizeable lithium ion battery, Plug-in hybrid vehicles, and electric motors will also be included in the scheme and fiscal support offered will depend on the size of the batt

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BSF-HCM-TEST-Dated-2025-02-24-Test NO.-19383

Policy and provide, non-fiscal and additional financial incentives to manufacturers and buyers. Only strong and plug-in hybrids priced under Rest 15 lakh, buses priced up to Rest 2 core three-wheelers under Rest 5 lakh, and two-wheelers under Rest 1.5 lakh will be eligible for incentives. On the electric three-wheeler front, the aggregation will be the key method for bringing the upfront cost of electric three-wheelers at an affordable level and at par with ICE three-wheelers. For this, the ministry mentioned that the state-owned EESL Energy Efficiency Services will come out with aggregate demand for 300,000 electric three-wheelers for multiple user segments. The details will be worked out by Energy Efficiency Services for implementation. Lastly, the Heavy Industry Ministry had detailed for electric buses that cities with a 4-million-plus population Mumbai, Delhi, Hyderabad, Bangalore, Chennai, Ahmedabad, Kolkata, Pune, and Seurat will be targeted. Energy Efficiency Services will again go for aggregation of demand in these cities for the remaining e-buses on OPEX basis. The details shall be worked out soon by Energy Efficiency Services for implementation. The Indian automotive industry has now become the fifth largest in the world and is slated to become the third largest in the next 7-8 years. To address this, federal policymakers are developing a mobility option that is Connected, Electric, and Shared and have projected an aim to achieve this target of 100 percent electrification by 2030. India stands to benefit on many fronts, by making the shift towards electric vehicles EVs. Regardless of the country ambitious targets for the coming future, India Electric Vehicle space is at a nascent stage. However, after looking at it differently India to offers the world largest untapped market, especially in the two-wheeler segment. Foreign direct investment is 100 percent allowed in this sector under the automatic route. Education is a great equalizer and leveler. Its role in uplifting the poorest sections of society, whether in rural settings or urban areas, is unquesti

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In such a scenario, equitable access to digital learning tools is fast emerging as a solution to navigate these multifaceted challenges. While the digital divide has been a pertinent challenge in India, our vast network of education focused NGOs and a powerful detach ecosystem can be a key player in taking transformative education to the masses by making tech-driven learning solutions at scale. This, along with the able backing of government policies such as the New Education Policy and Digital India, we hope to see a reduction in the digital divide in the near future. With the right interventions, scale, partnerships, and last-mile reach, India and the world can ensure technology becomes the vital cog in the educational ecosystem and help alleviate poverty. Impact of transformative education Right to Live NGO, with the goal of transforming education and providing digital skills to the underprivileged, was the first to work with BYJU in 2018 in setting up Smart Classrooms in Government schools. Starting with a small pilot in 4 Government schools near Bangalore, today the reach is over 65 schools across rural Karnataka and Tamil Nadu, touching the lives of over 15,000 students. We aim to expand to 100 schools in the next 3 years, making a difference to over 25,000 school students. In my experience of working with children in Karnataka, I have seen a 10-15% upward improvement in students after the integration of technology and digital tools in classrooms. Students from Chikkaballapur and Anekal taluk, who had previously performed poorly in their academics, have now scored very high marks in their Board exams. The improvement is not just academic, but holistic. The engagement and conceptual understanding of tech-driven education have allowed them to understand clearly, think critically, develop a learning mindset, and learn problem-solving skills. These are critical for children to imbibe in order to be ready for the unseen jobs of tomorrow. Moreover, with increasing home-grown tech advancements, India is witnessing a paradigm shift in the way students learn and teach

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Of society but going forward, forging stronger partnerships with detach players and nonprofit organizations will also play a significant role in breaking this cycle of poverty. By nurturing tech ecosystems and working with stakeholders at the grassroots level to boost rural education systems, over the next few decades, we can envision the country academic systems as not only accessible but also equitable. That will be the day India well and truly can position itself as a global leader. Citizens across the country and many nations around the world joined in, to celebrate India momentous 76th Independence Day. A landmark day, it added new vigor and energized the country resolute commitment to ramp up its efforts to build a stronger and wholly inclusive India. In a moving speech on the occasion, the Hon blew Prime Minister, Sheri Narendra Modi jig laid out his vision for the next twenty-five years. He raised a clarion call for the nation to take the panchpran, five pledges to move ahead as one, united in a bigger purpose with pride in our legacy and ready to fulfill our duties to bring our shared goals to fruition. Belonging to a healthcare family, I have observed that time and again, India has risen to healthcare challenges and overcome them in an exemplary manner. Our indigenous manufacturing of vaccines and nationwide inoculation are case studies in outstanding healthcare management. Likewise, going back in time, this is reminiscent of our win over smallpox in the 1970s with the National Smallpox Eradication Program and polio in the 1990s with the Pulse Polio Immunization Programme. In addition, India has always reached out to help many other nations. Even in combating the pandemic, our country rose to the occasion, supplying medicines and vaccines, sharing clinical learning and also sending doctors and nurses overseas, to help fight the novel coronavirus. Our preparedness was undoubtedly facilitated by the fact that we were well on the way to a Digital India. The sagacity and foresight of India, especially over the last few years in strengthening our digital back

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BSF-HCM-TEST-Dated-2025-02-24-Test NO.-19388

Double tsunami of infectious diseases and NCDs or non-communicable diseases. We are emerging victorious from Covid-19 but we must not lose sight of the fact that zoonotic diseases that spill over from animal hosts to humans are on the rise, having tripled in the last decade. Over 60 per cent of emerging infectious diseases in humans are of zoonotic origin. But India is prepared and in the case of infectious diseases, we have a strong base of talent and industry for research and manufacture of vaccines and medicines that will provide a strong bulwark to bring them under control and even eliminate them. The other wave that threatens to sweep away our economic gains is the rise in NCDs including obesity, heart disease, cancer, diabetes and respiratory diseases. India stands to lose \$4.58 trillion before 2030 due to NCDs and mental health conditions. Today, when it comes to NCDs, we can institute proactive management and prevention using AI and ML technologies to predict the risk of developing NCDs such as heart disease and diabetes. These will give us the upper hand over NCDs as seen in the case of heart disease where early diagnosis with early intervention and management can prevent 80% of premature deaths. At the same time, we must bear be mindful to harness the Indian legacy of AYUSH and explore ways to integrate them into modern medicine, to deliver holistic health care and wellness to all. Over the last few years, India has also been earning renown for delivering best-in-class medical treatment with clinical outcomes on par with the best global centers. Further, an added advantage offered in our country is that the costs of care are a tenth as compared to western nations. Hence, we must persevere to attract many more international medical tourists and make India a destination of choice for the world, thereby, delivering good health to all. For centuries, India was celebrated as the land of healing. Over the last few decades, India healthcare achievements have been amongst its biggest successes and this must continue to be so. It is important that we work towards

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BSF-HCM-TEST-Dated-2025-02-24-Test NO.-19389

There In the financial year 2021, when the Indian logistics market was at 250 billion U.S. dollar, it has been estimated that it would grow at compound annual growth rate CAGR of 10 to 12 percent and the net worth of the market would be 380 billion in 2025. The economy has rebound post pandemic and Reserve Bank of India RBI has projected a GDP growth of 7.2 percent for the current fiscal ending March 2023. Logistics is the backbone of any robust economy and should have uncooked pipeline for seamless flow of information, and uninterrupted supply chain management. And, for India to reign as the world fastest-growing economy over the next few years, driving world growth. There is a need for a single window clearance for logistics to move in the smoothest way possible. The Concern Only, 10% of Indian logistics belongs to organized sector. It is one of the most highly defragmented industries and very complex with more than 20 government agencies, 40 PGAs, 37 export promotion councils, 10000 commodities, 160 billion market size. It also involves 12 million employment bases, 200 shipping agencies, 36 logistics services, 129 ICDs, 168 CFSs, 50 IT ecosystems and banks & insurance agencies. Further, 81 authorities and 500 certificates are required for EXIM. All worked as separate entities, enough to discourage any interested investor. In India, logistics sector was an uncared for and a neglected child. It was merely a tool for transporting goods and services. Storage, monitoring, freight clearance, documentation, knowledge about the carrier and containers were never sought for or considered. This led to major mismanagement, delayed sharing of information and the sector could never achieve its full potential. There was no connect between railways, airways, waterways and roadways, which crippled the sector and marred it with several known and unknown inefficiencies. Further to this, the wide geographical diversity of India did not allow concentration of information at one place for a quick perusal and for seamless movement. With a single window, dissemination of information c

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Would probably lose out. Central Asia's has tremendous strategic and economic value for India. Besides, the region has strong historical and cultural links the leaders reiterated their strong support for a peaceful, secure, and stable Afghanistan with a truly "representative and inclusive" government. Many marine organisms rely on their ability to hear for their survival. Sound is a highly efficient means of communication underwater and is the primary way that many marine species gather and understand information about their environment. Many aquatic animal's use sound to find prey locates mates and offspring avoid predators guide their navigation and locate habitat as well as to listen and communicate with each other. Oceans are full of sound. Waves, earthquakes and icebergs - all contribute to the underwater soundscape. But so do human activities and this can be a problem for marine life as it can seriously affect their physiology behaviour, reproduction and even survival. Being able to produce and detect sound in an environment's where light penetrates only a few hundred metres is crucial for animals to communicate, feed, avoid predators and navigate vast underwater habitats. Large whales generate low frequency communication calls that can travel thousands of kilometres. While the snapping shrimp, native to the western Atlantic, can produce a loud snapping sound capable of stunning and killing its prey. The noise generated by humans changes the natural acoustic environment of our oceans and our capacity to produce it is increasing. Noise is often the unintentional by product of transport infrastructure development and industry. Yet noise can also be produced deliberately. Many navies use sonar system to detect ships and submarines while geologists survey the seabed for oil and gas using seismic airguns. The noise produced by an airgun can exceed 200 decibels louder than a gunshot at a range of one metre. Sound travels further and four times faster in water than in air at a speed of almost 1500 metres per second. The noise produced by humans can therefore spread

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At the Bikaner House last Thursday, art historian and Neemrana Hotels founder Aman Nath, Delhi famous heart bypass surgeon Dr Satish Mathew and Indian heritage photographer Manoj Arora came together to inaugurate abstractionist Neerja Peters solo debut Rupa Bheda (Secrets of Form), at Bikaner House. Neerja, a former medical practitioner and gold medallist from CMC Ludhiana, is a self-taught visual artist for the last 15 years who has been creating works notable for their exploration of abstraction that is deeply invested in the process of a spiritual sojourn. She has already had two solo showings in the USA and another solo at a museum in Australia. She has also during the pandemic been a part of 500 online and offline shows all over the world. Using the idea of forms and geometric symbolism from a diverse array of materials including charcoal and pigments of paint in acrylics as well as lithe lines, this epic exhibition mirrors her interest in a unique balance and harmony of both colours as well as the result of the reflection of light. At Bikaner House the narrow corridor that leads to the Main Gallery held small vignettes of works that invited a meditative odyssey. Colour is her vehicle while it is the chromatics of combinations that create their own corollary of conversations. To step into the exhibition of Neerja Peters is to be invited into a kingdom of color and geometric harmonies. The main wall on the right revels in the compositional clarity of a tender and tensile work she calls The Monk. It breathes the energies of monks worlds over, of the magic of meditation and the contemplative idioms that define the solitary journey. If the monochromatic works have within their own variety of vibrations, the color canvasses brim with humming harmonics. In the language of quantum physics, we are told that both vibrations and harmonics are basic to the participatory physical reality in which we live. Scholar critic author and poet Ashok Vajpeyi of the Raza Foundation came on Saturday 22nd February to savour her exhibition and waxed eloquent on the monochromatic wall

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Has the power to elevate the viewer to a higher plane of existence. In experiencing art, one can transcend the material world and connect with a deeper, more subtle aspect of the self, aligning with the ultimate reality. The geometric symbolism in my work, coupled with the interplay of colours, arises from deep contemplation. To me, the interplay of light and the emerging forms signify the divine union of consciousness with the supreme source of all light. This exhibition lends itself for the experience created on each wall of this magnificent gallery that becomes an oasis of wonderment in design dynamics. The last large wall becomes an island of graphic fragmentation in yet another series of five smaller works that engage the senses. The beauty of discovering her work as an abstractionist lies in seeking the philosophy of India masters to understand the language of primary aesthetics in design dynamics and the exploration of color specifics. As soon as you gaze at her works you are reminded of the Panchatatva as well as the potency of materiality. On the same last wall is a large work she says is the lotus that was once exhibited at the Lotus Temple in Delhi. It reminds us of Tantra, the geometric forms in yantras and the recitation of mantras designed to invoke various energies and aspects of the Divine. Neerja adds: Only advanced spiritual knowledge allows a practitioner, or sadhaka, to truly understand the depth of these symbols. For them, yantras become progressively subtler, and at a certain stage, even a blank space can evoke the spiritual connection that transcends all planes of existence. The entire exhibition becomes a journey in the chromatics of color. Before we gaze at her rice paper manifestations in monochromes and slender lines and geometry we are reminded of the great Wassily Kandinsky who wrote: Color directly influences the soul. Color is the keyboard, the eyes are the hammers, and the soul is the piano with many strings. The artist is the hand that plays, touching one key or another purposively, to cause vibrations in the soul. The play of form

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The crucial need for good and efficient governance's there ensuring the fundamental rights of women, children, and minority communities and to combat terrorism's in all its forms and manifestations, including its financing, the dismantling of terrorist infrastructure and countering radicalisation. This holy festival is celebrated every year on twenty fifth December's as a celebration of the birth of Jesus Christ with full joy and gaiety. Christmas festival is celebrated with great pomp. This day is celebrated as birth anniversary of God Jesus Christ. This festival is celebrated in country's and abroad with its customs and traditions. On this festival decorating the Christma's tree and cutting cakes going to church and gifts from Santa Claus has a different significance. Christmas festival has special significance for people of Christianity. According to the religious book Bible of Christianity Jesus Christ was born on this day however different views have been given regarding the birth date of Jesus Christ. Jesus spent his entire life in the wellbeing of others and inspired people to follow the right path he is also known as liberator and protector of liberating people from suffering. At same time Jesus performed many such miracles due to which he was not only called the "messenger" of God so his birthday was celebrated as Christmas. On this day all schools and colleges and government and private offices have their holidays. The history of this holy Christmas celebrated with joy and cheerfulness is associated with birth anniversary of Jesus Christ. Birth of Jesus Christ had already been predicted that a man on earth would be born who would grow up to be an influential king and his kingdom would have no limits and he would be saviour of the world the painter and will be the right guide. After this when Jesus Christ was born in a cowshed from womb of mother Mary in Bethlehem in Israel his prophecy came true. After which his birthday was celebrated as Christmas festival. Christmas feast is especially associated with Santa Claus. In addition, India discusses issues co

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Reservation policy fail's to achieve its purpose of giving equal opportunity to everyone because of lack of infrastructure in the rural areas of the country where the proportion of backward classes is significant. A number of people living in some remote areas in Orissa, M. P. or Bihar are not even aware of these policies. They are deprived of even primary education and basic employment which make them more backward financially. It fails to establish which causes disequilibrium in the status of the states. The total reservation quota stands at 49% in many states of India and this includes the "SCs, STs and OBCs. The trend seems to have shifted to reverse discrimination rather than more affirmative action. Some backward class elite have gained political and economic clout based" on this reservation. However a majority of the backward classes is not living any differently than before because their subsistence is meager and rural lifestyles do not provide them with any of the benefits. The worst thing is that many are not even aware of these policies, especially in the interior parts of the nation. Thus a distinct economic class system exists within the backward classes. Mostly undeserving people have gained the advantages and the deserving ones are still without any significant positive change in their plight. It is interesting to note that the constitutional provisions regarding reservations which explicitly single out certain castes for special preferential treatment contradicts the documents prohibition on discrimination based on caste, race and other such other criteria. Besides, despite the creation of commissions to monitor the implementation of reservation policy by the center the constitution gives great liberties to the individual states to determine the quantity and limits of reservation which often lead to exploitation. In reality there is no abolishment of caste system. Instead the disparity increases because of antagonistic attitude on both sides. It is said that around 3.7 billion years ago, the earth cooled down and had warm oceans. In these warm wate

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They are instrumental's in curbing global warming. Lesser warming implies a slower's melting of ice sheets and glaciers, thereby, preserving the largest source of freshwater. Floods and storms are natural events, but nature has its way of replenishing the water that flows into the seas. Holy is one of the important festivals of the Hindus. It is a colorful festival of great joy and enthusiasm. This festival is celebrated all over the country as a day filled with complete mischief, fun and enjoyment. Holy indicates the end of the winters and the beginning of the spring season. According to the Hindu calendar it is celebrated on the full-moon night of the month of Phallus. Holy is celebrated to mark the victory of truth over evil, the victory of Paroled over King Hiranyakashyap's Paroled was a devotee of God. His father, King Hiranyakashyap's did not believe in God but-believed in his own powers. He failed to deviate his son devotion to God and decided to kill him by burning him alive. Paroled sister, Holika, had a God-gifted boon that she would not be burnt in the fire. She sat with her nephew in the blazing fire. Holika let herself be burnt and Paroled was saved. The truth, the powers of the Supreme God, defeated the false evil. During the day women folk worship a stack of wooden logs called Holy. At the end of the day in the full-moon night Holy is burnt in a holy way. The green ears of barley and gram are heated up in the fire and distributed among friends and relatives new. Friendships are made and old enmities are forgotten. Next day is the festive day of Holy. All hearts are filled with joy. Children throw colored water on each other while the elder people apply gulal or abir, There are noisy scenes as little groups of children move from one locality to another exchanging holi greetings, singing songs and laughing at their own jokes. It is almost mid-day when people move indoors to freshen themselves. Though this is a festival of brotherhood and unity, it has some disadvantages too. Some ill-minded people-take this day as a chance to take revenge. They use di

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Agencies across the supply chain to provide detailed real time information within a single window. It even analyses choke points at NHAI and leverages planning of better routes, benefitting the stakeholders. The world now seems to see India as a pioneer in improving Logistics Industry, markedly due to its approach and perseverance. In Agility Emerging Markets Logistics Index 2022, India ranks 2nd in overall measures. Its rank in the various parameters of this index such as 14th for business fundamentals, 2nd in Domestic and International Logistics Opportunities, and 5th in Digital Readiness are the evidence of its growth momentum, accomplishments and its dependability on the sector in creating world-class industry-oriented infrastructure. The Indian logistics sector provides livelihood to more than 22 million people and improving the sector will facilitate 10 % decrease in indirect logistics cost leading to the growth of 5 to 8% in exports, which means India will roll out stronger economy with solidified infrastructure. At present, Indian logistics industry makes 14.4% of the country GDP but its overall cost is 14% of the GDP, whereas, BRICS average is 11 percent. Though different studies claim varied logistics cost number, ranging from 8-14% of GDP, it is still highly debatable at the current juncture of transition. However, still a significant gap to pull back an economy is there. In the financial year 2021, when the Indian logistics market was at 250 billion U.S. dollar, it has been estimated that it would grow at compound annual growth rate CAGR of 10 to 12 percent and the net worth of the market would be 380 billion in 2025. The economy has rebound post pandemic and Reserve Bank of India RBI has projected a GDP growth of 7.2 percent for the current fiscal ending March 2023. Logistics is the backbone of any robust economy and should have uncooked pipeline for seamless flow of information, and uninterrupted supply chain management. And, for India to reign as the world fastest-growing economy over the next few years, driving world growth. There is a need for a s

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Our kartavya is not our job. Job is the work we do to earn a living. And kartavya is the work that needs to be performed by one and all at three levels body, mind and soul for oneself and all including our family, community, country and the world to maintain the gate in Nature, to keep things moving forward, says the Bagdad Gita, and even Krishna is not spared from doing this. Our kartavya towards our body, for instance, could be to maintain personal hygiene, eating nutritious food, exercising; our kartavya towards our mind could be to keep it stress-free, manage time well, be watchful that no negative thoughts seep in and deplete our energy; towards our soul meditate, listen to it, not ignore it, and draw energy to work on its wisdom. Keeping our house clean and not throwing garbage on the streets could be our kartavya towards our neighbourhood and so on. Replying to Argon question why perform karma, do one kartavya, or anything, when maintaining equanimity is the noblest thing, Krishna says in Chapter 3 of the Bagdad Gita that it essential to perform our karma to attain equanimity. Also, by renouncing karma, no siddhi, accomplishment, can be attained. the senses even in the mind, devoid of any attachment, performing one kartavya, without any expectations, helps you attain sambuddhi and such a person is shreshth superb, says Krishna. This is an essential teaching for all leaders and countrymen. And the Bagdad Gita gives us all a road map to become superb human beings. Equanimity is a feeling that takes you close to bliss, when ups and downs of life do not shake you. What would happen if you plant a seed and shake its pot rigorously every day? It is never going to germinate. For anything of consequence to take shape in your mind, a constructive idea, a creative project, equanimity is essential. And equanimity comes when you have performed the karma at hand without attachment, till the point of satisfaction of having done one best, selflessly. This way you will never be stressed, you all feel light and elated. You can even attain Supreme by dispassionately performin

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Connect between railways, airways, waterways and roadways, which crippled the sector and marred it with several known and unknown inefficiencies. Further to this, the wide geographical diversity of India did not allow concentration of information at one place for a quick perusal and for seamless movement. With a single window, dissemination of information could ease out. If this gets leveraged, both the vendors and consumers of the logistics services would save a lot of time, would stay informed about freight movement and can control several hidden costs. PM Gait Shakti-the game changer The Prime Minister of India has always considered logistics as an essential part of the infrastructure development. He had also mentioned it in his address to the nation during the first phase of lockdown. In fact, it was one of the few sectors, which had the permission to operate with limited workforce as the need and purpose was definite. PM Gait Shakti- National Master Plan, envisaged with this mindset, is launched last year in October 2021. The plan aims at breaking departmental silos and bring in more holistic and integrated planning and execution of projects with a view to address the issues of multi-modal and last-mile connectivity. With synchronized and syndicated flow of data, hope is productivity will increase, there would be a promise for better supply-chain management and it would accelerate economic growth. It holds a promise to give a new direction to the development of modern infrastructure through planning, implementation and monitoring, besides cutting down on time and cost overruns of the projects. It was launched with the sole motto of bringing 7 engines of economy, namely, railways, roads, ports, waterways, airports, mass transport and logistics infrastructure at one platform for economic growth and sustainable development. The touchstone of the Master Plan is to have a world-class modern infrastructure and logistics synergy among different modes of movement both of people and goods and location of projects. All the plans under PM Gait Shakti have been proposed

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Our kartavya is not our job. Job is the work we do to earn a living. And kartavya is the work that needs to be performed by one and all at three levels body, mind and soul for oneself and all including our family, community, country and the world to maintain the gate in Nature, to keep things moving forward, says the Bagdad Gita, and even Krishna is not spared from doing this. Our kartavya towards our body, for instance, could be to maintain personal hygiene, eating nutritious food, exercising; our kartavya towards our mind could be to keep it stress-free, manage time well, be watchful that no negative thoughts seep in and deplete our energy; towards our soul meditate, listen to it, not ignore it, and draw energy to work on its wisdom. Keeping our house clean and not throwing garbage on the streets could be our kartavya towards our neighbourhood and so on. Replying to Argon question why perform karma, do one kartavya, or anything, when maintaining equanimity is the noblest thing, Krishna says in Chapter 3 of the Bagdad Gita that it essential to perform our karma to attain equanimity. Also, by renouncing karma, no siddhi, accomplishment, can be attained. the senses even in the mind, devoid of any attachment, performing one kartavya, without any expectations, helps you attain sambuddhi and such a person is shreshth superb, says Krishna. This is an essential teaching for all leaders and countrymen. And the Bagdad Gita gives us all a road map to become superb human beings. Equanimity is a feeling that takes you close to bliss, when ups and downs of life do not shake you. What would happen if you plant a seed and shake its pot rigorously every day? It is never going to germinate. For anything of consequence to take shape in your mind, a constructive idea, a creative project, equanimity is essential. And equanimity comes when you have performed the karma at hand without attachment, till the point of satisfaction of having done one best, selflessly. This way you will never be stressed, you all feel light and elated. You can even attain Supreme by dispassionately performin

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Transparency in the logistics industry, thus making India cost competitive and Atmanirbhar in the logistics sector. Leveraged by this virtual gateway, recently, the Logistics Data Bank LDB has achieved the milestone of handling 50 million EXIM containers, clearing the roadmap for New Logistics Policy. This means, the sector has complete data about these 50 million containers, which would reduce a lot of paper work required for regulatory clearance for further instrumental sing these containers for movement and in the process reduce the lead time for overall import-export cycle. It would also provide valuable information on empty container management, demand forecasting, lower inventory costs, and bring financial benefits and robust infrastructure. The Government at this phase can expect more investment in the manufacturing sector as the first stage of confidence building in the logistics sector has been achieved with this milestone. LDB handles 100% per cent of India EXIM container volume. Conceived as one of the smart community projects between India and Japan during the initial stages of planning of Delhi Mumbai Industrial Corridor project, has a futuristic outlook. The LDB Project uses RFID technology through Internet of Things Iota, Big Data and Cloud based solution to provide real-time tracking of EXIM container movement in India. It is an overarching solution that integrates the information available with various agencies across the supply chain to provide detailed real time information within a single window. It even analyses choke points at NHAI and leverages planning of better routes, benefitting the stakeholders. The world now seems to see India as a pioneer in improving Logistics Industry, markedly due to its approach and perseverance. In Agility Emerging Markets Logistics Index 2022, India ranks 2nd in overall measures. Its rank in the various parameters of this index such as 14th for business fundamentals, 2nd in Domestic and International Logistics Opportunities, and 5th in Digital Readiness are the evidence of its growth momentum, accomplishments an

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And in Gita Chapter 18, he says: Offering your homage to me thus, you will come to me without fail. This was Krishna advice to Arjuna. Thus, in the word kartavya lies the whole game plan of our evolution. And perhaps our country growth too. It said that the patriarchal violence women face gets acknowledged only when it kills her when a case of domestic or intimate partner violence becomes a case of murder. At what point then do we recognise the violence that patriarchy enacts on men? The NCRB Crime in India 2021 report shows nearly 13,000 people killed themselves over love. 64% of these were young men aged 18-30. Go should act on the recommendation of the parliamentary standing committee on health that cancer be made a modifiable disease. Modifiable makes it mandatory for healthcare providers to report every case to authorities. So far states like UP, Bihar, Maharashtra and MP have dithered on this. The panel has noted with dismay that various population-based and hospital cancer registries cover just 10% of the Indian population though the programme began four decades ago. With just 22% of registered deaths medically certified, all we have are estimates. ICMR estimates there are 14 lakh cases and 7 lakh deaths annually. Absence of high-quality data on cancer incidence and mortality is felt across the spectrum of cancer prevention and treatment. Urgency for localized implementation of screening programmes will materialize only with concrete data of high incidence of cancer in particular areas. Even risk factors like tobacco, air pollution, pesticides and packaged/junk food consumption will be better understood with a comprehensive database, which tracks patients across geography, age groups, economic status and lifestyles. Better reporting will also pressure governments to proportionately increase funding and resources for cancer care and research. A 2013 Union Cabinet decision to build 39 state and tertiary cancer institutes is inordinately delayed and will be fully completed only by 2024. India mortality to incidence ratio of 0.68 is much higher than those in r

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And if they win there, the Hindu side will push higher for a different verdict in the Supreme Court. Or vice-versa. This is not a fight any side is going to give up easily. The conclusion one should draw from this win for one side and loss for the other is that much more than just legal points are involved. When communities as a whole feel aggrieved for reasons related to religious emotion, legal remedies are suboptimal. Japan and China will observe the 50th anniversary of establishment of diplomatic relations in September 2022. Usually, several events are organized to commemorate such a milestone. However, it seems that the celebrations will be muted and without an in-person summit between the Japanese Prime Minister Fumio Kashia and Chinese President Xi Jinxing. On August 19, Japanese foreign minister Yoshimasa Hayashi said that a summit meet between the two leaders is likely soon, but it would be online. The celebration, or lack of it, reveals the complex state of Japan-China bilateral relations. Japan and China appear to be estranged and their bilateral contests and regional moves inconsistent with each other. Japan under ex-Prime Minister the late Shinto Abe tried to create a collective response against China assertiveness in the region through the propagation of the Indo-Pacific strategy. It is interesting to note that despite being one of the lynchpins in the Indo-Pacific strategy, Japan tried to maintain economic and other connects with China. The bilateral relations could be characterized by political disconnect and rivalries but pragmatic cooperation in several other areas. Actually, except a rare visit of Shinto Abe to China in October 2018, all the summit meets between the two countries in the last ten years have been at the sidelines of other multilaterals. A Chinese President has not visited Japan for a summit meet since 2008. When both the countries showed positive gestures towards each other during the initial phase of the Covid-19 pandemic, it was considered an interesting turn in the bilateral relations. However, with the retirement of Shinto Abe

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Selfless service is unaffected by results. It is like rays of the sun that serve the world by shining alike on all creation: grass, fields, birds, mankind; saint and sinner, rich and poor, strong and weak wholly impervious to their attitude or reaction. It is of vital importance, however, that service, though utterly selfless, be guided by spiritual understanding, for even selfless service unintelligently handled often creates complications and chaos. To be a pure blessing to humanity, the most selfless act of service must be born of absolute understanding of life and governed by faultless wisdom. Selfless service consists of rendering service to others without thought of gain, reward, or result; it is free from the idea of placing others under obligation. One does not put him under obligation when serving a fellow human being in the spirit of spontaneous, selfless love. On the contrary, the one helped confers upon the helper the blessing of an opportunity to serve his true Self. There is complete disregard for one convenience or welfare in selfless service; it is characterised by absolute subjugation of one happiness by unalloyed joy in sacrificing everything for the well-being of others. In selfless service, the comfort of others is one convenience, health, healing, happiness, and delight. By giving one life to others, one gains a glorious life for oneself. Sheltering others in one heart makes one inhabit theirs. An act of helpfulness, a word of comfort, the spontaneous warmth of selfless love, gives to others what they greatly need. Their thoughts of gratitude and goodwill, the heightened surge of their spirit and the increased flow of God-love released by the selfless act bring to the giver infinitely more than he can ever give. From a spiritual point of view, the real danger in service lies more in the possibility of your rendering it from a false motive. If you render service to oblige a person and feel proud of doing it, you are doing spiritual harm to the recipient of your service and yourself. If, while serving, you take delight in it and develop pride in

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Sethusamudram Ship Channel Project and Preservation Efforts In the early 2000s, the Indian government proposed the Sethusamudram Ship Channel Project (SSCP), aiming to create a navigable sea route around the Indian peninsula by dredging a channel through the shallow straits of the Palk Bay, which would involve cutting through Ram Setu. This proposal sparked widespread controversy due to the potential environmental impact and the religious significance of the formation. In 2007, multiple petitions were filed in the Supreme Court of India challenging the project on these grounds. The apex court intervened by staying the project, thereby halting any activity that could damage Ram Setu. Subsequently, in 2018, the Union Shipping Ministry informed the court of its decision to explore alternative routes for the SSCP that would not affect Ram Setu, acknowledging both its cultural importance and the socio-economic disadvantages of the original plan. This move was seen as a significant victory for preservation advocates. **Petitions for National Heritage Status** Beyond preservation, there has been a concerted effort to have Ram Setu officially recognized as a national heritage monument. One of the prominent figures in this legal battle is Dr. Subramanian Swamy, a senior politician and former Member of Parliament. Dr. Swamy filed a Public Interest Litigation (PIL) seeking such a declaration, emphasizing the site historical and cultural significance. In response to this PIL, the Supreme Court, in August 2022, directed the central government to clarify its stance on the matter. The court urged the government to expedite its decision-making process regarding the designation of Ram Setu as a national monument. Despite these directives, progress appeared sluggish. By January 2023, the government informed the Supreme Court that the process was underway within the Ministry of Culture, but no definitive timeline was provided. This prompted the court to grant the petitioner the liberty to approach the court again if dissatisfied with the government response. **Recent Developments In Octob**

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With other countries criticized China military pressure tactics on Taiwan. Japan has also announced its plan to deploy 1000 long-range cruise missiles to improve its counter-attack prowess against China. These missiles would be deployed across the Nansen Islands and Kyushu and it is meant to deal with China which has around 300 sea-based and 1900 land-based missiles. China statement on August 10 that it gives importance to China-Japan relations and the meeting of Takeo Kaibab, national security advisor of Japan and Yang Joachim, his Chinese counterpart in the Chinese city Tianjin on August 17 have not been able to bring enough positivity or trust in the bilateral relations. Both parties have largely been reiterating their positions rather than trying to bridge the gap. Just two months back, it was announced by Kashia that Japan would keep increasing its defense budget over the next five years- intended to acquire counter-strike capabilities against any potential attack on Japan. It seems that Kashia has been trying to inherit Shinto Abe legacy which considered national security first and is aware that Japan has to do it without severing its positive linkages with China. For the same reason, Japan has become overt in its posture towards China which was reflected on Taiwan issue, it has been preparing itself for a contest by enhancing military expenditure and deploying missile defense system, trying to have a network of like-minded countries through its Indo-Pacific vision and also through its bilateral connections. However, at the same time, Japan is also avoiding any disruption in its economic and productive exchanges with China. On the 50th anniversary of the establishing of their relations, Japan and China appear to be pursuing two contradictory visions for the region but at the same time trying to avoid bilateral contests. If both the countries are not going to be accommodative, it would be increasingly difficult for Japan to maintain its two-pronged posture. When the pandemic has relatively subsided, it would have been better that both countries would have use

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Have the potential to attract manufacturing investment but are yet to crack the industrialisation puzzle. Andhra consistently tops ease of doing business rankings but this is reflected in investments. There a massive skew in investment destinations. Nearly 87% of FDI inflows go to just five states. One lesson comes from Tamil Nadu, where the industrial policy is stable irrespective of who in office. The other lesson is that land acquisition must be sorted out by some states that, for example, the difference between Gujarat and Bengal. Politics of freebies and agitation always costs dear. India presidency of G20 beginning this December it hosts the leaders summit in September next year comes at a complex moment in global politics. The world today is being increasingly divided by the strategic security competition between US-led G7 and the China-Russia compact. Caught in the middle are a large number of developing nations who are being forced to choose sides despite this not being in their best interests. It is against this backdrop that G20 aims to serve as a vital platform to voice concerns of the Global South. True, challenges before the forum are many. From climate change and reforming global finance to tackling the current energy and food crises, the G20 agenda under India presidency is expected to be full. This will give New Delhi the perfect opportunity to showcase its leadership skills. That Bangladesh is on the guest list along with UAE and Oman for the leaders summit highlights India regional prioritisation. But a dispute is already brewing over Russian President Vladimir Putin expected attendance at the Bali leaders summit this November. Some Western leaders want to exclude Russia from G20 until the war in Ukraine abates. The Indian presidency will inherit this problem. Remember, though, that kicking Russia out of G8 not only failed to deter Moscow vis-à-vis Ukraine but also pushed it closer to China. Therefore, India must make it clear that isolating Russia is not the answer. Meanwhile, on substantive matters, the Indian presidency should ensure that the

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Family member is getting admitted into a hospital should be enough. If the hospital is in your provider network, you can avail the treatment without having to pay out of your pocket first. Even if you do, the company should reimburse all your hospital expenses within a couple of days. It was a matter of coincidence that the conflict in Ukraine commenced while the UNSC was meeting on the matter. It took almost everyone by surprise, including the UN secretary general. Europe and the West reacted with outrage. Many of their permanent representatives, faced with an unprecedented situation on their home turf, became abrasive. And when India decided to abstain on the first vote in the Security Council on February 27, there was much consternation and anger. But our decision of February 27 was not taken lightly. As we mentioned in our Explanation of Vote, taking into consideration the totality of the circumstances, we have decided to abstain. Over the last several months, we have done exactly that taken decisions keeping the totality of the circumstances and our own national interests in mind. India advocated the same for this conflict as we have done elsewhere immediate cessation of hostilities and return to path of dialogue and diplomacy. After Maharashtra lost the Rest 1.54 lakh core Vedanta-Falcon semiconductor project to Gujarat, Mumbai has seen high-decibel political fights between the opposition and the government. But this is good politics. It the kind of politics that puts pressure on state governments to court private investment aggressively. Even better politics will be jobs, investment and standards of living becoming regular top-of-the-list issues that parties debate and voters pay attention to. Politics around competing promises of freebies, on which the PM comments started a national debate, is the worst kind because if freebies dominate policy thinking in the present, the future will inevitably be bleak. The good news is that despite freebie politics, some states are vying for big-ticket foreign investment, and doing so by hard-selling their human capital res

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We live in a world's where Alexa plays the music in the living room, and Seri sets the alarm on the phone. Not far is the day when most of us will have robots in our homes, loading the dishwasher and assembling our furniture. We already have drones, and experiments on driverless cars are going on. Computers are vital in the communication and transportation industries. This would bolster trade between India and Central Asian countries. India institution allocation of links with the region would go a long way to expand its "strategic profile in the region. However, India" needs to pay attention to two worrisome dimensions. First, the threat from terrorism has significantly enhanced with the Pak-sponsored terrorist. They control our satellites and traffic signals. Through Big data and analytics, companies make business decisions. Technologies like Artificial Intelligence, Machine Learning, and Iota (Internet of Things) could bring a sea of changes in our daily lives. A range of industries right from agriculture, textiles to our defence field is highly dependent on computer technology. There does not exist a sector, which is untouched by the magic of computers. Computers, smart phones, and cheap internet data packs have revolutionized the field of education. A data-enabled mobile phone opens the door to vast resources. Online learning and distance education have changed the fortunes of many. The software programs are better than print media in presenting the subject to the students. In this way, they are we already have drones, and experiments on driverless cars are going on. Computers are vital in the communication and transportation industries. They control our satellites and traffic signals. Through Big data and analytics, companies make business decisions. Technologies like Artificial Intelligence, Machine more interested in learning and take initiatives to know further. It increases the quality of education that people receive. Moreover, computers have vast storage spaces, and the durability of the study material is also high. In specific fields like architecture

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BSF-HCM-TEST-Dated-2025-02-26-Test NO.-19415

Region would go a long way to expand its strategic's profile in the region. However, India needs to pay attention to two worrisome dimensions. First, the threat from terrorism has significantly enhanced with the Pak-sponsored terrorist outfits getting support from various Taliban factions. Second, the increased Sino-Pak machinations create obstacles in India links with the Central Asian countries as was seen at the recent BRI Forum meeting. Their anti India efforts will be intensified in the coming period. Exposing Pakistan links with terrorism and China's support to Pak terrorists are expedient steps. Support of Iran and Russia is invaluable for India as both are concerned over developments in Afghanistan. While keeping these factors in its calculus, India needs to pursue its Connect Central's Asia policy with greater vigor's and energy. In early second millennium BCE persistent drought caused the population of the Indus Valley to scatter from large urban centers to villages. Around the same time, Indo-Aryan tribes moved into the Punjab from regions further northwest in several waves of migration. The resulting Vedic period was marked by the composition of the Vedas, large collections of hymns of these tribes whose postulated religious culture, through synthesis's with further northwest the preexisting religious cultures of the subcontinent, and gave rise to Hinduism. The caste system, which created a hierarchy of priests, warriors, and free peasants, arose later during this period. Towards the end of the period, around 600 BCE, after the pastoral and nomadic Indo-Aryans spread from further northwest the Punjab into the Gang etic plain, large swaths of which they deforested to pave way for agriculture, a second urbanisation took place. The numerous Indo-Aryan realms, or janapadas, were consolidated into larger states, or mahajanapadas. This urbanisation was further northwest accompanied by the rise of new ascetic movements, including Jainism and Buddhism, The resulting Vedic period was marked by the composition of the Vedas, large collections of hymns of these tr

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BSF-HCM-TEST-Dated-2025-02-26-Test NO.-19416

My journo instincts to turn back were pushed aside by Oh well, the TOI has enough ways to cover it besides the enticements of our European it in beckoned. If only I had known the eruption of the emotional volcano which followed. Then it happened again. Eerily. Queen Elizabeth passed away just the day before I was to leave London. TV brought the déjà vu of a visibly disturbed Prince Charles walking slowly past the unending bouquets outside Buckingham Palace. Hand it taken the Queen ages to return to London from the same Balmorals castle where she had now unfussy passed away? Reluctant to acknowledge the unbridled adoration of the estranged daughter-in-law who had so shaken the monarchy. That demolition job would be near-completed more recently by her own Epstein-sex-scandal-embroiled son plus by her grandson leaving Britain altogether because of the alleged Palace racism against his wife. Those wounds were reopened this same charged week when the couple arrived on a lecture tour. Media made it clear that hounded Meghan could never squeeze into the Princess glass slippers. Strangely, Queen Elizabeth death was as unthinkable as Diana. She always been there. A scant two days earlier, we seen her frail but still spry, pearl-stringed and smiling receiving the gawky new PM at Balm oral. Just months ago, she gamely shared a jam sandwich with Paddington Bear at her Platinum Jubilee; memorabilia of that dazzling 1953 coronation still beamed from shop windows. Surely, Elizabeth Regina is the last embodiment of royalty. The Crown series brought her into drawing rooms well beyond Mumbai Paris colonies, which have sunk into collective mourning. They crashed the Net with videos flying to and from the community global outposts. Come to think of it, the only other unconditionally adored Queen was Paris. Temples in India were mostly constructed in three or four patterns. And the temple domes were modeled on the sky. If I sit under the open sky and repeat Aim, my voice will be lost, because the strength of an individual voice will be enveloped by the vastness of the sky. I will not

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BSF-HCM-TEST-Dated-2025-02-26-Test NO.-19419

Echoing the sound. Such a sound circle is a blissful experience. When the formation of the circle happens, you are no longer just a humble worshipper before the divine, you become a recipient as well in other words, the one whose prayers are being answered. And with that resonance, the divine experience begins to enter you. Although the sound produced in the chanting is human, when it is echoed it resounds with a new force and is full of new energies. Shaped temples were used to create sound circles through the chanting of mantras. If one chants there, sitting all alone in perfect peace and silence, then as soon as the sound circle is formed, thoughts will stop. Bells and Gongs At the entrance of temples, we find big bells or gongs and they serve the same purpose. When you chant Aim, although you may be doing so very quietly and your attention may be elsewhere, the sound of the bell will instantly bring your attention back to the circle of sound created by its vibration. It should be remembered that sound is a subtle form of electricity, now even science agrees with this. In fact, everything is a form of electricity. But the Indian sages go one step further and say electricity is a form of sound, that sound is the base, not electricity. That is why they call the supreme being Shaba Brahman the Cosmic Sound. There is now a great similarity of approach between eastern thinkers and modern scientists, the only difference being just which of the two is primary. The scientist says electricity is primary, whereas the sage says it is the density of sound which produces electricity. There is every possibility that in the near future science will have to look deeper into the nature of the cosmic sound, the ultimate reality. The sugar industry has been a major economical contributor to the country for the last 4 decades. Taking a step ahead, the sugar industry is now becoming a major contributor to the sustainable development of the country, whether it is about making ethanol for sustainable mobility or using bagasse to generate electricity. The Sugar industry has been the f

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BSF-HCM-TEST-Dated-2025-02-26-Test NO.-19420

Of biofuels and chemicals from ethanol. This usage in turn provides a model for how a crop such as sugarcane can be used to produce a variety of valuable products used for a variety of applications. The recent Ethanol Blended Petrol (EBP) programme of the Government of India, in which the sugar sector supplies a significant portion of ethanol, demonstrates that fossil fuels have an alternative, and green fuel produced from sugarcane-based sources is an example of this paradigm. The Economic Benefits As ethanol is made locally from crops grown domestically, it increases the country energy independence and decreases reliance on foreign oil thus saving precious fore. One of the bio-energy sources from the sugar industry is compressed biogas, which may contribute to self-reliance in the energy sector of the country. Around 3% of the total compressed biogas potential of the country which is around 2 million tons of 62 million tons can be produced from sugar industry co-products like spent wash, filter cake, press mud. The Indian sugar sector also aspires to provide farmers with long-term value through enhancing resource efficiency, rejuvenating ecosystems, and boosting rural communities. Experts from the sugar industry, research institutes, and Kristi Vegan Kendra (KVK) are constantly making efforts to promote sustainable agriculture practices. They regularly educate farmers about new sugarcane cultivation methods, improved varieties, water management, biological control methods, bio-fertilizers, mechanization, marketing, and pre- and post-harvest management of products to reduce overall environmental impact. Conclusion The global markets are in a transition period, with a constant push to enhance efficiency while still pursuing sustainable development. This has increased the demand for all resources, including food, feed, and energy. The Asian countries account for the lion share of the whole demand, with fast-growing economies such as India which is poised to make a quantum jump in economic growth. we rely on imports for 83% of our oil needs, which cost roughly Rest

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BSF-HCM-TEST-Dated-2025-02-26-Test NO.-19421

Healthcare diagnosis or treatment requires the intervention of an expert. They help carve the right trajectory for you, one that involves the right treatments and procedures, access to high quality products and medication, nutrition guidance, and options for alternate therapy. In the same way, when it comes to health insurance, getting an expert on board also means you get your hands on the best financing options for yourself. The Expert Vs. You When it comes to healthcare there are so many factors involved, that people are left overwhelmed and confused. This is where an expert can help. They are efficient, can help provide unique perspectives, ensure clarity, and promise faster settlement of claims. There is also no denying that with an expert by your side, you can enjoy far more confidence and trust the process. We vet all thought of just opting for a basic insurance plan or financial option but did you know that you can enjoy far more benefits and save a lot more money if only you take the right guidance from experts? They ensure product superiority, a more comprehensive and fully loaded product portfolio; all while keeping in mind your financial status and affordability. Why Settle For Less When You Can Enjoy More? The problem with making your own decisions when it comes to healthcare is that you miss out on several other benefits simply because you do not know that it exists, or due to a trust deficit. This is unfortunate because in doing so, you miss out on several crucial and helpful benefits such as free annual check-ups for you and your family, unlimited tele-consultations, and even fun rewards such as wellness points for reaching every fitness goal, that can be redeemed later. Quality Of Customer Experience Matters More Now Than Ever It true what they say about consumer being king with this being the new mantra, your experience will always be the top most priority. Health experts will not compromise on your comfort and will always ensure that your entire healthcare journey is seamless and even enjoyable. The world of healthcare has changed, more so after

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BSF-HCM-TEST-Dated-2025-02-26-Test NO.-19422

Provide you with the lifetime access to healthcare. No doubt that the pandemic has taught us that we need to be prepared for anything that comes our way a healthcare plan is the first step in this direction. Without experts, you may end up with a plan that does cover certain critical illnesses, unforeseen medical emergencies, and more. Buying an insurance in a hurry, without covering all bases might not safeguard you from an emergency. To navigate unscathed through life, reach out to an expert who can help you in the right way. The Bottom Line Most of us live a fast-paced lifestyle, and were often caught up in the hustle and bustle of life. Now more than ever, it is imperative to prioritize health, thus, an effective health insurance plan is no longer a luxury, but a necessity. The good news is that there are numerous insurance products and services available within reach, however, you need to be well-informed so you can choose a plan that is perfect for you. An expert can carry this burden for you, leaving you well-prepared and protected in the health front. What is the usual picture that comes to mind when one listens to the word Library ? Is it a room full of books all categorized and labeled stacks after stacks and a pin drop silence? While this is the dominant idea of library and has its own value and importance. But let make a different visualization visualize a community space, with book displays containing books and materials for different age groups, genres, languages and so on. A space where people come, pick up something to read and then have discussions on what they read, where children are encouraged to read on their own as well as in pairs and groups and then have reading exercises around the things that they read, where parents and caregivers are provided with books and literature for them to read for themselves but also to read to their children, they are supported in reading strategies through demonstration on how to read to their child, how to narrate a story to a child and so on! In this visualization, the place is anything but silent- it is a h

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Artificial Intelligence AI is transforming national security operations, enhancing decision-making, intelligence gathering, and defence strategies. However, as AI becomes increasingly integrated into military and security frameworks, ensuring its responsible development and deployment is critical to mitigating risks and maintaining ethical standards. Responsible AI in national security involves balancing innovation with accountability, ensuring AI systems align with legal, ethical, and strategic objectives. At the AI Action Summit in Paris on February 11, 2025, Prime Minister Narendra Modi emphasized the rapid advancement of AI, the urgent need for a global governance framework with standardised regulations that align AI development with ethical principles serving humanity best interests while preventing exclusion with proactive measures to mitigate unfair outcomes and promote inclusive, fair, and unbiased AI. Google has withdrawn the commitment of not using AI for weapons or surveillance which they had introduced in 2018 as their AI Principles. This has signaled a paradigm shift in their ethical stance. This decision has sparked concerns about the rise of automated warfare, leading to renewed calls for legally binding regulations to ensure human oversight and prevent the creation of fully autonomous weapons. As AI becomes increasingly integrated into military and security frameworks, ensuring its responsible development and deployment is critical to mitigating risks and maintaining ethical standards. This involves balancing innovation with accountability, and ensuring AI systems align with legal, ethical, and strategic objectives. Responsible AI and national security a responsible AI approach in national security requires the development and deployment of artificial intelligence systems with a strong emphasis on ethics, transparency, accountability, and safety throughout the AI lifecycle, from data collection to operational deployment. Ensuring AI systems are fair, reliable, and secure demands a structured approach built on robust data governance, algorithm design

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Spl-BSF-HCM-TEST-Dated-2025-02-26-Test NO.-19426

Attacks that could compromise their reliability. Maintaining secure AI model training and data integrity prevents unauthorized access and manipulation of training datasets, ensuring the trustworthiness of AI outputs. Leveraging AI Cyber Threat Intelligence AI-CTI can enhance national security by detecting and countering cyber threats in real time. Implementing a Zero-Trust AI security framework with strict access controls and authentication measures further strengthens AI defences against unauthorized use. Additionally, AI model provenance and audit trails enable tracking of AI decisions and modifications, ensuring transparency and accountability in national security operations. The integration of ethical data collection and analysis in AI-powered intelligence systems is essential to ensure compliance with privacy laws and minimize bias. This involves seeking diverse data sources to create fairer AI models. Additionally, addressing the challenge of countering AI-driven misinformation is crucial; responsible use of AI can enhance efforts to detect and counter adversarial propaganda, cyber threats, and disinformation campaigns effectively. In the realm of security, employing AI for threat detection and early warning systems allows for the identification of potential threats while ensuring that human oversight remains integral to decision-making processes. Furthermore, establishing covert AI operations oversight is necessary to regulate the use of AI in sensitive areas such as cyber espionage, reconnaissance, and psychological operations, thereby fostering a governance framework that upholds ethical standards in these complex environments. Explain ability and interpretability standards are essential to making AI-driven decisions understandable and justifiable, fostering trust in their applications. Red-teaming and AI penetration testing play a crucial role in identifying vulnerabilities through offensive security testing, while AI model verification and validation V&V ensure that AI systems function as intended through rigorous formal assessments. The ethical deploym

Word Count: 278, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-27-Test NO.-19427

Helping the humankind survive these. It states that in these critical times the education needs to be reimagined as a new social contract, and this imagination must focus a lot on working for creating a future which is shared and interdependent. One of the two foundational principles in this report for this new social contract essentially is Strengthening education as a public endeavor and a common good, and in defining this principle it is rightly pointed out at that it does not limit to education being a public funded entity but goes on to also include a commitment from the society to include everyone in public discussions about education. Now let go back to the visualization of the community library that we started with, if we have these kinds of community libraries and school libraries, these will bring the communities together in creating that shared public vision on education and bring in the much-needed cohesiveness in the community. This goes a very long way in helping education to serve its role in driving the humanity to safer space by helping the empowerment of the future generations in creating a world which is peaceful and sustainable. The realization of the community libraries visualized above, does not stop there, it also helps children in developing their literacy skills. This is because for acquisition of literacy skills in a manner that the children don only learn to read but also develop a habit and love for reading, calls for availability of good quality children literature in multiple languages and diverse genres and a culture of reading around them where the adults are also reading, and the parents are supported in strategies of reading to their children. These kind of school and community libraries not only develop a keen interest of reading in children, but they are also proven to help develop stronger intergenerational connects and relationships. Further, in present times with the ever-increasing screen addiction in children resulting in many physical as well as psychosocial issues like increased anxiety, behavioral problems, increase in t

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BSF-HCM-TEST-Dated-2025-02-27-Test NO.-19428

Each other through post reading exercises, then they also develop the social and emotional skills like teamwork, perspective building and so on. As the library programs have a lot of benefits starting from building the literacy skills in children to helping the society develop into more cohesive and cooperative society, it becomes very important that we have more and more active vibrant and functional libraries at the schools as well as at community spaces. The public education programs do have some provisions for libraries in the schools, but either this fund is not used or is used to get some irrelevant books which are kept locked away so that they do not get torn or worn out with use. Therefore, we need to make sure that our schools and communities have vibrant library initiatives to support learning for children, improved intergenerational connection and ensuring that the education is strengthened as a public endeavor. We entered the year 2022 with a literal big bang. Maybe that was enough to raise the moral grounding and consciousness of the internet as we collectively strived to make the space warmer and more inclusive. On a macro level, the internet is about communication and the consumption of information. Now, as the internet expands its horizons beyond the metro demographics, linguistic barriers become a fundamental issue, especially in a nation like India where the communication style and language change every 15-20 km. Here are my two cents on how the creator economy is improving its inclusivity to the cultural nitty-gritty of Incredible India: Social media that more user centric some people opine that social media platforms came into existence to give people a voice. Hence, it is important that the medium of communication remains as inclusive as possible. At the end of the day, social media platforms are user-centric. They are operating on a democratic model wherein the opinion of its users takes precedence. Integral recently rolled out an update that allegedly made its algorithm similar to that of Ticktack. Since the update did not sit well with the

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BSF-HCM-TEST-Dated-2025-02-27-Test NO.-19429

Report on the M&E industry, the share of regional language consumption on OTT platforms will cross 50% by 2025, from the 30% share it held in 2019, easing past Hindi at 45%. Now, we are at a point where OTT platforms are releasing vernacular series that is not only doing exceptionally well with the domestic audience but have become a favorite for international viewers as well (classic examples Pushpin, Sacred Games, Delhi Crime and the list goes on). In the year 2021, regional language content made up 47% of OTT originals and 69% of films released on streaming services. OTT platforms are providing a more personalized experience by providing localized dubbing features in order to alleviate the success rate of films. And clearly it is working for them. People have discovered the many conveniences of OTT platforms during the last 2 years. The overall impact that this is driving transcends the cultural aspect of the movement. It is generating a lucrative employment avenue for tier 2 and tier 3 areas. On a larger scale of things, it is not fair to limit our conversation to a certain dialect. Especially in a nation like ours which is filled with so many colors. So my question is why stick to just the white tones? Decentralization and democracy are the future. With the growth in demand for content in vernacular languages, we are putting all cultures on the same pedestal and that in its truest sense marks the dawn of a new India that is proud of its diversity and is vocal for local in more than one way. Do men and women perceive urban space differently.. well it may not have anything to do with gender per se, but surely issues like safety and public amenities may play a big role in their perception being different. Men and women have different perceptions based their socio cultural conditioning and societal beliefs. For example an urban space is perceived differently in different cultures like the west or the east. Cities work with several systems together like a machine, an enabler for its residents lifestyles. Cities may also have several issues to manage, for example i

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BSF-HCM-TEST-Dated-2025-02-27-Test NO.-19430

Such as she lounges urban lounges with toilets and feeding room), Pedestrian safety zones, especially near children institutions, illumination of all major roads, adding surveillance on roads, added high mast lights for parks have been undertaken by our team which has many women on board. Some key urban issues pertaining to women are as follows

Clean Toilets One of the key amenities for women to feel safe in an area outside their home workplace is access to clean toilets and safe drinking water. Imagine the plight of women, when in the absence of a clean toilet, they may have to hold it for hours or worse, plan to get to a place like a restaurant or private property that can allow them to relieve themselves. It is a sad state of affairs.

Feeding and Changing rooms Child rearing is an important phase in the life of a woman. With the advent of women in the workforce, more women are travelling, going out, travelling and accessing the public space with young babies. It is a basic need for urban spaces to have feeding and changing stations along with public toilets for them to feel safe and take care of this basic need away from prying male gaze.

Street Lighting Well lit public spaces allow for women to travel safe. Street safety is not about women travelling safe in closed cars, but it is about public spaces being designed in a way such that women feel safe walking alone on the streets. For that the streets and public spaces need to be well lit and well within accessibility of other people. In Public Eye Statistics prove that the maximum crime in public areas is in vulnerable areas like subways, lonely alleys and deserted roads. Being within public reach is an import part of women feeling safe from crimes that may be a risk in lonely areas. Market streets in India have been bustling activity zones, with enough public eye on the street. With the advent of new age planning and design, there is a lack of thought about this aspect. Indian cities are far from safe for vulnerable social groups, especially for women. Women safety needs to be become a policy mandate in urban

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To commemorate the Engineers Day on September 15, a reputable national daily came out with a supplement. What grabbed my attention was that all the six featured engineers on the page represented IT and software. Indeed, today whenever there are conversations around engineering or technology, one can safely assume that what is meant by engineering and technology is essentially computer engineering and information technology. Certainly, a quantum jump for a sector within a span of about two decades: it was in run up to Y2K and early-2000 when IT appeared in the common vocabulary, followed by BPOs, KPOs, and broadly speaking, IT-enabled services ITES . It would be instructive to remember that two of the oldest, classic engineering institutions in India, namely, College of Engineering, Gundy now a part of Anna University and University of Rookie now IIT Rookie are 228 and 175 years old respectively. All of a sudden, the classic engineering streams like mechanical, electrical, civil, and chemical engineering became passé, so old fashioned. Their place was taken over by new-age disciplines like computer and IT. The crowning glory was that even those passing out with classic engineering degrees were no more inclined to go in to, say, manufacturing or construction but were getting trained on the job to become software and coding experts. But the biggest irony is that the Engineers Day is celebrated as a mark of respect to Bharat Ratna M Visvesvaraya who was instrumental in constructing dams, reservoirs, and hydro-power projects of modern India; all through applications of classic engineering streams. There is no denying the fact the critical role digital technologies have played and, more importantly, will continue to play in the nation-building. But equally logical is the fact that even for likes of artificial intelligence, machine learning, and met averse to flourish, the backbone creation will rest on classic engineering feats. Moreover, the widespread socio-economic development of the country necessitates service and manufacturing sectors to go hand in hand, which aga

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In India, rural-urban migration's is still seen as a distress-driven choice and not a voluntary one. This leads to a lack of policy measures to ensure safe and dignified migration for workers. There are various reasons why people migrate from their source home village, town, or city to their destination's place of work. One is when individuals who have access to economic resources and a wide social network shift to other countries to set up businesses or for jobs. Systems and policies promote this type of migration substantially, and it often seen as wealth creation. Sports in School for Kids A student, who is good in sports as well as in academics, develops an overall "personality which is reflected" in his or her life. It gives him strength, a sense of discipline and how to associate with other players. School sports make school life more interesting also. Now-a-days all the colleges and schools have sports as a parts of compulsory curriculum. So for this purpose schools have big playgrounds. They have big playgrounds to accommodate games like football, hockey and cricket. Some schools also provide their students games like basketball, volleyball, table tennis, lawn tennis and badminton. School sports play a very important role in teaching a student team spirit. They teach a student to play the game for the sake of playing and not for the sake of winning. So spirit of healthy competition and discipline is taught to the students. Some schools even have gymnasium to develop a child physique and mind. A student can apply the sportsman spirit in his everyday life also and learn to accept defeats with a smile. Sports also teach us that practice makes a man perfect and hard work really pays in the end. School and college sports also help the student to choose career in sports itself. They can become professional sportsman. Sports also help students in careers in Armed Forces. So school sports should be encouraged and concerned authorities should see to it that schools make proper provision for this. Two is distress migration, usually considered a coping mechanism at t

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Is often the one they have at the destination? An increase in disposable's incomes because of high remittances enables migrant workers to invest in the improvement of their houses, and lease more land. People who are semi-skilled get the opportunity to gain knowledge through working at the destination, which they utilise to make better investments and financial decisions back home. Some workers, for instance, choose to invest their money in setting up or buying small shops, rice mills, and auto rickshaws in their home locations, which are increase in disposable's incomes because of high remittances enables migrant workers to invest in the improvement of their houses, and lease more land. People who are semi-skilled get the opportunity run by family and friends, creating an additional source of income. In the case of Odisha, in many blocks, we have estimated the annual remittance to be equal to what the government's is spending in that block on 'development'. Migrant workers earn approximately INR 6,000 in the beginning when they start to work in destination towns cities, and graduate to INR 28,000 per month over time. Of this, they are able to remit INR has resulted in a lack of policy focus on creating infrastructures to enable safe and dignified migration. In a study conducted by enables migrant workers to invest Gram Vikas in 2021, as high as 79.2 percent of the proportion of households a month to their homes, which is a substantial amount of money. This has led to significant social, cultural, and economic changes in their home villages. Improved educational infrastructure and exposure to new technologies is helping rural youth reimagine, and act on, their aspirations. They are increasingly inclined to explore career options beyond their traditional family occupations such as farming or fishing. Migration, in this context, serves as a means for them to access different livelihoods and better opportunities outside their home villages. A House on Fire for Kids It was a dry day and it was night. The clock on the tower had struck twelve. I was sleeping on the roof

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Used by one of India largest public sector banks, Bank of Baroda. Another public sector bank, State Bank of India underwent rapid digitalization by offering SBI YONO, which was developed by IBM. SBI YONO currently has 54 million Monthly active users. There has been a rapid shift in the way consumers view payments due to apps like YONO. For instance, in India, the volume, as well as the value of UPI transactions, have doubled post covid. In FY 21 UPI had processed 22.3 billion transactions with a value of Rest 41 trillion. In FY 22 the total number of transactions was 46 billion transactions with a value of Rest 84 trillion. In India MSMEs were the most impacted due to such transactions as 87.3 percent of the 41.4 lakh transactions conducted across the MSME ministry were done digitally. Consumers have not only hugely benefited from the digitization of payments but by the revolutionization of investing. Around 10.7 million Demat accounts were opened by retail investors between April 2020 and January 2021. This has allowed the Indian stock markets to reach \$3 Trillion in 2021, within 4 years which has been unprecedented. Another reason for this milestone is the digital transformation of trading institutions like the NSE. NSE NEAT National Exchange for Automated Trading has more than 181,000 terminals across India that allow traders to make high volumes of trade with minimal latency. Furthermore, the stock market in India has also been impacted by the rise of fintech platforms like Sharekhan which allow retail investors to buy and sell stocks easily. The number of monthly active users in Sharekhan has almost tripled from 275,000 in FY 2014 to 764,000 in FY 2022. Similarly, financial institutions like Equirus have also been transformed by digital transformation by offering apps such as Equirus Wealth, which allows retail investors to invest in Mutual funds in a hassle-free manner. Along with that, trading is also computerized in Equirus Portfolio management services PMS which coupled with the steadfast leadership of experienced individuals has allowed the Equirus Long

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Talking about wars and ideologies here, humans also historically have fought about the number of living beings as counted in their community, region, nation, or the world. In popular context, this number is called the population of that community, region or nation, or mankind. Some people feel that there are more human beings that this planet can house. Though humans have started exploring space, there is a long way to go. Meanwhile, we have changed this planet irreversibly to be an ideal house for humanity. We can introduce a delta change that can delay the inevitable or get some magic wand to dissolve all the impurities of this planet. But the question is how many human beings are too much for this planet. Some on the other hand have justified that numbers are beneficial. No one seems to be totally correct or wrong. Ancient folklores had predicted doom due to population explosion across the ancient cultures. In the Indian context, we have stories of destruction and restarts. Philosophers from Plato to thinkers like Malthus have warned humanity against numbers. On other hand, Developed countries that scorned under-developed countries for lack of resources are now feeling the pinch of low fertility rates. This is a tricky issue for mankind. But one fact is undisputable: we have limited resources on this planet. Experts say Our species evolved from apes and has undergone a population explosion, damaging every habitat on the planet. In 2018, scientists found a plastic bag 10,898m at the bottom of the Mariana Trench, while another team recently discovered man-made forever chemicals on Mount Everest. No part of the world is pristine every lake, forest, and the canyon have been touched by human activity. But on the other side, our sheer numbers and ingenuity have enabled humanity to achieve feats that no other animal could dream of splitting atoms, sending complex equipment nearly a million miles to observe planets forming in distant galaxies, and contributing to a staggering diversity of art and culture. Every day, we collectively take 4.1 billion photographs and exch

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Team of researchers from Stanford University, in California, calculated that the ideal size of our species would be between 1.5 and 2 billion people. As a result of its controversial history, population engineering is a deeply divisive area. At one end of the spectrum lie those who see lower fertility rates in some areas as a crisis. One demographer is so concerned by the localized drop in the birth rate in the UK that he has suggested taxing the childless. The opposing view is that slowing and eventually halting global population growth is not only eminently manageable and desirable, but it can be achieved via entirely voluntary means methods such as simply providing contraception to those who would like it, and educating women. In this way, proponents of this position believe we could not only benefit the planet but improve the quality of life experienced by the poorest citizens worldwide. But there is a collective consensus to identify the problems and create a change. The absolute number of people in a country is not the most important factor. Instead, it the rate of its population growth or decline that is key to a country future prospects this determines how quickly things are changing. India will overtake China as the most populous country by 2025 or perhaps sooner. However, this should not be inferred to assume that India is undergoing a proverbial population explosion. Population statistics show that India population growth peaked decades ago and it is already on a downward trajectory. According to the United Nation population projections, India population will increase by a multiple of 1.09 between 2021 and 2031. This number was 1.25 between 1981 and 1991. From 2060 onwards, India population will start falling, which happens when fertility rate falls below replacement levels. By 2100, which is as far as UN population projections go to, India population will be 1.45 billion after having peaked at 1.65 billion in 2059. It the not the change but rate of change that matters. A low population, which means fewer workers, also means a scarcity of productive han

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From the Defence Innovation Board, the responsible AI framework for national security is built on five key principles: Responsibility, Equity, Traceability, Reliability, and Governability. Human operators remain accountable for AI-driven decisions, ensuring ethical oversight. AI systems must be designed to minimize unintended bias, promoting fairness in decision-making. Traceability is essential, requiring AI processes to be explainable and auditable for accountability and transparency. Additionally, AI must be reliable, functioning safely and effectively across its lifecycle, and governable, allowing for human intervention when necessary to maintain control over its operations. This framework governs AI applications in combat systems, intelligence analysis, surveillance, and cyber defence, ensuring their deployment aligns with international humanitarian law IHL and the law of armed conflict LOAC to uphold ethical and legal standards in military and intelligence operations. Announced in 2021, the responsible AI framework for defence and security establishes key principles to guide AI deployment in military and intelligence operations while ensuring compliance with ethical and legal standards. Lawfulness mandates that AI applications adhere to national and international legal frameworks, while responsibility and accountability ensure that human oversight remains central to AI-driven decision-making. The framework emphasizes explain ability and traceability, requiring AI decisions to be transparent and auditable, and includes bias mitigation measures, such as fairness testing, to prevent discriminatory outcomes. To safeguard AI systems from cyber threats, security and resilience provisions demand robust defences against adversarial attacks and data manipulation. Crucially, human oversight is reinforced, ensuring that AI serves as a decision-support tool rather than a replacement for human judgment. This framework governs AI integration in military operations, intelligence sharing, and cyber security, promoting cross-allied AI governance to enhance interoperability a

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Not a collection of separate nations but a single organism. If one part suffers, the whole is affected. Just as in a melon, when one section begins to rot, the decay spreads, and unrest in one region disturbs global peace. Global peace is not an abstract ideal but a necessity. Violence, forced displacement, and rigid national policies are not just political matters but spiritual concerns. The true test of any law, including deportation policies, is whether it upholds human dignity. Enforcing rules without compassion leads only to suffering. If a nation must regulate immigration, it should do so with fairness allowing people time, support, and means to transition rather than pushing them into despair. Justice without kindness is another form of cruelty. India is more than a geographic entity; it is a consciousness, a land where spiritual wisdom has flourished for millennia. While people may leave its borders, they should carry its essence its teachings of peace, nonviolence, and interconnectedness. True migration is not of bodies but of wisdom, spreading harmony rather than division. Anekantavad teaches respect for multiple perspectives. While some glorify nationalism, others feel constrained by it. A true seeker embraces both views, understanding that patriotism is valuable but must not become a barrier dividing humanity. In times of division, spiritual beings have a greater responsibility to dissolve boundaries within their hearts. Imagine a world where decisions are guided not by self-interest but universal well-being. When we see the planet as one temple, every being as family, and every act as an offering, then illusions of deportation, discrimination, and nationalism fade. The real journey is not from one nation to another but from division to unity, attachment to liberation. If borders disappeared tomorrow, who would we be Indians, immigrants, or simply souls on a shared journey? May Bhagvan Jinendra bless the world with wisdom so that we transcend walls and embrace a higher vision one where peace knows no borders, flowing like a river, touching all in its p

Word Count: 331, Character Length: 2100 characters

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Large corporations from the quarterly earnings. Well, to help educate those who don't know about this, "A global share, also known as a global registered share GRS, is a security that is issued in the United States but trades in a number of other currencies and is registered on several different exchanges worldwide". Global shares allow identical shares to transact without being translated into local currencies across national borders on multiple stock exchanges and in different currencies. Additionally, investors will continue to pay close attention to earnings as they analyse recent financial reports and statements to learn more about how inflation affects both firms and consumers. In the early sharing, the European stocks essentially moved upward. In this article, Vijay Dwivedi, a knowledgeable specialist and enthusiastic observer with a deep interest in world trade, offers his insight regarding skyrocketing global share. The Sensex in India dropped 0.6%, and the Taiex in Taiwan also declined 0.5%. The impact of the aforementioned figures was felt strongly during Nancy Pelosi's visit to Taiwan. With regard to Pelosi's visit, some investors are looking to "sell the rumour, buy the news" for the time being, while others are developing a longer-term macro perspective on how this could turn out to be a turn of the tide in Asia-Pacific history and possibly change how assets are allocated in the region. Taiwan is a significant provider of semiconductors and other high-tech products to the world market. Considered a successful decoupling between the two largest economies in the world carries a number of challenges, including new stress on supply networks and increasing inflation. Also, beginnings of an economic response, including a halt to fruit and seafood imports as well as natural sand shipments to Taiwan, have already been made public by Beijing. Moreover, despite the decrease in immediate worries, investors will be on the lookout for any potential worsening of U.S.-China relations. Any economic sanctions from China are likely to have a

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Whether for building forecast models or conducting time series analysis, several data tools and fintech companies have recently come up that allow investment managers to factor in relevant information and remain up to date. Integration of data in the investment process is crucial, especially for sectors and industries that follow set patterns or particular investment cycles. The second major area of technological application is investment recommendation. This is more suited for investment managers operating in public markets across asset classes, which contain large volumes of historical data. AI ML tools as well as programs allow fund managers to generate recommendations based on historical data behavior while considering the current trends. Furthermore, programs and applications help generate recommendations and enable investment managers to monitor the impact of changing market conditions and new information on a near-real-time basis, thereby suggesting actionable options. Most of the tools available in the market are customizable and can be fine-tuned to suit the needs of individual investors, both institutional and retail. In some cases, portfolio managers with quantitative investment strategies can even build custom portfolios for individual clients based on specific risk-reward profiles and returns expectations. Additionally, technological applications enable active portfolio managers to keep costs in check and remain competitive using passive investment strategies. A steady market condition, such as an extended bull market, is appropriate for programs to tailor and manage investment portfolios. However, human intervention is crucial amid increased market volatility, particularly in a sell-off or bear market. However, there must be a balance between technology usage and manual intervention when generating investment recommendations and building client portfolios. Lastly, and perhaps most interestingly, the adoption of technological solutions is increasingly visible in portfolio management and distribution activities. Risk management, reconciliation of trans

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Insurance sector and the risk factors in the insurance sector and the ways to address them in the interests of the institutions, individuals, and enterprises. Definitions It is important to understand the way the key players are defined. Insurance is a means of protecting individuals, enterprises, and corporates against the risk of losing assets or value of assets contingent on sometimes undefinable uncertainties. An entity which provides insurance is known as an insurer, insurance company, or insurance carrier. A person or entity who buys insurance is known as an insured or policyholder. A broking firm licensed and regulated by the Insurance Regulatory Development Authority of India IRDAI acts as an intermediary between the insured and insurer. Many a time, the insured is unaware of the reasons for insuring himself or his firm, the ways in which s he or her or his firm is protected and the way claims are responded to when the need arose. Agents are those who work on behalf of the Insurance Companies to canvas the policies explaining fully the implications of such policies and the benefits of insurance by paying a small premium to cover a large unknown risk. Insurance penetration and density are two metrics, among others, often used to assess the level of development of the insurance sector in a country. While insurance penetration is measured as the percentage of insurance premium to GDP, insurance density is calculated as the ratio of premium to population per capita premium. Underwriting in Insurance According to Investopedia, insurance underwriters are professionals who evaluate and analyse the risks involved in insuring people and assets. Insurance underwriters establish pricing for accepted insurable risks. The term underwriting means receiving remuneration for the willingness to pay a potential risk. Underwriters use specialized software and actuarial data to determine the likelihood and magnitude of a risk. Insurance underwriters assume the risk involved in a contract with an individual or entity. For example, an underwriter may assume the risk of the cost

Word Count: 330, Character Length: 2100 characters

BSF-HCM-TEST-Dated-2025-02-28-Test NO.-19446

Than those that remain traditional and old school. A Vietnamese delegation led by Deputy Minister of Public Security Senior Lt. General Luong Tam Quang visited India for the Second Security Dialogue and held discussions on the security issues comprehensively with his Indian counterpart. The mechanism for the Security Dialogue between the Ministry of Public Security of Vietnam and the National Security Council Secretariat of India was established in 2016 when the relationship was elevated to the Comprehensive Strategic Partnership. The First Security Dialogue was held in Hanoi, which was attended by the Indian National Security Advisor Ajit Doval. This time the Indian side was led by Deputy National Security Advisor Vikram Misri. The visiting Deputy Minister of Vietnam also met the NSA and the Foreign Secretary. This mechanism is crucial in determining the priorities of both the countries on regional and international affairs and to review the progress on decisions taken by political leaders of India and Vietnam. Indian and Vietnamese leaders are meeting frequently and pace did not slow down even during the pandemic. Indian PM Modi and the then Vietnamese PM Nguyen Xuan Phuc co-chaired a virtual summit in December 2020 and issued the India-Vietnam Joint Vision for Peace, Prosperity and People containing the guidelines for future development of India Vietnam Comprehensive Strategic Partnership. The significance of this document lies in the fact that it serves as the cornerstone for a new era of India Vietnam Comprehensive Strategic Partnership. In addition, seven agreements were inked that included one on implementing arrangements on defence industry cooperation and another on nuclear cooperation between India Atomic Energy Regulatory Board and Vietnam Agency for Radiation and Nuclear Safety. The Summit spelt out seven steps to further strengthen the Comprehensive Strategic Partnership between the two countries that inter alia covered defence and security partnership with the aim of maintaining stability in the Indo-Pacific region, maintenance of peace, stability, s

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BSF-HCM-TEST-Dated-2025-02-28-Test NO.-19447

As a pillar of India Act East Policy and Indo-Pacific Vision and desired to broaden the scope of the bilateral ties. This year also saw two important delegations from India visiting Vietnam. In April, Sri Om Biral Speaker of Lok Sabha led a delegation of law-makers to celebrate the 50th anniversary of the establishment of the diplomatic relations. During the visit, his Vietnamese counterpart Mr Hue spelled-out an action plan for further cooperation between the citizen representatives of the two countries. This was followed by the visit of the Indian Defence Minister Sri Rajnath Singh in June, during which three important decisions were taken. First, India and Vietnam signed a Joint Vision Statement on India-Vietnam Defence Partnership towards 2030, which will significantly enhance the scope and scale of existing defence cooperation. Second, the Indian and Vietnam Defence Ministers agreed on the early finalisation of the \$500 million Defence Line of Credit extended to Vietnam and the implementation of the projects shall add substantially to Vietnam Defence capabilities and will also push the Indian government vision of make in India, make for the world. Third, India and Vietnam also inked a Memorandum of Understanding MoU on Mutual Logistics Support. Sri Singh visited Vietnam military training facilities and handed over twelve high-speed patrol boats to the Vietnamese naval fleet that was built with a \$100 million line of credit and technical assistance from India, and is expected to be soon deployed along the South China Sea coast. The Second Security Dialogue between the Public Security Ministry of Vietnam and the national Security Council Secretariat took place in the backdrop of above interactions and decisions. In this meeting the two sides reiterated their commitment for peace and security in the region. The Vietnamese delegation appreciated the Indian role in shaping the Indo-Pacific architecture. The Indian side stressed the need for implementation of the Indo-Pacific Oceans Initiative IPOI. This was earlier suggested by PM Modi as the action plan for achiev

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Physical presence but operate with an end-to-end digital interface. 2. Buy Now, Pay Later BNPL financing: There has been an exponential rise in the demand for small ticket loans, in other words, BNPL. With large sections of the society recovering from the financial distress brought on by the pandemic, customers today are looking to have the liberty of availing of sachet-sized loans. Fintechs are giving users the advantage of splitting up their purchase transactions in smaller installments with the BNPL solution. 3. Digital lending: The unprecedented economic implications of the pandemic have altered the lending landscape as we know it. With enhanced uncertainties amplifying risk perceptions, Fintechs are improving access to capital with digital lending solutions. The digital infrastructure and faster underwriting of services offered by Fintech players are helping MSMEs emerge out of the financial crisis they are currently struggling with. With many funding alternatives and innovative solutions lined up, one thing is for sure, the Fintech industry is redefining the lending space like never before. 4. Payment gateway: The way pay and get paid has changed over the years. Today, real-time payments have come to be the expectation and Fintechs who are able to meet their customers at the intersection of convenience and security are leading the way! This explains the increasing usage of payment gateways, especially across E-commerce websites that have grown in prominence in recent years. Payment gateways can be easily integrated into merchants websites, allowing customers to make payments using a host of options like debit and credit cards, digital wallets, etc. 5. Digital wallets With the introduction of digital wallets, paper money is slowly but surely losing its prominence. Digital wallets have now come to be a hit for both online and offline transactions where users can transfer money virtually with ease. Summing up The rise of digital technologies has certainly been a boon for the Fintech industry that is powering the growth of the Indian economy. These digital Finte

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BSF-HCM-TEST-Dated-2025-02-28-Test NO.-19451

Insurance sector and the risk factors in the insurance sector and the ways to address them in the interests of the institutions, individuals, and enterprises. Definitions It is important to understand the way the key players are defined. Insurance is a means of protecting individuals, enterprises, and corporates against the risk of losing assets or value of assets contingent on sometimes undefinable uncertainties. An entity which provides insurance is known as an insurer, insurance company, or insurance carrier. A person or entity who buys insurance is known as an insured or policyholder. A broking firm licensed and regulated by the Insurance Regulatory Development Authority of India IRDAI acts as an intermediary between the insured and insurer. Many a time, the insured is unaware of the reasons for insuring himself or his firm, the ways in which s he or her or his firm is protected and the way claims are responded to when the need arose. Agents are those who work on behalf of the Insurance Companies to canvas the policies explaining fully the implications of such policies and the benefits of insurance by paying a small premium to cover a large unknown risk. Insurance penetration and density are two metrics, among others, often used to assess the level of development of the insurance sector in a country. While insurance penetration is measured as the percentage of insurance premium to GDP, insurance density is calculated as the ratio of premium to population per capita premium. Underwriting in Insurance According to Investopedia, insurance underwriters are professionals who evaluate and analyse the risks involved in insuring people and assets. Insurance underwriters establish pricing for accepted insurable risks. The term underwriting means receiving remuneration for the willingness to pay a potential risk. Underwriters use specialized software and actuarial data to determine the likelihood and magnitude of a risk. Insurance underwriters assume the risk involved in a contract with an individual or entity. For example, an underwriter may assume the risk of the cost

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Sanchit's Art, New Delhi flew to South East Asian shores in Singapore to celebrate their 10th Anniversary of Kalasutra's Tangible Intangible Odyssey, a group show of the artworks of 19 different artists, exploring sublime narratives that celebrate the mystic aura of modernism in Indian Art. Through distinct visual vocabularies and artistic expression, each artist in this suite of 90 works belongs to the dynamic field of Modern and Contemporary art. This forms part of the annual international exhibition program and was held at The Art House Singapore, from 11th Oct to 15th Oct 2023. While one is looking at a litany of masters it is a delight to pick up 5 favourites in terms of compositional clarity and the power of materials in pathways of evolution. Once, there was this guy, who was in love with a girl. She was the most beautiful and gorgeous but for him, she was everything. He used to dream about her, about spending the rest of life with her. His friends told him, why do you dream so much about her when you don't even know if she loves you or not? First, tell her your feelings, and get to know if she likes you or not. He felt that was the right way. The girl knew from the beginning, that this guy loves her. One day when he proposed, she rejected him. His friends thought he would take alcohol, drugs etc. and ruin his life. To their surprise, he was not depressed. When they asked him how was it that he is not sad, he replied, why should I feel bad? I lost one who never loved me and she lost the one who really loved and cared for her. Moral: True Love is Hard to Get. Love is all about giving to other person without greed of gaining anything in return, if other person rejects it, it's him/her who will be losing the most important thing in life. So never feel dejected. A man stopped at a flower shop to order some flowers to be wired to his mother who lived two hundred miles away. As he got out of his car he noticed a young girl sitting on the curb sobbing. He asked her what was wrong and she replied, I wanted to buy a red rose for my mother. But I only have seventy-five c

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India greatest figurative master Jorgen Chowdhury has a series of works but the most brilliant is his Woman Face in a Sari. Chowdhury, who loves characters from films and theatre, defines his decisions about colour's complement in his arrangement of cross hatch features in his portraits and figures. Line and color's coexist in a close relationship in the principal tonality of his portrait that is based on rich variations in shades and color's levels that extend to different shades of black and white. At the same time, within a unified color palette, he adds lines in monochrome that either cover or contrast sharply with the underlying tones, producing variety and reflective effects within the darker tones of the painting. No artist in India has such combinations of line and tenor. Goal is not to show these little huts and lotuses and ducks and upper realms massed together but to show an overall sense of continuity and a sense of harmonic rhythms of man and nature. Pen and ink and watercolour all create a monochromatic medley. A story tells that two friends were walking through the desert. During some point of the journey, they had an argument, and one friend slapped the other one in the face. The one who got slapped was hurt, but without saying anything, wrote in the sand today my best friend slapped me in the face. They kept on walking until they found an oasis, where they decided to take a bath. The one who had been slapped got stuck in the mire and started drowning, but the friend saved him. After he recovered from the near drowning, he wrote on a stone today my best friend saved my life. The friend who had slapped and saved his best friend asked him, after I hurt you, you wrote in the sand and now, you write on a stone, why? The other friend replied when someone hurts us we should write it down in the sand where winds of forgiveness can erase it away. But, when someone does something good for us, we must engrave it in stone where no wind can ever erase it. A mother and a baby camel were lying around, and suddenly the baby camel asked, mother, may I ask you some

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To by the insured are fully honoured. According to the Annual Report of IRDAI, insurance penetration in India increased from 3.76 per cent in per cent in 2009-10. Thereafter, it declined for five years to register again an increase to the current level of 4.20 percent. Insurance density depends upon the people perception of the risks that need insurance for certain and regularity in payment of premium committed by them for the periods specified in the policy. In India, insurance density is reported to be consistent at around Rs.500 during 2019-21. Life is insured under a life insurance policy while the house, equipment, utilities are insured under general insurance. There are number of ways in which premium is calculated and the actuaries assess the risks inherent in a particular activity life, health, automobiles, instruments, machinery etc., and the larger the number of insured, the lower the premium could be. Technology advancements have made life easier for the insurance companies in the calculation of premium, assessments of loss and settlement of claims. Risk Management in Insurance Risk is different from uncertainty. In the case of risk, we know the probability of its occurrence but not the time at which it occurs and what loss it is going to entail for the holder. I will cite a couple of examples. Example 1 Ram and Laxman are two brothers, who could be either sick or healthy. Thus, there are four possibilities. Each has a 25 percent possibility of occurrence. The risk of attack of sickness can come from a number of sources and at varying times and with varying intensity. There is a possibility of either or both coming out of sickness again at different times with different outcomes post-sickness. Therefore, we do not know whether it will happen, when it will happen and how it will happen and with what financial consequences. Have you ever been a part of a Monday morning, sombre, caffeinated elevator? Well, I have. Here was a besuited man, with the deathly pallor of Monday blues, coffee in hand. A child, approximately 6 years old, with sleep-laden eye-lids,

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When competing for sub 2 acceptance roles is it magic circle law, a bulge-bracket bank, a top-tier consulting spot, or even a coveted private equity position at firms like KKR or Blackstone your interview narrative must go beyond a list of tasks. Decision-makers want a story how your interest began, how it developed, and how it was confirmed through real experiences. I call this the BDC framework, and it the single biggest differentiator I vet seen for candidates vying to stand out in hyper-competitive recruitment. Too often, candidates jump into accomplishments without explaining why they wanted to pursue a particular field. Whether your spark was reading about a high-profile merger in the Financial Times or witnessing a dynamic cross-border legal case, use this began stage to pinpoint the exact moment that ignited your curiosity. Maybe you interned at a local firm that handled a complex commercial dispute, and you felt an immediate pull toward the intersection of law, finance, and strategy. By highlighting where your passion took root, you give interviewers a personal anchor that differentiates you from others who just recite their CV bullet points. The second phase developed is where you detail how that initial interest turned into a deeper, proactive pursuit. Did you join a finance society or law clinic at university, taking on leadership responsibilities that exposed you to regulatory challenges? Did you run a research project that taught you to dissect commercial reasoning in real-world scenarios? This is the part where you illustrate the steps taken to cultivate your passion. Recruiters at places like Goldman Sachs, Clifford Chance, or leading PE funds want evidence that you consistently built on your fascination over time, rather than an unclear focus. Think of it as demonstrating you are not just intrigued, but truly invested. Finally, cap your story with how your interest was confirmed the experience or achievement that solidified your aspiration beyond doubt. Perhaps you led a pro bono initiative that made you realise the strategic potential of cross-bo

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Trauma often has lasting effects, impacting a person life as well as identity. For survivors of trafficking and forced exploitation, the path to recovery from the immense trauma they endured is fraught with challenges, including psychological distress, societal stigma, and the constant struggle to rebuild trust and reclaim a sense of normalcy. However, dealing with such highly challenging life situations can also result in a positive and meaningful development known as post-traumatic growth. Changes due to post-traumatic growth can manifest as personal strength, discovery of new possibilities, appreciation of life, improved relationships, and spiritual and existential growth. Experiencing trauma deepens empathy and compassion, fuelling determination and passion for change. As Firoja Khatun, a survivor leader, reflects, the traumatic incident, turning around from there, and not wanting others to be in that place of hurt this journey stays with us. The cognitive process of grappling with existential questions, interpreting the trauma, finding meaning in suffering, and the creation of emotional and social support structures during recovery supports the emergence of post-traumatic growth. A study in October, 2024 by Kamonohashi Project with a Kolkata company involved 60 survivors from five survivor collectives in West Bengal, Chhattisgarh, and Andhra Pradesh. The participants have been working on developing their leadership capacities since 2018 as part of the Leadership Next programme. The findings revealed that 98 percent of the respondents reported experiencing moderate to high levels of post-traumatic growth. Based on the study, we detail how leadership fosters post-traumatic growth, the challenges faced by the survivors in this process, and the steps that organisations can take to maximise their impact in nurturing survivor leadership, sustaining growth, and enabling systemic and community-driven changes. Post-traumatic growth is a long journey. Many survivors continue to seek external validation, struggle with sustained motivation, and face interpersonal challenges.

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