

## **CISF HCM RKC NAWADA ONLINE Test Practice Link-**

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**CISF-HCM-TEST-Dated-2023-11-01-Test NO.-11650**

Of feeling great when some of our enterprise owners reach the rankings of being in the Top 10 wealthiest or the Top 50 wealthiest in the World. What we don't understand is that Indian entities are pygmies by size compared to the international entities. Instead of feeling very kicked about individuals getting wealthy and rising in Rankings, let us focus on Indian enterprises rising in Rankings and becoming part of the Top 100 or Top 500 entities. Top wealthy individuals and pygmy enterprises don't make a good pairing. Internationally and Nationally, market capitalism has to change to cover social benefits also doing social good, else democratic nations will have an electoral rebellion and one does not know what costs this rebellion will extract and how it will play out in the long run. This reorientation is possible through Technology interventions and better spending with investments redirection in Health & Education to achieve social benefits of a healthy & better lifestyle. Better Quality of Life is what matters and what Enterprises must aim to provide for. Barring a stunning revival of Congress, the primary political contest for Telangana next year would be between TRS and BJP. If the extraordinary story of BJP national expansion in the Modi era has any disappointments, they are: one, the inability to dislodge an incumbent regional party outside the Hindi belt; and two, the inability to extend its footprint in the south beyond Karnataka. A win in Telangana would wipe that slate clean, hence PM-led concerted efforts underscored by the high-profile national executive meet in Hyderabad in July, as also the party high-profile Liberation Day celebrations there on Saturday. Of course, BJP would take confidence from its impressive performance in Hyderabad municipal polls of 2020, where it finished just behind TRS. But its state-wide strategy would likely be guided less by its success in Hyderabad and more by its by-poll victory in Huzurabad. In other words, oriented less on polarisation and more on backward caste consolidation. Many commentators have interpreted PM Modi's words today as not of war to President Putin on the sidelines of the SCO summit as India finally telling Russia what needed telling. That interpretation was seemingly buttressed by India twice voting to allow President Zelensky to address UN bodies. But this is a reductive reading of what Modi said as well as what India stands for and can do. First, Modi has been asking for cessation of violence f

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Position but reemphasizing the criticality of peace by pointing to the terrible costs of conflict. That why the words that made global headlines should be read with what Modi said about food and fuel shocks the Ukraine conflict has inflicted on developing countries. The larger point is whether India can play an even larger role as a peace advocate in the sense that its advocacy will be one of the critical diplomatic factors when a conflict breaks out. There are reasons to believe that India ability to wage peace may get considerably stronger. In global realpolitik, economic heft matters. India, already the world fifth largest economy, is looking at years of steady, if not spectacular, GDP growth that will, as per current research, make it the world fourth largest economy by 2027 and third largest by 2029. To this economic size, add the advantage of India excellent record as a non aggressor. A big country with a big economy that has never harbored war like tendencies is a powerful peace advocate. And in Modi, whose national mandates in the world largest democracy give him global political heft, India has a PM who can effectively leverage the country strengths. The peace principle has a long pedigree in India, it a part of India civilizational ethos and it has Mahatma Gandhi as its 20 century champion. Perhaps, the 21 century will see India emergence as an influential peace advocate. Children today experience world through technology. It is part of their life and learning. The promise of technology in delivering education to students made it a lifeline even when the world slowed down. Amid the waves transitioning between physical classroom to online education and back to schools, one major shift in the learning process is introduction of technology on a deeper level. As school grounds re populate again, we observe that the role of education technology is greater than ever. It offers pedagogical support, that, has opened doors to new ways of learning for children. Thanks to technology, it is possible to deliver a LIVE or a pre recorded lesson digitally. New age technologies have bridged the gap right from conducting online learning to applying immersive learning in a classroom environment. It is embedded in the learning experience like accessing learning content at the tip of the fingers or using AI and ML to identify student patterns and engagement levels in the classroom. The most prominent application of technology in the education sector is seen in the fl

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For learning software are all possible in big cities with great connection and access. Consider this intersection high quality video or real time teaching 25 student response time considerable amount of internet. It is important to understand the inequitable focus points for students when it comes to how and where they need access to education. With bandwidth and cost being the key trials in making education reachable, technology is resolving that too. When educators and technology come together, great things happen. Conventionally, where quality teachers could not reach, now, technology has made that possible. It has helped bring classrooms to every home in Bharat even in the remotest parts of the country. Cost of learning has always been exponential to quality education. Through comprehensive pre recorded classes, virtual whiteboards, and a real time teacher who can solve your doubts, learning has become quite easily accessible and effective with just a phone and a decent internet connection. Depending on the variability of technology access, a teaching strategy that dramatically lessens bandwidth proves to be cost effective for students. Price disruption due to technological development has narrowed the gap in accessing quality education. Learners from the remotest part of the country today have access to best quality teachers and content, at a very affordable or at no cost at all. Live quizzes, performance assessment, and student appreciation AI/ML has made it all possible Technology is all pervasive. It has made the complicated simpler; and the mundane more exciting. Learning too is increasingly driven through technology and due to its obvious features and benefits versus traditional learning methods, students and parents are more open and attracted to the wonders of e learning. Artificial Intelligence (AI) plays a key role in building personalized learning algorithms to bring measurability in the learning process and predictability in learning outcome improvement. Augmented Reality and 3D modeling are really helping reshape the way students grasp theoretical knowledge. Features like LIVE quizzes, report generation, instant gratification are used to assess student performance and make the learning process more engaging. All these interactive and engaging learning resources have in turn enhanced student learning outcomes. There is no doubt that innovation has empowered the way children learn, play, and grow. Keeping Education for All at the center, it

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Normalisation of relations is not possible. A dimension overlooked by the western media was that President Putin had told Xi a day earlier that the latter concern over the Ukraine crisis was noted. While it is too early to suggest that the no limit partnership is witnessing differences on this issue, there are issues on which both do not agree. Russia cannot like any penetration of China in the Central Asian countries, which are becoming noticeable. Russia also cannot accept the SCS becoming a Chinese lake. A central approach of PM Modi in the SCO was to ensure peace and stability in the world, which is witnessing growing tensions because of number of development increasing terrorism from Pak Afghanistan region with support not only from the Pakistani establishment but also from several groups in Afghanistan; problem of oil and food shortage because of disruption in trade; US led sanctions dislocating the trade; Central Asian countries desiring increased presence of India; and the expectations of Iran, which is joining the SCO and of new Dialogue Partners Saudi Arabia, Turkey and Qatar. Besides, Russia and Ukraine are involved in a conflict; India China relations have plummeted when China tried to encroach into the Indian territory leading to violent clashes in the Galway Valley; India relations with US have improved in the recent years; and the US and its European allies are pushing India to oppose Russia on the Ukrainian issue. India peace centric approach in the above scenario is the natural outcome. PM Modi had stressed the criticality of peace in the present juncture, India has been pushing for negotiations between Russia and Ukraine since the start of the operations. Putin acknowledging India concern, stated that he was aware of the need to have peace but indicated that Ukraine leadership was not interested and he desires to settle the issue on the battle front. He desired some more time to ensure that the other side accepted to settle the issue through negotiations. President Putin mentioned Modi birthday, fondly remembered his visit to New Delhi in December 2021, invited PM Modi to visit Russia, noted that Russian supplies of fertilizers to India had grown eight times, that large scale joint projects in the oil and gas sector and nuclear power were consistently being implemented, cited Russian people great interest in India rich history and ancient culture to support visa free tourist trips. PM Modi also stated that he had wonderful meeting with Pr

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Blocking India assistance to Afghanistan, he mentioned that we give each other full rights to transit. PM Modi also met important dignitaries. He met with Turkish President Recep Tayyip Erdoğan and discussed ways to deepen bilateral cooperation in diverse sectors. India realizes importance of Turkey for trade, particularly its EEZ for trade with Russia via Iran. Moreover, it is necessary that Turkey does not create problems for India at the behest of Pakistan. He also met with Iranian President Ibrahim Raisi for the first time in person and the two leaders discussed wide ranging bilateral ties, reviewed the progress in the development of Chabahar Port and regional developments including Afghanistan. The SCO Summit also witnessed the Chinese duplicity on the issue of terrorism. Xi Jinping stressed on the need to crack down hard on terrorism and asked all the stakeholders to get involved. China has been blocking the Indian and US efforts to designate Saifullah Khan who played an important role in 26/11 Mumbai attacks, Since June, China has been stymied efforts to list Abdul Raman Masud of Let and Abdul Raff Aznar of Jams on the plea that more time is needed to study the proposal to keep the proposals on technical hold so that they may be finally dropped after sometime. Such double standards have been observed by others. On the whole, PM Modi emerged as the tallest leader and a serious proponent of peace at the SCO. This was in contrast at the last Summit in 2019, when Xi dominated the Summit. India image has significantly improved with its economic growth. India tackled the Covid situation very well and it has emerged as the fifth largest economy and is likely to become the fourth largest economy in 2027. India has also not been seen as an aggressor and the Central Asian and the South East nations seek greater India presence in those regions for stability and peace. With enhanced economic heft, India ability to press for peace has enhanced. One can hope that it can bring Russia and Ukraine to negotiating table to end the conflict. As current trends dictate, the future of product design is slated to be even more user friendly, than ever before. While progression in this direction is evident, this trend will present itself with a significant twist these products will not only be user friendly, but they will also be highly intelligent and conscious. These products will be able to think and feel for themselves in various different extended mixed realities. Whether they are

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Reality and Meta Humans Today, we stand at the starting line of a future where artificial intelligence (AI) and machine learning (ML) have become so powerful and ubiquitous that they will fundamentally change the nature of reality itself. This will be known as the age of Meta Reality and Super Meta humans and will lead into the vastness of the Meta Highway. In the future, all products will be imbued with a high level of intelligence and consciousness, and they will be able to interact with us in more meaningful ways. This phase will give way to a world where mixed reality user interactions will enhance the true spirit of the Metaverse. While this aspect is not yet a part of our reality, it could very well be a game changer for technologists, designers, and innovators in the future.

**Products with Multi Sensorial Intelligence** The idea of products with multi sensory intelligence, is thought provoking and its applications will be endless. While automobiles will be able to self adjust air quality and sound; building materials will be able to self align their molecular structure and strengthen themselves, to adapt to local climate conditions or earthquakes. This type of product design and development will completely revolutionize how we interact with our surroundings. Even when we think of aspects like entertainment and recreation, we can expect technological advances to eliminate widely used physical products. For example, wave guided lenses built into wearable eyewear, will do away with televisions, allowing human beings to experience TV shows and movies as smart interactive holograms.

**High Fidelity Self Awareness** High fidelity self aware products will learn about their users through constant machine learning and data interaction. As they become more attuned to their user needs, these conscious products will provide increasingly personalized experiences, proactively anticipate their user needs and will also be able to communicate with us and form deep emotional bonds. In the last few years, we have seen incredible advances in artificial intelligence and robotics; and ideas that once seemed farfetched are a part of our reality today. products will be our closest companions in the future and will operate as mere extensions of ourselves. It may seem hard to envisage, but we will soon rely on them for everything from decision making to social interaction. Equipped with emotional intelligence, they will be able to understand the deeper nuances of what it means to



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WHO director general recently offered his view that the end of the pandemic is in sight. He based this on the observation that weekly count of deaths from Covid was now the lowest since March 2020. In a much awaited and widely applauded burst of optimism, Dry Tudors declared We have never been in a better position to end the pandemic we are not there yet, but the end is in sight. It appears ironic that this sigh of relief came when the reported weekly global death toll on September 5 was 11,118 on WHO website. However, when the total death toll is around 6.5 million according to WHO, and much higher according to other estimates, this decline in death rates does bring hope that the pandemic is entering the slow lane. A tragic incident in Jharkhand last week a pregnant woman was crushed by a tractor was another reminder of the murky and law-breaking ways of loan recoveries in India. A third party recovery agent representing the NBFC, Mahindra Finance, reportedly ran over the victim while taking possession of a tractor. The company has apologised, promised to support investigation into the incident and stated that it will review the use of third party agents. All that good but, given the scale of this menace, not enough. Yes, RBI-regulated banks and NBFCs can legally use recovery agents. But this outsourcing has also required repeated interventions by RBI for over two decades. Every intervention was preceded by a stream of complaints about recovery methods, which are straight out of a loan shark playbook. Sometimes constitutional courts have had to step in to restrain lenders. The problem is not the use of third party recovery agents. Financial intermediaries should have the freedom to choose a business model. But that freedom comes with responsibility. That means since recovery agents are empowered by banks and NBFCs, the latter must actually face consequences for the outrages committed by the former. But on the ground, there a vast gulf between what RBI circulars mandate and the approach of recovery agents. For example, last month an RBI circular reminded regulated financial intermediaries that they are responsible for the conduct of their agents and even instructed them to ensure borrowers are contacted only between 8am and 7pm. If RBI prioritised the conduct of recovery agents, and severely pulled up banks and NBFCs, would the problem seem perennial? Note that the issue was serious enough to merit a mention in a credit policy document 15 years ago and a y

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Of their agents, it RBI job to crack the whip. Perhaps, it should consider levying penalties on banks and NBFCs. Will the reopening of movie theatres, 32 years after fear of terrorists and edicts of fundamentalists shut them down, be a new, happy script for J&K? The UT lieutenant governor Manoj Sinha inaugurated multipurpose theatres in Shopian and Pulwama, and Srinagar first multiplex will open its doors today. One hopeful sign surely is that the kind of religious obscurantism that held sway in the 1990s is absent now. The other is that in an area still waiting for major industrial investment, local economy can benefit from any kind of commercial activity with authorities promising a theatre in each district of the UT, and with audiences, especially the young, starved of the going to a movie experience, the economic impact is likely to be non-trivial. Plus, there was a particular poignancy in Kashmir losing both its status as India most-favored movie locale as well as its movie halls. It important to note here, in the cultural context, that Saudi Arabia allowed movie theatres to operate as part of its overall de-radicalization moves. But as these columns have said before, while every move to normalize life in Kashmir is welcome, the biggest move, without which the sum of others won get traction, is holding elections in J&K. Gains from the nullification of Article 370 cannot fully materialize unless Kashmir people are made to feel like stakeholders in their own development. And that can only happen if J&K is able to elect its own politicians to manage its affairs. Therefore, the Election Commission must stick to its November 25 deadline for the final publication of electoral rolls. There will be controversies, but that part and parcel of politics everywhere in India. If polls can be held in deep winter, EC must decide on an earliest possible date next year. In mid-1948, impatient with the progress made by the Indian army in evicting the Pakistan army and the tribal Lash Kars from Jammu & Kashmir, India home minister Sardar Vallabhbhai Patel pressed PM Nehru to authorise the use of force to compel the Nizam of Hyderabad to accede to the Union of India. Orchestrating the accession of J&K and Hyderabad, two of the largest princely states in colonial India, into the Union within a year of Independence was at the top of Patel nation-building priority list. A pleasure-loving Nizam and his hardline Razakars: A weak ruler, the last Nizam of Hyderabad, Sir Mir Osma



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**CISF-HCM-TEST-Dated-2023-11-01-Test NO.-11660**

Clock wise precision, presenting to your parents, in black and white and sometimes in red, your Key Performance Indicators or KPIs. Of course, you could argue, and make excuses, but numbers have a serene truth about them, cruel in their infallibility. Numbers tell stories. Stories not just about the mastery of a subject or the lack of it, but attestations to the strength of your character. The marks in the report card were proportional to the sacrifices you had made, the afternoons you had not played cricket, and the Shilpa Shirodkar movies you had not seen, and this ability to go against instinct was considered to be a leading indicator of your success in the future. Lekha pora kore je, gari ghora chore se (Those who study ride the car) was a saying in Bengal, and this directly correlated what was on the report card with success in life. Now my blood work ordered by the doctor has taken the place of the blasted report card. In the same way my marks in geography and history once did, the HDL/LDL or A1C measures the discipline of my daily life. It points out, without mercy, where my character has failed, where I have given into my base impulses, by having a high-carb meal or not doing portion control or having too much alcohol, or not enough exercise. And just like the report cards, they are a crystal ball, providing a glimpse of an apocalyptic future not of unemployment or of becoming CPI(M) cadre, but something nearly as bad, namely cardiovascular disease and kidney failure. I dread the blood report as I once feared for my report card. Nothing you do is ever enough. If one number looks to be improving, the other does worse, and just when you think you have done kind of ok, along comes another expert who takes a look and raises the alarm, and their solution is to get more diagnostic exams done, generate more reports, and continue the inevitable spiraling-downward cycle of numbers, alarms, judgment, and further restrictions live more of your life by living less of it. Maybe, now that I think of it, the half-yearly report cards were all that bad in comparison. At some point, we are bound to question whether we are leading our lives in the manner in which they should be led. As we grow and transition through the various phases of life, we invest much time and effort to nurture relationships around us, to maintain our connection as social beings. Yet, somewhere along the way, these relationships come to an end, through misunderstandings, or separation by dista

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Develop our relationship with God? We need to first remember who we are. In reality, we are souls, a part of the Divine, separated from Him eons ago. Entangled in the wheel of birth and death, our souls have been yearning to return to the Source. This human birth was given to us so that we can find our way back to God. And to do so, we need to embrace the path of oneness and love. create a solid foundation for our lives, based on the ethical virtues of truthfulness, humility, compassion, non-violence and selfless service. All goodness is born out of love, and when we love, then peace, harmony and joy automatically follow. The truest of all love resides within us. It is the love of the Divine who brought all creation into being. The Supreme loves us tremendously, yet we do not experience this love because our attention is focused on the attractions and distractions of the outer world. When, through the process of meditation, we withdraw our attention from the world and focus it within, we experience the bliss and joy of God love. As we become imbued in this divine, transformative love, we become love ourselves. The Divine love also makes us godly, and we inculcate ethical virtues in our lives. Second, we need to take steps to experience God love and Light in our lives, and this happens as we withdraw our attention from the outer world and focus it on the inner spiritual worlds where He resides. As we connect with the Shad, the Light and Sound of God reverberating through all of creation, we experience the joy, bliss and love of the inner worlds. Gradually, we progress on the inner journey until our soul merges back in its Source, reuniting with the Divine. Once we have experienced this love, we become aware of the divine presence in our lives. Fear and anxiety vanish, and we no longer feel alone. Living in God Sweet Will, we begin to lead our lives lovingly and calmly, always in the company of our Friend. God has not forsaken us. It is we who have forgotten God, and it is up to us to take steps to remember Him. This happens as we take the time to sit in meditation daily. The last decade has ushered in the digital world into our everyday lives. Digitization is not just about offices using complicated software, or the most intelligent employees working on computers throughout the day. We are dealing with a digital world in every realm of our lives. Mobiles have ensured that technology is available in a single swipe, and e commerce portals have ensured that wh

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I need help now! Five minutes from now I am dead meat's. He looks up from his prayer and here comes the teacher with a look in her eyes that says he has been discovered. As the teacher is walking toward him, a classmate named Susie is carrying a goldfish bowl that is filled with water. Susie trips in front of the teacher and inexplicably dumps the bowl of water in the boy lap. The boy preteen's to be angry, but all the while is saying to himself, Thank you, Lord! Thank you, Lord! Now all of a sudden, instead of being the object of ridicule, the boy is the object of sympathy. The teacher rushes him downstairs and gives him gym shorts to put on while his pants dry out. All the other children are on their hands and knees cleaning up around his desk. The sympathy is wonderful. But as life would have it, the ridicule that should have been his has been "transferred to someone" else Susie. She tries to help, but they tell her to get out. You done enough, you klutz! Finally, at the end of the day, as they are waiting for the bus, the boy walks over to Susie and whispers, you did that on purpose, did no you? Susie whispers back, I wet my pants once too. Moral: All of us go through all good and bad things in life. In the run-up to the 20th anniversary of the law, we should have been discussing how to make the information commissions stronger. RTI has helped improve essential services delivery and basic rights. It has helped expose Adders, Commonwealth Games, Yampa and other big-ticket scams. But information commissions are RTI backbones. Instead of making them more amenable to sharing information, we don even know whether many commissions will remain functional. RTI was the result of a grassroots movement. Its subversion by governments must end. Once, there was this guy, who was in love with a girl. She waste 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 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

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In a damning observation's on Monday, the Supreme Court said that by failing to fill up vacancies in information commissions, governments have rendered the Right to Information Act a dead letter law. This reflects the grimness of the data presented by the petitioners in the case. For example, 7 of the 11 information commissioner posts in CIC are vacant and the body will become defunct if replacements for the 4 incumbent commissioners due to retire in November are not put in place in time; Telangana SIC has been defunct since February 2023, Tripura since "July 2021, Jharkhand since May 2020.

A voyaging" ship was wrecked during a storm at sea and only two of the men on it were able to swim to a small, desert like island. The two survivors who have been good friends, not knowing what else to do, agreed that they had no other recourse but to pray to God. However, to find out whose prayer was more powerful, they agreed to divide the territory between them and stay on opposite sides of the island. The first thing they prayed for was food. The next morning, the first man saw a fruit-bearing tree on his side of the land, and he was able to eat its fruit. The other man parcel of land remained barren. After a week, the first man was lonely and he decided to pray for a wife. The next day, another ship was wrecked, and the only survivor was a woman who swam to his side of the land. On the other side of the island, there was nothing. Soon the first man prayed for a house, clothes, more food. The next day, like magic, all of these were given to him. However, the second man still had nothing. Finally, the first man prayed for a ship, so that he and his wife could leave the island. In the morning, he found a ship docked at his side of the island. The first man boarded the ship with his wife and decided to leave the second man on the island. He considered the other man unworthy to receive God blessings since none of his prayers had been answered. As the ship was about to leave, the first man heard a voice from heaven booming, Why are you leaving your companion on the island? My blessings are mine alone since I was the one who prayed for them, the first man answered. His prayers were all unanswered and so he does not deserve anything. You are mistaken! The voice rebuked him. He had only one prayer, which I answered. If not for that, you would not have received any of my blessings. Tell me, the first man asked the voice, what did he pray for that I should owe him anything?

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In today generation, where traditions and "customs often intertwine" with modern lifestyles, Karwa Chauth continues to hold a special place in the hearts of married couples. This auspicious Hindu festival, predominantly celebrated by women, showcases a beautiful blend of tradition and the evolving dynamics of relationships. Karwa Chauth is a day-long fast observed by married women for the well-being and longevity of their husbands. While fasting from sunrise to moonrise can be physically demanding, it symbolizes the deep love, commitment, and sacrifice that wives are willing to make for their spouses. However, in today fast-paced world, the significance of Karwa Chauth has taken on a new meaning. It no longer just about the fasting ritual, but also about celebrating the bond between partners and embracing the essence of togetherness. The digital age has also played a significant role, as technology allows couples to stay connected throughout the day, despite physical distances. Video calls, messages, and virtual celebrations have become the norm, ensuring that the essence of Karwa Chauth is preserved even when couples are apart. In the modern world, some feminists express opposition to Karwa Chauth, viewing it as a patriarchal tradition that reinforces gender roles and inequality. They argue that the festival places undue pressure on women to prioritize the well-being of their husbands above their own needs and aspirations. Critics argue that fasting for the longevity of husbands perpetuates the idea that a woman worth is tied solely to her marital status and her ability to fulfill traditional gender roles. They advocate for redefining relationships based on equality and mutual respect, rather than subscribing to traditional norms upheld by festivals like Karwa Chauth. In conclusion, Karwa Chauth remains a deeply cherished and significant festival for many married Hindu women, celebrating love, devotion, and the bonds of marriage. While it may attract differing opinions and critiques, its continued observance highlights the richness and diversity of cultural practices in our modern world. Whether one chooses to participate in Karwa Chauth or not, the festival serves as a reminder of the enduring traditions and evolving dynamics within relationships. It is through open dialogue and understanding that we can appreciate and respect the various perspectives surrounding Karwa Chauth and other cultural celebrations. In a damning observation on Monday, the Suprem



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**CISF-HCM-TEST-Dated-2023-11-01-Test NO.-11667**

Could agree more. In the run-up to the 20'th anniversary of the law, we should have been discussing how to make the information commissions stronger. RTI has helped improve essential services delivery and basic rights. It has helped expose Adders, Commonwealth Games, Yampa and other big-ticket scams. But information commissions are RTI backbones. Instead of making them more amenable to sharing information, we don even know whether many commissions will remain functional. RTI was the result of a grassroots movement. Its subversion by governments must end. Raja and Rani are two Delhi street dogs who were hauled in during the clean-up drive before the G20 summit, so that the capital could be showcased free of canines. Raja: So what do you think is going to happen to us, now that all the Videsh VVIP's have left? Will we be set free to patrol the streets as we and our lot have done ever since the days of Mohenjo-Daro? Rani: Your guess is as good as mine. The problem is that of recent times we vet been labeled as a menace. And there are reports in the newspapers about how we attack people and have become Public Enemy No.1. Raja: So what happened to all that business about our being man best friend and so on? Rani: At a time when man is not man best friend but his worst enemy, as were seeing in Gaza and Ukraine, I don suppose we can count too much on human friendship. Raja: You are right. When humans are busy killing each other in what they call genocides, a bit of deicide ins going to make the headlines. Rani: But I all tell you what should make the headlines but unfortunately has, and which concerns us. It the ABC programmer. Raja: ABC programmer? You mean a programmer for canine literacy? Rani: No, dummy. The ABC programmer is about educating humans about how to solve what they call the stray dog menace, and I wish they had stop calling us stray dogs and call us street dogs, which is what we are. Raja: So what does the ABC programmer involve? Rani: ABC stands for Animal Birth Control and is like a family welfare programmer for us that involves sterilizing guys like you so as to reduce our population. Wherever it been tried in our country, ABC has significantly brought down our population, by as much as over 48% in some cases, so were no longer seen as a menace, but as the street-smart neighbourhood protectors that we are. Raja: Hey, ABC sounds cool. I canine say I dig the idea Raja and Rani are two Delhi street dogs who were hauled in during the clean-up drive

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**CISF-HCM-TEST-Dated-2023-11-02-Test NO.-11668**

Home Need to transfer money or have any banking related work? Well, your banking needs can be met digitally. Through fitness, one can get a loan approved or pay salary to employees through recurring payment model, all with the click of a button. Understandably, the business landscape today has become significantly digital. Even people-intensive industries such as hospitality, construction, and real estate need a significant digital footprint in order to survive and grow. Restaurants attribute up to 50% on an average to online orders. Real estate bookings are almost entirely sourced through online sources. And this is possible because the customers find it convenient to visit an online store rather than a brick-and-mortar shop. Especially after the Covid years, when most businesses were pushed into the digital world, today enterprises of all sizes and all industries have specialised supply chain. While large businesses deploy enterprise ERPs to manage their supply chain, until a few years ago small businesses found ERP solutions quite expensive and hence a luxury. This has changed since the middle of the last decade. Cloud ERP providers have brought the benefits of professionally designed ERPs to small and medium businesses as well. Thus, digitization has influenced both sourcing of business as well as delivery of it. While strides have been made in lead sourcing and process automation, finance management had been relatively slow in catching up. The reason for this is that businesses across industries depended on banks and finance companies for their financial management. The banking system had to be digitized and ready in order to influence how businesses transacted efficiently. Thus, it was a slow and steady change, brought in over the years. World over, the banking and finance industry has been going through a digital overhaul so that financial transactions can be smooth, fast and friction-free. The rate of this overhaul is different in different regions. Nevertheless, there is a global realization that banking and finance is an integral part of efficient business operation and digitization of the banking and finance sector is key for any economy to grow exponentially. It is at this juncture that Fintech has entered to serve the need for digitization of business, finance and banking. While banking is going through digital transformation and standardization, there is much standardization on how banks extend their services to their business customers. Euro

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**CISF-HCM-TEST-Dated-2023-11-02-Test NO.-11669**

A business that gets to choose from multiple options with competing banking products offered entirely digitally with varying differentiators, as against walking physically to multiple banks one by one where all of them providing same non-differentiated products. Imagine being a business which gets to access basic banking, cards, expense management, book keeping all available digitally, tailored to your need, just when you need under a single login. Imagine easily integrating your ERP, your CRM and your book keeping cloud options with your banking option so that your action in one solution reflects in all other integrated systems. Imagine paying for all these services only when you use them and only to the extent you use them. The power of efficiency, saved time, and cost effectiveness resulting from the above is unmatched and it is available to small and large businesses alike. Fintech today provides this crucial differentiation to businesses which was simply not available a few years prior. Businesses, small and large, which embrace this transformation, review the Fintech landscape for solutions most suited to their operation and utilise them, will gain unfathomable, insurmountable edge over competition. The growing application of digital technologies, particularly data analytics, is revolutionizing healthcare delivery and patient centric care in India. Thanks to innovations, better patient care and treatment outcomes are being recorded. The faster adoption and deployment of emerging technologies such as digital health applications, telemedicine and information exchange will further benefit both clinicians and patients. Despite these benefits and continuous innovation in healthcare, however, patient data protection is a crucial area that needs attention. Significance of Patient Data Privacy India present legal framework concerning protected health information (PHI) is governed by the Information Technology Act, 2000, together with the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011. Both these offer a degree of PHI safeguards. Yet, on account of the rapidly advancing IT technology, there are potential gaps in data security that could pose a threat to protected health information. Taking this into consideration, the government recently withdrew the Personal Data Protection Bill 2019 from Parliament and is now working on a comprehensive framework to regulate the online space and to e

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**CISF-HCM-TEST-Dated-2023-11-02-Test NO.-11670**

Of the Health Insurance Portability and Accountability Act (HIPAA), which was passed in 1996 and controls health data disclosure and usage in the US. DISHA was enacted to secure and standardize digital health information to maintain its privacy and confidentiality. While the purpose of this law is to encourage the pan-India adoption of e-health standards, it has not yet come into force. National Health Stack and its Implications Meanwhile, NITI Analog the Centre public policy think tank has introduced the National Health Stack, which aims to develop digital health data for all citizens. The future of the healthcare ecosystem will be defined by the demands of various patient segments and their accompanying successful care journeys. Patients will be permitted to swap healthcare providers without jeopardizing continuity of care. It will also ensure that various healthcare institutions collaborate. Nevertheless, this can raise data privacy and data theft concerns. The more data is exchanged and kept, the more difficult will it be to govern and secure. Since the right of patients to privacy is critical, they may be concerned about the consequences if their confidential medical conditions are made public. Currently, a patient data, including health information, is treated as sensitive personal data or information and provided greater protection than personal data under the IT Rules, 2011. Securing Data to Accelerate Healthcare Access Data breaches and cyber-attacks are increasingly common in the digital age, jeopardizing patient data. As coordinated care becomes a ground reality with the interoperability of healthcare data systems permitting patients to exchange digital health records with various clinicians, healthcare professionals will need to protect patient data diligently. Conversely, healthcare providers will be required to build a comprehensive mechanism to secure patients data. Healthcare facilities must demonstrate their dedication to patient privacy and regulatory compliance to gain and retain patients confidence. As a HIPAA-compliant platform, the Content Cloud helps secure protected health information, earn the respect of patients and avoid infringement fines. The latest digital technology is vital for safeguarding sensitive patient data and lowering the risk of a breach or any unauthorized access. The Centre now authorizes data fiduciaries to transmit information to companies or organizations outside India under Section 34, but only after the expli

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**CISF-HCM-TEST-Dated-2023-11-02-Test NO.-11671**

Database abuse or theft. Since healthcare data is by its very nature private, protecting that privacy must always be given priority. One can ascertain this prioritization endures as the country transitions to a digital future by meticulously crafting the right policy mechanisms and complex regulations. With the return of normal economic activity, the luxury real estate market has made a strong comeback. In fact, homes are no longer about the bricks and mortar they once were, but about the overall living experience. This sentiment appears to be the most influential factor in the rising demand for larger homes with high-end amenities. In the first half of 2022, demand for smart luxury homes with high-tech surveillance and artificial intelligence (AI)-based features such as automatic temperature, light, and voice control nearly doubled. A recent report, 14% of 184,000 units sold in the top seven Indian cities in the period were luxury homes. One of the most significant trends this year has been the influx of demand for homes in luxury and upper luxury segments. In India, while there has always been an appetite for residential property, people also have other preferred asset classes. Since the onset of the pandemic, there has been an increased shift toward investment in real estate, and residential. The recent surge in demand in the luxury segment demonstrates a resilient consumer mindset that emphasizes the experiential aspect of life. This is true not only for real estate but also for luxury purchases in other categories. Consumers have become more discerning, and their expectations of a luxury home have been redefined as a result of global exposure. Developers are being more innovative in terms of their offerings to meet consumer expectations. Aside from a lifestyle upgrade, luxury housing is viewed as a profitable investment opportunity, which has drawn an increasing number of buyers to this segment. The value of a luxury home appreciates over time and it also offers a good rental opportunity to the investor. HNIs and NRIs are making significant investments in luxury housing to maximize returns and, in some cases, to plan for the future. The inherent need, following the pandemic, to own a home where one can look forward to leading a retired life with all amenities within the premises and accessibility to great social infrastructure nearby can also be attributed to the demand for luxury housing. A large part of this demand generation can be attributed to la



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**CISF-HCM-TEST-Dated-2023-11-02-Test NO.-11672**

This House deeply expresses its serious concern over the rising incidents of violation of Human Rights in various parts of the country and urges upon the Government to take effective steps to curb the occurrence of such incidents. I am a Member of this House for the last 32 years. I have never seen this House even had a structured debate on a very important subject pertaining to millions and millions of people of our country. We debated and we raised the issue whenever there was any incident of human rights violation, but there had not been a structured debated on this important subject which is agitating the people of the country. Today, I am raising this subject because I found that even after constitution of National Human rights Commission in 1993, the number of incidents of violation of human rights has not reduced and it is increasing day-by-day. I have the figures for the last three years where you will find how the number of incidents has increased. In 2006-07, it was around 82,000, next year it increased to approximately one lakh and then it came down slightly to 90,000 but it is still more than the number of incidents that had taken place in 2006-07. You will be surprised to know that in one year, the incidents of custodial death have increased to more than one thousand and so also the cases of murder. The Right to Life is a Human right and a Fundamental Right. The right to have a decent living is a Fundamental Right. Population do not have decent living. If one-fourth of the population has to go empty stomach daily even after 65 years of independence, will it be treated as decent living? This is the situation today prevailing in our country. If a substantial percentage of women are suffering from malnutrition, is it a decent living? The Prime Minister had called it a national shame. Lakhs and lakhs of people are living in slums without any amenities, without any facilities in unhygienic condition. Once such an instrument is duly executed, the Registration Act allows it to be registered even though the donor may not agree to its registration and upon registration, the gift takes effect from the date of execution. It was further held, that the doctrine that a donor who has left his gift incomplete cannot be compelled to complete it, has no application to a case where the donor, by executing the deed has done all that the needs to do; registration can be effected even without his cooperation. If the interpretation of Section 123 of the Transfer of P

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And unregistered sale deed and claim to be unable to pay the stamp duty and have liberty to pay the stamp duty whenever they desire. I may in this regard notice that Section 54 of the Transfer of Property Act pertaining to sales is at par with Sections 122 and 123 of the Act pertaining to gifts. I may in this context also record that per Section 17 of the Indian Stamp Act, 1899, instruments chargeable with stamp duty and executed by any person in India have to be stamped before or at the time of execution and per Section 29 thereof, in the absence of an agreement to the contrary, the expense of providing the proper stamp duty is to be borne, in the case of a conveyance and which would include a gift, by the grantee i.e. done as the defendant claims to be in the present case. The counsel for the defendant, in rejoinder, contrary to his earlier categorical stand that the defendant is not seeking enforcement of the gift, argued that the suit be put to trial to determine the intention of the parties. It is also argued that it is to be determined in trial, as to who is in possession of the property. Estate to reflect their standard of living, with top-of-the-line amenities and the latest smart technology and engineering concepts for maximum end-user comfort. Developers are competing to outdo one another with luxurious amenities such as concierge, home automation, smart interiors, outdoor decks, temperature-controlled pools, and even Olympic-level sporting facilities. Conclusion In recent years, India real estate sector has improved its image to become a customer-centric or buyer-first market. This has been made possible in large part by much-needed policy support and initiatives such as RERA, which have made the market more transparent, credible, and profitable. The falling rupee and volatile stock market have also enticed NRIs and investors to invest in luxury homes. Finally, luxury homes are about the standard of living. With rising consumer expectations, developers are increasingly providing world-class amenities and international construction standards. NRI and new-age buyers have also contributed significantly to the country luxury housing growth in recent months. Multiple research agencies data, combined with the bullish sentiment expressed by top real estate players, leaves no doubt that luxury housing is back in the game. With health-care costs remaining stable and the economy expanding steadily, the future of luxury housing looks promising on all fronts

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**CISF-HCM-TEST-Dated-2023-11-02-Test NO.-11676**

And most importantly, he does understand what NO means, at least on social media. If I do a random sampling of the shit that has hit the fan today morning, I can see the same stuff, i.e., longwinded health message that uses medical jargon often ending with a Dr. to authenticate the completely bogus science, couple of narratives of history of events that may have occurred in an alternate universe and most of the rest linked with communal agenda, some hard and blatant but most subtle and targeting the subliminal fear. In the early days of What Sapp, I used to get agitated and try and prove how a forwarded message is fake and harmful by responding with countering evidences and arguments, but now I sit on the Nirvana-rock, calmly watching the ocean of lies waxing and waxing on various social media platforms every day. Though I have found my personal peace with these forwards, but one question still intrigues me, the same that that Arched Wars asked in Jolly LLB. Kong hak ye log, kasha se abate hak ye? They are everywhere, and easiest to find. Open your What Sapp and you will see ten-fifteen of them in different groups all the time. They are so obsessed that no amount of polite or impolite warnings from the group admin or a group member deters them. Ask them not to a hundred times and they may get silenced for a few days, but they soon discover a message that they know that the world must get to know about and they will be back regurgitating the bile with vengeance. I have my own theory of their origin, and it is connected to the organ and the science that I love the most, i.e., brain and neuroscience. Our infant brain starts by collecting random data from which it rapidly builds humongous amount of necessary and unnecessary neural connections as primary learning. But, as we grow up, we are exposed to the reality and start noticing patterns. Over time, we start cutting and pruning the neural connections based on the predictable pattern that we have observed and soon become what we imagine us to be, i.e., a lean, mean reality processing machine. This process can be best understood from how one reads over time. As a child, you read by carefully going through each word. As you grow, you become less and less keen to read every word. Very soon, you stop reading every line and you start imagining that you can get a sense of the text by glancing through it, as your brain finds it unnecessary and the tiring to make an effort to actually read. This is exactly the point

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**CISF-HCM-TEST-Dated-2023-11-02-Test NO.-11677**

Has a comforting set of words that matches our outdated (to be fair, or otherwise) worldview and is now a free-of-cost slave-vector willing to carry any agenda. If we look at the aging process of brain, it is a product of the most wonderful strategy of nature to design an energy-efficient neural processor, but in the age of social media and democracy, it is a gift that is now becoming a curse. As we are a nation in a constant election-mode, and as What Sapp is now the most powerful tool to spread information with no real expenditure (across geographical boundaries), our What Sapp bunnies are proving to be pathogens spreading dangerous misinformation that is constantly vitiating the national discourse. As censoring What Sapp is a solution far worse than living with What Sapp bunnies, all I request for each of us old people to look within and check what we are forwarding and why. The simplest way to curb this menace is to try and see if we can read every word or watch the entire the video before we get an itch to forward it. If we can, it means that it is a designed message containing emotional buttons to trap our brain and is carrying someone else agenda. The world as per our aged eyes seem to be heading towards a social catastrophe but our kids are leaving the information-sharing-platforms that we populate and where we are now emitting the noxious gasses formed due to the rot that we are made to see everywhere. We appear to be destroying the most precious communication channel that must exist between generations, and it is our duty to ensure that we don't leave behind a generation that has no legacy that it cherishes. Beyond the What Sapp forwards, there is a lot of wisdom that we can and we must share across the generational divide. So, we can afford to burn this ancient bridge just because of the itch to forward. So, if you are a man above fifty-five, ask your kid or young relative an honest question. Does he/she ever read your must-read forwards? The modern world is undergoing a technological revolution, and payments are no exception. Innovations in financial technology better known as FinTech, are streamlining archaic processes and systems. Digital technology has and is constantly reshaping payments, lending, insurance, banking, and more, which the COVID-19 pandemic has accelerated, helping people with their needs for digital banking, financial, and payment services. The shift from the traditional banking system to online banking was a major change in ho

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Misplaced wide adoption of UPI payments According to the Prime Time For Real-Time report, India had the largest number of real-time transactions, around 48.6 billion in 2021. UPI has made real-time payment processes easy and convenient by allowing users to make payments through their smartphones or other devices. UPI payments have greatly benefited healthcare, education, and businesses. Another growing factor is the incentive-centric demand generation model that has enabled UPI market players to provide cash back and rewards to customers. These strategies have helped attract and increase customer loyalty. The rise of Apes (Adhere Enabled Payment System) Adhere ATM Apes (Adhere Enabled Payment System), developed by the National Payments Corporation of India (NPCI), allows people to carry out financial transactions like withdrawing cash from their bank accounts, generating a mini statement, and making a balance enquiry with just their Adhere. It has enabled much simpler and more secure payment processes through mobile and internet banking using Adhere. The service is interoperable, which means that any customer with an Adhere can use any Apes service provider to transact. This system has helped financial inclusion by providing access to banking services in rural and remote areas. In January 2022, there were more than 40 core last-mile banking transactions every month across 50 lakhs Adhere ATM, according to the statistics shared during the India Digital Summit 2022. Ease of QR code payments The use of QR (Quick Response) code payments has also seen a rise in recent years. QR code payments have been growing in popularity, especially among small businesses. Major QR code-based payment platforms in India include Google Pay, Phoneme, and Pat giving more flexibility and reliability to the payment world. One of the main reasons for the growing popularity of QR code payments is that they are easy to use. There is no need for a physical POS machine or a card reader. All one need is a smartphone and the QR code. Small and local merchants have adopted QR code payments due to lower costs, fewer chances of fraud, and the ability to track sales and customers. For customers, the main benefit is convenience. They can make payments without carrying cash or cards. Pay By Link A payment link or pay by link enables shoppers to make online payments without sharing their card details with others. This is done by generating a unique link for each customer that can be used to make



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**CISF-HCM-TEST-Dated-2023-11-02-Test NO.-11679**

World becomes more digital. Financial technology is making it easier and more convenient to carry out transactions. Many market players are working on new technologies to make payments more secure, faster, and more accessible. The government push for a cashless economy is helping to promote the use of digital payments. The adoption of these technologies will help improve the efficiency of the current financial systems. The goal is to make India a less-cash society and promote financial inclusion. This shift will likely continue in the coming years, with even more innovative solutions being introduced. In most modern societies, we have primarily approached health from a curative lens, seeking help only when symptoms visibly impede our functioning, as opposed to putting in consistent effort to ensure our wellbeing. A recent report by ASSOCHAM indicates that the incidence of Non-Communicable Diseases (NCDs) in India is highest amongst those in the 26-59 age bracket, who are also the most active contributors and thereof, the backbone of India. Additionally, the occurrence of mass communicable diseases further overwhelms an already pressurized healthcare system, as we have witnessed with COVID, rendering it unable to cope and manage a population as large as ours. The only sustainable way is to transition from an illness to a wellness -oriented approach to health, which strives to improve people overall quality of life by safeguarding them from ill health and helping them manage diseases better. Rise of the health-conscious consumer We must acknowledge the shift we are seeing in people attitudes towards their health in India. The pandemic has made us more conscious of our lifestyle choices in pursuit of optimizing our health. This sentiment is quantified by a Mintel survey which states that roughly 50% of Indians took to consuming healthier food and exercising during the pandemic than prior. This evolving consumer interest has been complemented by heightened activity in the health and wellness industry through the introduction of sophisticated fitness trackers, the launch of several immunity-boosting and nourishment-oriented products by small businesses and FMCG giants alike, and so on. The rise of gasification in healthcare has empowered us to have better control of our health outcomes by guiding us towards our fitness goals, providing us with real-time and simplified information on our health, enabling easy access to qualified practitioners and prompting us to

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**CISF-HCM-TEST-Dated-2023-11-03-Test NO.-11680**

Good health and wellness across India? Amplify awareness from the grassroots First, we need to share the know-how on health management with communities through awareness programs and provide them with access to resources in order for them to adopt healthy lifestyles through periodic checkups, healthy ingredients and fitness related activities. For instance, the uptick we are seeing in specialized nutrition products must be made more accessible and affordable to people across the country. Partnerships with key stakeholders The Government progressive health programs like Ashman Bharat, and the Fit India movement are exemplary initiatives propelling the wellness drive. It would be imperative for industry players to scout for opportunities that allow them to join forces with the Government for implementation of ambitious and large-scale programs. Their pool of innovative minds and solutions as well as their collective reach to end consumers can add meaningful heft to such efforts. The effective execution of Ashman Bharat will cover nearly 40% of the most indigent and vulnerable population, giving them better access to treatments, improving health and productivity, and enhancing the overall quality of life. Beyond this, it is crucial that we address the external root causes of chronic illnesses. Air pollution, for example, is a large contributor to respiratory illnesses like chronic obstructive pulmonary disease (COPD) and asthma. Climate positive action needs to be the responsibility of all stakeholders, right from large corporations to individuals must collaborate to reduce pollution. Augment the ecosystem thinking Lastly, it is crucial to nurture our nation thinkers and innovators to come up with ingenious solutions and models of scaling up preventative care and early diagnosis. Favorable policies, incentives and launch pads will help bring their ideas to fruition and considerably contribute to upping the wellness thrust, which we are in fact already seeing through the boom in health tech startups. I believe India is at a stage where there is both readiness and the wherewithal to rewire our healthcare ecosystem on the principles of wellness. The collective momentum to see this through will be a key driver in bringing about this revolution. After all, a state of wellbeing is not just the ability to survive, but the power to thrive as individuals, as a community and a nation. Many states of India and Pakistan are currently facing a critical flood situation as r

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Drainage design and lack of regular upkeep lead to unforeseen water torrents in the cities. For systematic run-off, the water should be directed through a planned network of storm water drains designed according to regional rainfall patterns in the urban area. Ensuring Water Percolation The modernization of cities alters their natural topography and water run-off patterns due to non-permeable hard surfaces like roads, pavements, plazas, etc., compromising groundwater percolation. Therefore, such spaces should have substantial perforations in the form of green spaces and soil cover that allow for water seepage and prevent overflow. Moreover, parking lots designed in commercial spaces can have perforated paver blocks that allow water to be soaked into the earth. Generally, building roofs catch rainwater which is diverted to drains and contribute to the overflowing water in the streets. Green roofs can solve this problem by absorbing up to 80 percent of the rain that falls onto them. Trees also do their bit in lessening the impact of floods. Their roots can help reduce storm water run-off by absorbing rainwater and improving storm water filters through the ground. Trapping Excess Water Floods are the result of excess water which is not channelized systematically. On a neighbourhood level, local parks can have a better landscape design with water features like ponds that act as natural water catchments in monsoons. Monsoon rainwater run-offs can be harnessed to conserve this water with the help of reservoirs and bios wales. Such a planned water channel network does just prevent flooding but can also help conserve water for potable use. Planning For Rivers Human disturbance of local water bodies such as lakes, ponds, rivers, etc., is also a major reason for flooding in urban areas. Building activities and encroachment on river banks disturb these water bodies by introducing hard surfaces, which hinders the water seepage. Such actions are one of the significant causes of overflowing rivers during monsoon season. This problem can be tackled on an urban scale. For example, if a river runs on a city outskirts, interventions can enable protection from flooding by water diversions like streams, canals and other means to channelize the excess flow of water. In case a water body exists within a city fabric, one solution can be to create embankments, which are large walls constructed as an interface between the city and the river. Spillover reservoirs are also constructe

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Or aloof piranha, and stand firmly on the side of low carb, no oil, healthy alternatives. While I have become somewhat of an expert on nutrition labels and ingredients lists, my beliefs around food and specifically the happiness we derive from it are based on the principles of food positivity. I all start by defining what a negative relationship with food looks like. If you are prone to bingeing, overeating, or feeling so full that you are in danger of bursting, then chances are that your love for food has gotten the better of you and your choices are imbalanced. A negative relationship with food means you are often subjected to cravings, you find yourself snacking between meals and as a result you don't give your body enough time to digest or get the fuel from your food. If this sounds like you, don't worry, because it's possible to switch to a more positive relationship with food. Food positivity is not about following a fad or a diet. In fact, it is quite the opposite. Food positivity is about developing a mindful, happy relationship with food and learning how to eat well. When you have a positive relationship with food you have control over what you eat. You don't have to ban anything because you can stop eating when your stomach is full, and you don't eat mindlessly or without portion control. As a result you feel healthier, you have more energy and you maintain a fitter lifestyle. My 3 year old telling me the pizza was bad is a reflection of the over simplified view of food that is being used by many so called healthy brands today to villainize certain ingredients. Sugar, fats and carbs to name a few. Toy away from all the whites is the advice a lot of nutritionists pass around freely. But as busy working professionals with full time parenting responsibilities, advice like this can seem daunting at the least, and outright depressing at the most. I believe it's important to recognize that food does make us happy. The best moments of our day are spent eating our favorite meals, surrounded by our closest family and friends. And that's alright, because you don't have to guilt yourself into eating quinoa salad while everyone else tucks into a burger. You just need to change your relationship with food into a positive one. Here's how. Improve your knowledge of food so you can make better choices. For example, for similar amounts of calories, a toast with peanut butter will keep you fuller for far longer than a toast with regular butter. This reduces unhealthy snacking between

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And whole fruit, is always better. Similarly, eat natural, real food made with minimally processed ingredients. Furthermore, avoid using chemical substitutes for any ingredient, least of all for sugar and sweeteners. Teach yourself how much to eat, but don't ban things. Eating mindfully, in smaller plates, with your opposite hand these are all small tricks that will help you to prevent overeating. The trick is to learn how your body reacts to what, and how much, you eat. Often the negative pressure of banning yourself from eating things you love takes an immense toll on your happiness. That's a mistake because food is not the enemy. It is our choices around food that make our consumption of them positive or negative to our health. Focus on ingredients, not calories. Do not fall prey to the diet foods such as meal replacement shakes or diet foods. They may be full of artificial sweeteners or added sugar. Instead, choose non-diet, whole foods such as unsweetened yogurt or peanut butter with no added sugar. Do not let the numbers decide your fitness. Calories in your meals, numbers on your scale, footstep count these are not the best indicators of your fitness. Instead, focus on consuming the right ingredients and maintain a naturally occurring healthy relationship with food. Follow intuitive eating. Intuitive eating is a nutrition philosophy that rejects the traditional diet mindset and says that you should trust your body to make those choices. It promotes a healthy attitude toward food by suggesting you listen to your body's hunger signals. Simply put, eat when you are hungry and stop when you are full. Become more aware of how and when you eat. Do not skip meals, or overeat. Let your natural internal bodily cues guide you as to when and how much to eat. The philosophy also suggests that you honor your hunger, exercise, and respect your body among its other principles. To conclude, food positivity is not a short-term hack. It takes effort and time to develop it. So if you're looking for a long-term, positive lifestyle shift, developing food positivity is essential. Remote work has made many leaders anxious about the productivity of their team working far from their eyes. This made them turn to practices such as micromanaging and over-monitoring, which has done more harm than good. 4 out of 10 employees think they are being micro-managed and it is making them feel less trusted, affecting their self-confidence. Many managers and leaders have difficulty in assign



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Members about the progress made and frequently connect with their team members to monitor them. Are you the one extraneously concerned about the results delivered by your team members? If yes, you should know that your team members do not enjoy being watched over their shoulders, shirk their responsibilities and do not care anymore about the big picture your Organisation is envisioning for itself. It is gnawing away the motivation levels and drive of your team members and distancing them emotionally from you and the Organisation. Leaders, who believe in their team members, boost the confidence of the employees in achieving ambitious goals and reaffirm the commitment to always walk the extra mile. During the pandemic, many organizations have started using productivity monitoring tools like time tracking, project management and keystroke logging to keep a tab on their remote working employees. But these monitoring tools can be misleading as they don't give a complete picture of employees' productivity. It is also observed that some employees found a way out of these monitoring tools. Relying on these to measure employee performance is not an ideal practice. Moreover, using these tools creates a feeling in the minds of employees that they are not being trusted. This loss of mutual trust causes irreparable damages to the organization; not only does the employee satisfaction drop but also the customer satisfaction drops, posing a threat to the long-term sustainability of the Organisation. As working in the hybrid model is a fairly unknown area for many employers, they feel they must monitor the behavior of their employees, identify gaps and address them to increase team efficiency. However, the managers must know the line they must not overstep. Hybrid mode of working is here to stay; hence, organizations have to revamp their way of monitoring employee performance while keeping mutual trust strongly in place. Technology is surely a great boon to measure performance objectively, report it easily and draw up analytics that can nudge employees to overachieve. At the same time, one must not use technology to an extent that the employee feels watched over his or her shoulders and loses the emotional connect with the Organisation. Similarly, information security is a strategic priority for any Organisation and hence, adequate measures have to be taken to protect the information residing in the laptops or any other such assets given to the employee to facilitate remote working.

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Put extra pressure on them leading to heightened levels of stress. 48% of employees say that their work life balance is disturbed when working in a hybrid environment. This will result in employees constantly looking for better opportunities elsewhere, hurting your company employer brand. To ensure the wellbeing of employees and increase the efficiency of team members, leaders should empower their team members and demonstrate that they trust them by giving them reasonable amount of freedom and not micromanaging. Creating an open culture, valuing and respecting employees will go a long way toward more people being loyal to the company, resulting in increased retention rates. The Election Commission has written to the union law ministry asking for changes to the Representation of the People Act. The proposed changes aim to lower the maximum permissible cash contribution to political parties to Rest 2,000, and also cap cash donations at 20% or a maximum of Rest 20 core. The aim behind the proposals is to clean up electoral funding. EC should propose a complete ban on cash transactions in political funding. There no need for it any longer as access to formal banking is widespread. To illustrate, the World Bank estimated that 78% of all adult Indians had bank accounts in 2021. Transparency is realised when there is a clear trail. In order to realise this goal, EC should also seek a ban on funding through the medium of electoral bonds. These are promissory notes payable to the bearer of bonds. It allows for the concealment of a donor identity and also exempts political parties from disclosure requirements. From a voter standpoint, this is the most dangerous method of political funding as it makes public policy vulnerable to capture by vested interests. In the pursuit of its laudable goal, EC should seek complete transparency in political funding and also disclose the details on its web site. Political parties are exempt from income tax in order to strengthen electoral democracy. Complete transparency in political funding will make it even more resilient. Customer experience is a fine art, and has been refined continuously over the years. With the onset of the pandemic, customer expectations have changed significantly. Customers expect products and services tailored and customized to their preferences, and are annoyed when a product or service they have no interest in, lands in their inbox. The traditional days of marketing campaigns where enterprises used to spr

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Personalization success including the continuing decline in consumer trust, increased scrutiny by regulators and tracking barriers erected by tech companies. An ocean of possibilities Today buyers expect a seamless, personalized, Omni channel experience. Today buyer expects everyone they deal with from a potential solution provider to know what interactions (both on and offline) have already occurred and what information has been exchanged. These customers are more likely to shop with brands that recognize, remember, and provide them with relevant offers and recommendations. Hence, marketing campaigns must aim for personalization that reaches out to customers with messages that are most interesting and relevant. Messaging must extend to cover multiple media channels and devices in a consistent manner. Hence, the marketing function today requires technology that collects and understands data about the customer; anticipates what the customer needs next; reaches the customer wherever they are and communicates with the customer in as natural a way as possible. The pressure is on the marketing function to address segments of one and provide Omni channel experiences. For example, by implementing geo fencing technology with targeted data and locations on mobile devices, companies can use customized content to target consumers in their local markets who are visiting their competitors. Experiences can also be made hyper personalized by the usage of AI. For example, based on the browsing patterns of the visitor and recent engagements, AI based algorithms can create a personalized landing page that will instantly appeal to the customer. Similarly, advertisements can be personalized to better match a buyer profile. This helps CMOs run dynamic advertisement campaigns that can be micro targeted at users to maximize ROI. AI techniques such as Generative AI can also be used by marketers to create and generate new original content from data. Gartner has highlighted some industry applications of generative AI. In the consumer goods industry, Generative AI can generate catalogs while in e commerce, it can help customers try different outfits. Given the high propensity of digital campaigns, organizations have to look at targeted and precise ways to offer hyper personalized experiences to customers. Campaigns have to be hyper personalized with highly personalized and contextual offers. With customer expectations changing rapidly, the marketing function has to learn to use real

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On usage pattern and seasonality. AI can also be used for understanding predictive usage patterns of customers, which can be used for ensuring a laser focused approach and accurately predicting what would be the next set of requirements from a planning perspective. The possibilities of hyper personalization are immense. For example, in an e commerce store, if a buyer is looking for black shoes, then he can be served a personalized page with only black shoes and the specific brand that the buyer typically searches the site for. This leads to faster discovery of the exact products that a prospective buyer wants, which in turn can lead to faster conversion, and more sales. What more, the e commerce site can even throw in an instant offer to improve the chances of conversion. This is an example of a hyper personalized experience, which considerably improves the chances of conversion. The same customer segmentation or hyper personalization can also be applied to send personalized e mails. This makes it possible to create hundreds or thousands of different possibilities in email campaigns that are better suited to specific demographics and user preferences. Similarly, in a shop, when a customer is in a store, thinking of buying a smart television, a bank can leverage contextual data (in case the customer has opted for allowing the official bank app to detect location and suggest relevant offers), and offer the customer the option of an instant loan or an option of paying the amount later. This can be done if the bank has knowledge and insights about the customer ability to pay. It can hence be confident of underwriting a specific amount based on the profile of the customer. The Harvard Business Review states that hyper personalization can reduce customer acquisition costs by as much as 50%, lift revenues by 5 15% and increase the efficiency of marketing spend by 10 30%. Steps to achieve hyper personalization The first and foremost step for hyper personalizing offers is to have accurate data on the behavior of customers. Enterprises also must have the ability to capture customer behavior across multiple touch points. In addition, data has to be effectively integrated and analyzed, for accurate insights. A Gartner survey has highlighted that 27% of marketers believe that data is the key obstacle to personalization. This must be followed by using the relevant tools to deliver key insights that helps decision makers or systems to create highly personalized content o

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Customer to find & consume what they want, how and when they want it. Now, and in the future, realizing the full potential of a brand depends on creating highly unique and relevant experiences for customers. Fortunately, today, with technologies like advanced analytics and AI, organizations can truly deliver hyper personalized experiences. With an increased number of digital communication channels and more customers preferring self service interactions, the time to start your journey towards hyper personalizing experiences is now! In spur IDC commissioned 2021 2022 Global Computing Index Report documents how edge computing and cloud are being increasingly adopted by companies around the world. This has largely been propelled by the pandemic, which brought home the temporal nature of work and pushed more businesses to move past legacy tech and towards tactical digital upgrades. From learning how to coordinate meetings on Zoom to collaborating on big projects via Trellis or Asana, the shift has been monumental moving to the cloud has become a near expectation for success. Now, the Iota boom is close at hand a world where physical and digital objects exchange information and build solutions. While all of this might seem intimidating for companies even behind on their digital growth journey, the answer as often lies within. We take a closer look. What can Iota and automation do for tech teams? Iota essentially refers to the interconnectedness of an increasingly automated world. Gadgets feed into gadgets, which deliver real time data to central decision making agencies. Fitness watch data feeding into the smartphone is a simple example of this. At an industrial level, hundreds and even thousands of machines and products work synchronously to deliver insights, identify opportunities, and enhance business outcomes. Take buildings, for instance. Fifty years ago, no one would have thought building temperatures could be controlled by sensors linked to a remote dashboard. Modern building tech, however, allows managers to optimize temperature, lighting, and air quality down to the smallest degree, thus leading to considerable energy savings and optimal indoor conditions for productivity. At one level, Iota and automation liberate employees from the monotony of routine tasks. A machine can do them faster and better, while human employees can focus on more creative and strategic tasks. Iota, however, is merely about routine jobs becoming redundant. For starters, managin



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The existing tech team when these new skills displace more traditional coding programming ones. Job insecurity has gone up post pandemic on account of widespread layoffs, which is exacerbated by the increased push towards automation. However, workforces can up skill and grow with their companies. Why is up skilling the key? Simply put, up skilling refers to the process of deepening and expanding one job related expertise to develop faster along a career path or take on new opportunities. It involves taking on projects or completing courses that impart relevant skills for growth within one company. While employees can up skill themselves if they wish to, structured up skilling opportunities within an Organisation make it much easier and more accessible to everyone. The company can create its own internal up skilling resources for each job description and level, or even fund external learning pathways. Given how dynamic technology is today, keeping abreast of and becoming adept at developing tech is vital for companies to stay relevant. This calls for teams to stay staffed with intelligent thinkers and tech forward creators. While attracting new talent is one way to achieve this, it is the only way. In fact, hiring new professionals from scratch could become time consuming and expensive. Also, recruitment processes may tend to priorities younger candidates who may be tech savvy but don't have the perspective and experience that older workers carry with them. Further, building a multigenerational workforce is a big part of diversity, which is why up skilling is so important for long standing team members. Moreover, this way, employees don't need to feel anxious about becoming redundant they know the company has their back and will help them grow as needed. The result? A more dynamic and more motivated team whose members are all ready to do their best for the company! Final words Industry 4.0 is here, and companies that wish to ride the wave will need to equip their IT teams accordingly. Regardless of how technology evolves, however, the core tenet of good business remains the same providing customers with better solutions to the problems they encounter every day. By investing in up skilling their employees, companies get to retain their valued staff while developing the talent needed to make the most of innovations including but not limited to Iota. Up skilling, in that sense, is a continuous process that offers tech agnostic dividends loyalty, productivity, agil



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Stop calling us stray dogs and call us street dog's, which is what we are. Raja: So what does the ABC programmer involve? Rani: ABC stands for Animal Birth Control and is like a family welfare programmer for us that involves sterilizing guys like you so as to reduce our population. Wherever it been tried in our country, 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 animals use sound to find prey locate 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 where light penetrates only a few hundred meters is crucial for animals to communicate, feed, avoid predators and navigate vast underwater habitats. Many navies use sonar system to detect ships and submarines while geologists survey the seabed for oil and gas using seismic air guns. The noise produced by an air gun can exceed 200 decibels louder than a gunshot at a range of one meter. Sound travels further and four times faster in water than in air at a speed of almost 1500 meters per second. The noise produced by humans can therefore spread considerable distances underwater. These sounds can be relatively constant such as the noise produced by the engine of a ship and propeller or sudden and acute in the case of naval sonar and seismic air guns. ABC has significantly brought down our population, by as much as over 48% in some cases, so were no longer seen as a menace, but as the street-smart neighbourhood protectors that we are. Raja: Hey, ABC sounds cool. I canine say I dig the idea. 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

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Technology has redefined the experiences of children's opening up numerous opportunities but it is also bringing new challenges and risks from the online world, underscoring the importance of cyber security in protecting them from possible online dangers. Modern parenting "involves navigating through" unique challenges and reward's, predominantly around technology use. The discussion regarding whether children should have access to smartphones is complex, involving aspects of their safety, education, and overall development. This article aims to offer a neutral perspective on how smartphones influence children and the correlated issues in cyber security.

Navigating the Digital Maze Balancing exploration & safety In today expansive social world, smartphones serve as luminous beacons, guiding children through a kaleidoscope of knowledge and realms of exploration. Smartphones offer kids a portal to a kaleidoscope of knowledge a way to explore the world. Kids might not fully grasp online risks, exposing them to dangers like online predators and inappropriate content. Inadequate privacy and oversharing can lead to issues like identity theft and stalking. Without appropriate limits and supervision, kids can encounter inappropriate content, cyber bullying, or privacy breaches. Finding a middle ground where children enjoy yet do not jeopardize their safety is imperative. Knowledge is power Smartphones can act as significant educational tools, providing access to educational applications, digital books, and online classes. They can help enhance creativity, critical thinking, and problem-solving, significantly impacting a child learning journey. However, managing and limiting screen time is crucial to avoid overdependence and maintain a balanced learning environment. The body & mind mechanism Extended screen time has been linked to a range of physical and psychological issues, including eye strain, sleep disturbances, and addiction. Moreover, continual engagement with social media can foster distorted perceptions of body image, impacting self-esteem and emotional well-being. Parents must stay alert and act proactively to address these challenges, promote balanced engagement patterns, and provide needed support when required. Parental control & monitoring Parents can enable parental controls in a way that maintains trust by involving their children in the process and having open, honest conversations about online safety. Regular communication about online safety,

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Been able to, is that he simply has not given a Congress vision for India. I have had some talks with Congress party members who are still very much with Sonia and the family but even they are at a loss because this has now become a party where no criticism is taken. No discussion and no inspiring new vision. Thus the Bharat Judo Yare is another useless effort at revival of Congress Party, which has caused considerable debate and negativity. How much better would it have been and less tedious and expensive if Rahul had gone to every state the Congress has lost in and had televised debates with academics, voters and the youth from all walks of life. Instead, he does the one thing that will divide India and becomes big time news. Rahul meets the one pastor in Kerala who has courted controversy. George Poona was booked for hate speech when he is said to have claimed he would not step on the soil of Mother India without footwear as he considers it filthy. He also made objectionable and disparaging remarks against PM Mode and Amity Shah. Now why would Rahul meet this man and spend time with him when he is ostensibly trying to unite India? It seems almost like he is trying to tell the majority of Indians, Frankly I don care about you. Then there was the shocking incident of burning an old RSS uniform and instigating hate against an Organisation which is over 100 years old, wants all Indians to be proud of their heritage and is the first responder in any disaster. The RSS runs blood camps and food camps during crises, and is known for helping people during floods, natural disasters. During the worst of our Covid lockdown, they provided food to millions. Their discipline and dedication knows no bounds. Yet, Rahul like Imran Khan calls them right wing. In fact Rahul describes the BJP and the RSS exactly as Imran does. They must have a hotline to each other fascists, Hindustan extremists etc. This description has gone viral only because of Rahul Gandhi and Imran Khan. How close they must be in their wish to destroy one of the most popular political parties in the world. Both Rahul and Imran do Yaris and Balsas, basically rallies, though I have to admit Imran is far more popular than Rahul and has been a PM. Rahul also reportedly signed secret Moues with the Chinese Communist Party, the details of which till date is under wraps. It may have something damning otherwise why would he keep it a secret? The latest controversy to hit Bharat Judo expensive caravan train tri

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Camera and the Congress had to go into disaster control mode. From the You Tubers in Pakistan, I have heard that Rahul wants to follow Imran Khan Example of having huge rallies every few days with music during his 500 day Yare. They are trying to guess what Rahul will do next from Imran book. They even say that while everyone in Pakistan envies what India has achieved, here is Rahul speaking Pakistan lines against the RSS and BJP and copying his style of reaching out! It good to watch Indian and Pakistani You Tubers and social media as they are way ahead of mainstream news. On 18th September 2022, a farce called Khalistan referendum was held at the outskirts of Toronto in the city of Brampton in Ontario, Canada. Unofficial estimates are that more than 100,000 people participated in that. I still call it a farce because first this was neither desired by the very residents of the state of Punjab they were talking about dividing from India nor did they participate in it. People living outside Punjab and with no desire to ever return there while living in their safe houses in Canada can never decide the fate of Punjab. Khalistan as an idea has run its course in Punjab and with Punjab enjoying stable democracy for decades, the focus has long back shifted to local issues rather than about dividing communities. This referendum was only an exercise by certain groups and individuals to safeguard their hold over the Canadian and North American Gurudwaras or Sikh places of worship and to gain stronger financial and political power. It was also a farce because only the Sikhs were allowed to vote as if Punjab belongs only to the Sikhs and that other communities do not even exist there. Or perhaps the organizers feared that by making it open to all, they would have enabled the moderates to come out and soundly reject any such motives. However there is no denying the fact that the event was far, far beyond the fringe. I was present there and am giving an honest, factual account of the event. People came in droves from everywhere and were of all age groups young, old, very old in wheelchairs, children, men and women and from various parts of Ontario (if not other provinces). They were there in thousands and from 9 am right up to close at 5 30 pm, the lineup of cars was non stop. But for the Police stopping access to the community hall for vehicles starting at 4:30 pm, they could have kept coming. The event was peaceful, well organized with a langar (food stall serving foo

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With zeal for any person who stands up for a cause of united India, it was a depressing site indeed. What was also deeply disappointing was the response of the Indian government and the Indo Canadians. The Indian consulate and the Indian government seem to distance themselves from the fact that such an event could cause concern and either took it lightly as a fringe activity or thought that they could ignore it by looking away. As for the Indo Canadians the less said the better. The flag waving community at events trying to showcase their patriotism and love for India by raging social media wars and coming out as brave what app soldiers standing for India were all missing in action. None! Despite my writing to all authorities with copies to the Indian consulate, no Canadian politician responded back except the Mayor of Brampton and he too showed his inability to cancel the event or to stop it from occurring in government owned community hall. Despite my requesting many Indo Canadians to hold a protest to let the world know that Indo Canadians do not support such a divisive agenda, no one came forward. Yet a protest was to be made and was registered. I reached there at 10 am and after seeing such a sea of humanity, wrote messages of love and against division of India on posters and then took them to the entrance and stood there waving these posters to the people coming in till 5 30 pm. Initially the Khalistani organizers sent 8 10 volunteers who covered me with Khalistani flags hurling on all sides to ensure that my message was lost. But when I complained to the Police present and asked them to allow me to protest peacefully and to ask the activists to maintain a distance from me, they had to back down and were forced to maintain a distance from me which they did thereafter peacefully right to the end. Sure I was heckled, abused and called names and many slurs were thrown at me by passersby. They were disturbed by my presence and tried to show their dislike. But the volunteers moderated them and asked them to allow me to continue protesting in peace. The volunteers ensured that no one came near me and the moment the general public started abusing me, they tried to intervene. The volunteers even offered me langar food that they were eating and as they too are our brothers, even though misguided, I thanked them for the same and ate standing there. It was important that I did not leave that spot as it was the North entry point to the community center from wher

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**CISF-HCM-TEST-Dated-2023-11-04-Test NO.-11701**

Should be taken as a huge eye opener. First stop considering this movement as fringe as that will be only at our peril. Secondly, understand why some of the ordinary Sikhs living in Canada are supporting this movement. Is it all religious or is there something deeper? While earlier it was about a generation living with the ghosts of the Sikh genocide of 1984, a common thread that I heard yesterday was that the Indian media and a section of Hindu community in India including right wing supporters of the ruling party calling innocent farmers as Khalistani had an adverse effect. The people seem to actually believe that the Sikhs are being mistreated in India and considered as second class citizens especially under the current regime. However the answers are not simple and a lot of deep analysis is required to find out various causes and to work on them to unite people again. Also a lot of immediate corrective measures need to be taken. A large section of the crowd was Indian students of Sikh origin who were using their Indian identity to vote. This is further disturbing since these very people with their misguided views firmed up in Canada can go back to India and cause mischief. They need to be talked to and brought back into the mainstream. Also there should be some ways where outgoing students should be deterred from engaging in anti India activity when they leave Indian shores. It is for the Indian government to ponder. The Indo Canadians also need to have a deep discussion among them and to come out from the virtual world and to start grass root action to unite communities again. We need to mend broken bridges and to gain trust. We also need to let Canadian politicians know that by supporting such forces out to divide India, they cannot create a vote bank for themselves but give life to a monster which will come back to haunt them as most extremists have done in the past. It is a long road ahead. Not all Sikhs support such activities and the silent majority of Sikh community opposes such people but fear them. It time to speak out. As for me and people like me, while we may have differences with the current regime and with the politics of hate, any division of India will be opposed tooth and nail. That is the least we can do for our motherland which has given us so much. Amen Mahatma Gandhi famously used political tours to connect with the people and turn their minds against the ruling dispensation. His most famous yare was Dandy March, with a single poin



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**CISF-HCM-TEST-Dated-2023-11-04-Test NO.-11702**

Dividends during elections. The L. K. Adjani led Ram Roth Yare of the BJP led to creation of a large and permanent vote bank and cadre for the party. More recently, in Andhra Pradesh, Fagan Reddy did a padayatra(walkathon) over more than a year, covered more than 3500 KM between 2017 19 and came to power with a huge majority in 2019. The success of these and other such yards has undoubtedly influenced the Bharat Judo Yare of Congress Party, which started on 7th of September from Kanyakumari. Led by Rahul Gandhi, the de facto leader of the party, it will culminate in Jammu and Kashmir, covering 12 states in about 150 days. However, it is the ad hocks of Rahul Gandhi brand of politics that fails to inspire any confidence in his yards. However, just a few months ago in May, he claimed that India is not even a nation! In a bid to perhaps placate the radical Tamil separatists of DMK, he compared the country to the European Union and falsely claimed that India is not described as a nation in the constitution. From there to now claiming that he wants to unite the nation, the political inconsistency of Rahul Gandhi would definitely be troubling the saner heads in the Congress party. The recent resignation letter of Glulam Nabil Azad reflects the same. The inconsistency of Rahul Gandhi has confounded the party cadres loyal to the ideology and led to promotion of those personally loyal to him, regardless of merit. This ad hocks also reflects in his interaction with various religious sects. A video clip of a certain fanatic Christian priest of Tamil Nadu is already doing rounds in which the pastor is seen proclaiming that Jesus is the only God and then explicitly denying the divinity of Hindu Gods. Rahul Gandhi does not object to this and has not since condemned that statement. During election seasons, he often does rounds of temples, has been promoted as a janeudhari Brahmin and was publicly given Desha by a controversial Linguist preacher. The impact of all this is not as intended that is strengthening his secular credentials, but it does harm the Congress it strengthens the suspicion of average Hindus regarding his religious affiliation. All successful political movements have had a core political ideology with a leader with a visible commitment to that ideology. Even Congress used to have it till the times of Indira Gandhi. The BJP has its Hindustan and even the AAP has its claimed USPs, which it never fails to advertise. Congress of today on the other hand stand

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**CISF-HCM-TEST-Dated-2023-11-04-Test NO.-11703**

Congress of old and taking help of old Congress hands for the same, Rahul Gandhi has started this yare. If this yare helps Rahul Gandhi in understanding the country better, it would still be worthwhile. As of now, it looks that Rahul Gandhi needs to do Congress Judo before setting his hopes too high. The Covid 19 pandemic gave rise to e learning and Etch like never before. Education can no longer be associated within the four walls. By exploring technological solutions and by prioritizing education, various institutions and individuals have invested time and effort in giving the best e learning experiences to students. But, with students spending more time on screens throughout the day either for educational or entertaining purpose, the routine of a digital detox is a must do in the era of e learning. As per a study by Guilford Journals, limiting one social media use to 30 minutes per day results in improved mental health and well being. It was also mentioned that it takes a minimum of three weeks to see any visible changes of having limited the screen time. Continuous tech usage causes mental and physical stress to both students and teachers. Being on smart phones or tablets for a long time is exhausting and harmful. Many a times, parents unknowingly encourage students to spend more time with digital devices as they are not able to provide the needed attention at the time when the child needs it the most. It may take a little work and strategies to help students detach themselves from digital media. Too much tech whether that is time spent on smartphones, social media, or other digital screens can lead to unexpected consequences and have repercussions of its own. Too much screen time impacts physical and mental well being. The rise of Internet and digital devices has, to an extent, changed humans lives for the better. But, too much usage of these technological advances causes physical and mental exhaustion, not just to one wellbeing, but also to student parent relationships. To avoid that, parents themselves need to show balanced digital habits. There are instances where parents are unaware about the inappropriate content and cyber bullying that their children are subjected to. While it important to implement a digital detox routine to student day to day life, it also necessary that parents are aware and well read on the issues that arises with excessive use of digital devices. Digital detox is nothing, but taking a break from using electronic gadgets for

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Step forward. We need to remember that we are working against our own wont, which can make breaking the digital habit really difficult. A few of the mindful steps that students can follow include taking short breaks away from screens. Ophthalmologists have also suggested the practice of rule, where for every 20 minutes that spent on the screen, we need to look focus on something those 20 feet away for 20 seconds. Another step which can be followed is to spend time outdoors post attending online classes. Physical activity always heightens other sensory organs and it a great way to distract you. Mute notifications that would help one control from looking at their phones. Parents can make sure their kids do not go to bed and wake up looking at their phone screens. Counseling and training students to navigate through their feelings Fear of Missing Out is also highly effective. Detaching yourself from devices has proven results of being beneficial for our mental wellbeing as well. If any confirmation was still needed about the increasing authoritarianism of Turkish President Recaps Typo Endogen, it came on May Hamlet Davutoglu decision to step down from both the post of Prime Minister and the leadership of the ruling AK Party was the culmination of long-simmering tensions between him and the President. Mr. Davutoglu, appointed Prime Minister by Mr. Endogen in 2014 when he demitted office to become President, has always been seen to be a loyal AK Party member. There are no suggestions of major ideological differences between him and Mr. Endogen. Mr. Davutoglu, as Foreign Minister, was instrumental in the Endogen government s intrusive regional policy, which has backfired terribly. Nonetheless, as Prime Minister he disagreed with Mr. Endogen over his quest to grab more power, the crackdown on voices of dissent, and the future of peace talks with Kurdish rebels. Of late, tensions were palpable as Mr. Endogen accused Mr. Davutoglu of stealing the spotlight when the latter successfully concluded a visa-free travel deal with the European Union. When the AK Party s executive body last week stripped Mr. Davutoglu of the right to appoint provincial party officials, it was clear the President was acting against the Prime Minister. Mr. Endogen, who as President is supposed to be above party politics, has never shown any inclination to end his partisan maneuvering. He used his popularity to overcome the constitutional limitations of the largely ceremonial presidency. This

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Politically his brand of Islamist politics has a constituency in Turkey. But his drift to authoritarianism is causing serious damage to the Turkish state and democracy. His attempts to undercut the parliamentary system are unprecedented in the country's recent history. Attacks on free speech, media freedom and dissent are on the rise. Mr. Erdogan's Syria policy was disastrous it made Turkey further vulnerable to jihadist violence, while leaving a massive refugee problem. The war on Kurdish militants is turning ugly with government forces facing allegations about targeting Kurdish civilians. The priorities of a responsible Turkish leader should be to take immediate steps to address these challenges. Unfortunately, Mr. Erdogan's primary focus is on seizing more power, never mind the damage he is doing to his country. If it bleeds, it leads, has been an adage in the newsroom. Unfortunately, the fact that it has to come with filters of propriety, decency and ethics attached is being overlooked almost regularly by Indian broadcast journalism. The latest example is Nepal, where the earthquake and its tragic aftermath have been exploited to the hilt by television cameras in an appalling race for TRPs. The role of the media during disasters is an important one. Before a catastrophe, they can warn a population and prepare it. Afterwards, with continued reportage, they can ensure that no survivor is forgotten or left out of the aid network. But it is during the disaster that their role is quite vital. They can be effective conduits of information about help lines, aid-distribution camps, emergency phone numbers, or the kind of supplies required. They can help scotch rumors and prevent panic by quickly disseminating the right facts and figures. Their coverage helps mobilize help from outside the disaster area, in the form of money, supplies and volunteers. And finally, the focus of the media on a disaster helps increase its visibility, thus forcing governments to upgrade it on their agenda. While India's television crews did most of this, they were overstepping the boundaries so often and so dramatically that the Nepalese people finally turned against them and virtually asked them to leave. This was unfortunate, given that Indian rescue teams were indeed the first to reach Nepal and have played a stellar role there, as did the media in sending out some of the first images of the calamity. But it is imperative that television revisits the basic rules of journalistic ethic

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Will be aired, keep the questions brief, and not push for emotional outbursts. Also, when rescue choppers landed, survivors were dismayed to find TV crews taking up space they believed should have been left for relief material. In a disaster, relief must take primacy over media privilege. Indeed, it must be seen to take precedence. A disaster of this magnitude leaves in its wake traumatized families that have lost everything in one fell swoop. Ethical journalism must place humanity above professional urgency. Oh what fun we had on the Holy that year. The tradition followed was digging the lawn generating some mud, throwing some buckets of water and then the prey. So, it was a very earthy kind of Holy that we played that year in the hostel. The good part was that the prey was asked get the buckets herself. Then everybody decided that we have grown up enough to have our first doze of bhang. A thunder was prepared, somebody had stored a little milk from the morning breakfast. There was one very enthusiastic girl who sneaked in the maximum share. High on the spirit of the festival we had the mandatory dance on the Rang Bares beige china wail. Meanwhile one who stole maximum share. cribbing for about half an hour nothing is happening nothing is happening. After some time she suddenly started laughing and did not stopped even after repeated attempts to stop her from doing so. Her body started aching but she could not control her laughter. Although I cannot remember her name. I can t forget what fun we had at her expense. I owe a big thank you to her for making that Holi so memorable in my life. Holi The festival of love and joy Holi is a festival of colours which generally falls on a full moon in March. evil. The festival is celebrated with lot of pomp in north India. Holi is celebrated with vibrant colours these colour are actually colours of joy colours of love and colours that fill our life with happiness to the core of our hearts his own son. This gave birth to the festival of holi. Another legend speaks of the everlasting love between Radha and Krishna. The legend is celebrated with great pomp and show. People also throw water balloons on each other and on passer-by too. For the second year in a row, an Opposition-sponsored amendment to the Motion of Thanks on the President s Address has been adopted by the Rajya Sabha. Last year, the Motion of Thanks was amended on the issue of black money this week, the amendment focussed on legislation passed by Bharatiy



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**CISF-HCM-TEST-Dated-2023-11-04-Test NO.-11709**

As a modern day business, it is evident that you must have a digital presence. There are no qualms about it. We live in a digitally propelled world where everything we touch has at least some digital can of their sizes and period, cannot fathom reaching a certain amount of success without digital in terms of and marketing. Having said that, the realm of in itself has over the years. It has become more and over saturated. But even then, digital marketing is still the in the quiver of brands. Digital marketing an overview in layman terms, digital marketing is a means of selling products and gaining customer feedback through the internet. Earlier, marketers used traditional props such as billboards, hoardings and ads. These props have been replaced by video ads, social media posts marketing and online that digitally appear on customers screens. The newly invented marketing tools are impactful and cost effective. They can efficiently grab the attention of a brand target audience and cater to their needs in a manner. Here are five reasons why digital marketing is the best friend of modern. Cost Effective Running a business is an affair. It is if an or business leader is hesitant to invest a large sum without solid in tactics. This is where digital changes the game. By ads, tracking and pay per click and the power of social media influencers, digital marketing on a budget. High Unlike settings, digital know no bounds and limitations. This new age can reach out to going beyond with a digital medium. Digital marketing assists brands in targeting the right audience at the right time, no matter which part of the world and when they are scrolling through relevant products or services. This helps customers at every step of their journey, reaching more customers without spending a lot. Customer Base Digital is a pertinent tool to attract and retain customers. It consists of several steps like starting a blog, hosting webinars, the power of social media, search engine optimisation, creating affiliate programs and engaging customers with chat chats. These steps help marketers identify customer wants and needs so that companies can adjust their products and In contrast with, brands with a digital presence as the primary source of revenue can rates in real time. This helps them to identify the factors that led to conversion and reform future strategies. Tools like social media and email marketing create quick and channels with customers, thereby increasing the of reveals t

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**CISF-HCM-TEST-Dated-2023-11-04-Test NO.-11710**

Leadership and loneliness are recent "research topics" of many scholars. Through this blog post, we all explore why leaders feel lonely and discuss some solutions for how they can cope with them so that they don't become overwhelmed. Leadership is often seen as an admirable trait, but the truth is that it can come at a price. Leading in any capacity whether professionally or personally can mean feelings of loneliness and isolation due to the responsibility placed on their shoulders. This phenomenon may be overlooked by anyone not operating in a leadership role, yet feeling lonely is a surprisingly everyday reality for many leaders. The Role of Loneliness Among Leader's Loneliness is not something that we often associate with leaders. In fact, many of us might assume that leader's with their power and influence, are never truly alone. However, recent studies have shown that loneliness can play a significant role in the lives of those in leadership positions. Leaders often carry a heavy burden of responsibility, and some may find that their role can be isolating. This sense of loneliness can impact their mental health and ability to make decisions, which may have consequences for their organisations. Exploring this topic is crucial for understanding the challenges faced by leaders and identifying ways to better support them in their roles. The Cost a Leader Pays for Feeling Lonely Leadership comes with a number of challenges, and among them is the psychological toll of loneliness. While a leader may be surrounded by teams and colleagues, they can still feel isolated and disconnected from others. This loneliness can be attributed to several factors, including the need to maintain a professional persona, having to make tough decisions alone, or simply being held to higher standards than others. Regardless of the cause, it is clear that loneliness can be a considerable cost of leadership. As professionals, it is essential to recognise the mental and emotional strain of leadership and take steps to overcome it. Only then can we truly thrive as effective and fulfilled leaders. Why Leaders Feel Lonely and How It Impacts Performance Leadership can be a lonely pursuit. Despite the perception that people surround leaders and have a lot of support, the reality is often different. They may find it challenging to relate to their team members on a social level or feel isolated because of their responsibilities. Research has shown that loneliness can impact a leader's performance.

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To lead a team of people. The burden of decision-making and ensuring operation's run smoothly can take a toll on one emotional well-being. However, there are effective ways to reduce leadership loneliness. One way is to establish a peer support group where leaders come together to share leadership experiences, challenges and insights. This provides a sounding board for leaders to express themselves in a safe and confidential environment. Another way is through mentorship, where leaders can gain guidance and advice from trusted, experienced individuals. Finally, leaders can invest in building authentic relationships with their team members. This creates a more trusting work environment and helps leaders feel connected to the people they work with. By implementing these strategies, leaders can reduce leadership loneliness and build a more fulfilling workplace culture.

**The Power of Connecting with Others in Leadership Roles**

As a leader, it important to recognise the power of connecting with others. Building strong connections with team members, colleagues, and other professionals in your industry can lead to greater success and a more fulfilling career. Effective leaders understand that relationships are the backbone of progress and that investing time and energy into cultivating connections is worthwhile. By connecting with others, you have access to new ideas and fresh perspectives and build trust and respect, which opens the doors to collaboration and growth. Investing in relationships is one of the most powerful tools in a leader toolkit, and those who prioritise it are sure to reap the rewards. Leadership loneliness is a real experience and can be challenging to acknowledge. Leaders need to educate themselves on understanding loneliness and how to manage it to foster a successful and effective environment. Not only that, but raising awareness about leadership loneliness as a whole is an essential step to reducing the stigma associated with those who may otherwise feel isolated and unheard. Practicing self-care, joining support groups or communities, and growing your social network are all valuable tips that can help ease feelings of isolation. Plus, by connecting with other individuals in a similar situation, you grow from being exposed to different perspectives in an interdependent way and gain strength from those who get it giving you both the capacity and opportunity needed to drive change in your organisation. Armed with knowledge and proper support,

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**CISF-HCM-TEST-Dated-2023-11-05-Test NO.-11714**

Need to say, mobile phone are a crucial necessity today, either for prof or per anal use. Today brands are target custom with smart phone and asset their on line behavior to provide adequate ass. These ease of nation fact an enhanced level of men with custom that was missing in the earlier days. Wrap Up For bus digital market is a holy grail laced with varies benefits. These market approaches require less budget and more innovation and creativity. Having a digital market expert or team on board can benefit brands trying to thrive in the current market. If you have yet board with digital market experts, the time has come to jump on this modern band wagon. Don miss out on this unity to take your business to dented height. With the mart Cities Mission launched by the Ministry of Urban Development close to seven years back, the country has seen sub growth in terms of ping the cities and making them more citizen friend and able. A smart city is a metro polite region that utilizes various sorts of electric start and tech to gather exclusive inform about the resident of that city. Data acquired from that inform is utilized to organize and Bute resource, assets, and admin effect and cons that inform is utilised to for develop the city. Smart cities are well with modern tech and structure to make the lives of citizens easy. For the past few years, the focus was on develop metro and roads for smarter mobility, high tech offices, co working spaces, and malls to give a push to smart structure, and many such are being initiated. But with the and global warming, the world is more ways of making the cities smarter and one of the major to that is Electric Vehicles or. The future of train in smart cities is at a point of inflection in India as Electric vehicle registration saw a staggering increase in compared to are be come more conscious and are looking out for more options with lesser gas emissions have invariably been as a solution when ever there is debate on rising oil prices or climate change. At the same time, the Government of India is taking measures to limit the country depend on fossil fuels and make electric cars the primary replace mint for internal combustion engine are gives a boost to smart cities charging points will help give the gig workers and logistics industry a boost by helping them reduce their carbon foot print while making last mile delivery Organized infra structure will also help in managing traffic congestion which is a concern not just for Ti

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Books are like coffers filled, not with gold or silver, but with high ideals, and the wisdom of our forefathers. If we learn to love books, we need no other riches. However, we must read the right kind of books. Just as we need nourishing food for the body, similarly we need to read good books to enrich our minds. Much for granted that we notice its existence only when there is a power cut and life comes to a standstill. Can you think of all the things you could not have done without electricity? Imagine, you could not have watched television or even seen a film in a cinema hall. You would have had to study by candle light with no fans or air conditioner. Ice creams, soft drinks and cold water would have been unheard of. Your kitchen coffers filled too would have been very different from what you see now. There would have been no toaster, blender, electric oven, induction cooker or electric chimney. Electricity has truly revolutionized life in the twentieth century. The field of medicine has specially benefited from it. Reading is of different kind. It may be light or serious. It may be adventurous or spiritual. Every reading has its distinct pleasure. Some people like to read coffers filled newspapers, periodicals, journals etc. They are storehouse of general information about current events and various socio political and economic problems. It has been well said, Books are like axe they cut through the snow within. Indeed electricity is one of the most important blessings that science has given to mankind. Of all modern inventions, electricity is perhaps the most wonderful. To those who experienced its magic for the first time, it must have felt like being transported to a fairy land. Today, we take it so much for granted that we notice its existence only when there is a power cut nourishing food and life comes to a standstill. Can you think of all the things you could not have done without electricity? Imagine, you could not have watched television or even seen a film in a cinema hall. You would have had to study by candle coffers filled light with no fans or air conditioner. Ice creams, soft drinks and cold water would have been unheard of. Your kitchen too would have been very different from what you see now. There would have been no toaster However, we must read the right kind of books. Just as we need nourishing food for the body, similarly we need to read good books to enrich our minds. Much for granted that we notice its existence only when there

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The Municipal who has inculcated the habit of reading. Such a Municipal is never lonely or sad, for he always has books as his faithful companions to give him solace when he has been deserted by everyone else. The Municipal who reads has secured for himself a lifelong source of pleasure, strength and inspiration. Whenever he is bored or depressed, he can pick up a book and lose himself in the vast world contain therein. Books contain a wealth of knowledge and information. There is no aspect the of life which is not covered by books. Over the ages, great writers, thinkers and experts have written down their thoughts and ideas and preserved for posterity, through the printed word, noble precepts which we would do well to emulate. Books are like coffers filled, not with gold or silver, but with high ideals, and the wisdom of our forefathers. If we learn to love books, we need no other riches. However, we must read the right kind of books. Just as we need nourishing food for the body, similarly we need to read good books to enrich our minds. There would be a balance between light reading and serious reading. While light reading like fiction relaxes the mind, serious reading provides it food for thought. Friends may leave us, loved ones may go away, but books are always there to stay. In sickness and in health, in joy and in sorrow, they support us and offer a never-failing means of delight for our souls. Reading is of different kind. It may be light or serious. It may be adventurous or spiritual. Every reading has its distinct pleasure. Some people like to read newspapers, periodicals, journals etc. They are storehouse of general information about current events and various socio-political and economic problems. It has been well said, Copy is like act-those cut through the snow has inculcated the habit of reading. Such a Municipal is never lonely or sad, for he always has books as his faithful companions to give him solace when he has been deserted by everyone else. The Municipal who reads has secured for himself a lifelong source of pleasure, strength and inspiration. Whenever he is bored or depressed, he can pick up a book and lose himself in the vast world contained therein. Books contain a wealth of knowledge and information. There is no aspect of life which is not covered by books. Over the ages, great writers, thinkers and experts have written down their thoughts and ideas and preserved for posterity, through the printed word, noble precepts which we wou



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Human Rights in various parts of the country and urges upon the Government to take effective steps to curb the occurrence of such incidents. I am a Member of this House for the last 32 years. I have never seen this House This House deeply expresses its serious concern over the rising incidents of violation of even had a structured debate on a very important subject pertaining to millions and millions of people of our country. We debated and we raised the issue whenever there was any incident of human rights violation, but there had not been a structured debated on this important subject which is agitating the people of the country. Today, I am raising this subject because I found that even after constitution of National Human rights Commission in 1993, the number of incidents of violation of human rights has not reduced and it is increasing day-by-day. I have the figures for the last three years where you will find how the number of incidents has increased. In it was around 82,000, next year it increased to approximately one lakh and then it came down slightly to 90,000 but it is still more than the number of incidents that had taken place in 2006-07. You will be surprised to know that in one year, the incidents of custodial death have This House deeply expresses its serious concern over the rising incidents of violation of Human Rights in various parts of the country and urges upon the Government to take effective steps to curb the occurrence of such incidents. I am a Member of this House for the last 32 years. I have never seen this House even had a structured debate on a very important subject pertaining to millions and millions of people of our country. We debated and we raised the issue whenever there was any incident of human rights violation, but there had not been a structured debated on this important subject which is agitating the people of the country. Today, I am raising this subject because I found that even after constitution of National Human rights Commission in 1993, the number of incidents of violation of human rights has not reduced and it is increasing increased to more than one thousand and so also the cases of murder. The Right to Life is a Human right and a Fundamental Right. The right to have a decent living is a Fundamental Right. Population do not have decent living. If one-fourth of the population has to go empty stomach daily even after 65 years of independence, will it be treated as decent living? This is the situation today pr

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**CISF-HCM-TEST-Dated-2023-11-05-Test NO.-11718**

Once such an instrument is duly executed, the Registration Act allows it to be registered even though the donor may not agree to its registration and upon registration the gift takes effect from the date of execution. It was further held, that the doctrine that a donor who has left his gift incomplete cannot be compelled to complete it, has no application to a case where the donor, by executing the deed has done all that the needs to do; registration can be effected even without his cooperation. If the interpretation of Section of the Transfer of Property Act and Section 47 of the Registration Act as canvassed by the defendant were to be accepted, it will open the doors for all purchasers of immovable were to be accepted, it will open the doors for all purchasers of immovable property to avoid payment of stamp duty on the sale deeds and become owners only on the basis of executed unstamped and unregistered sale deed and claim to be unable to pay the stamp duty and have liberty to pay the stamp duty whenever they desire. I may in this regard notice that Section 54 of the Transfer of Property Act pertaining to sales is at par with Sections 122 and 123 of the Act pertaining to gifts. I may in this context also record that per Section 17 of the Indian Stamp Act, 1899, instruments chargeable with stamp duty and executed by any person in India have to be stamped before or at the time of execution and per Section 29 thereof, in the absence of an agreement to the contrary, the expense of providing the proper stamp duty is to be borne, in the case of a conveyance and which would include a gift, by the grantee i.e. done as the defendant claims to be in the present case. The counsel for the defendant, in rejoinder, contrary to his earlier categorical stand that the defendant is not seeking enforcement of the gift, argued that the suit be put to trial to determine the intention of the parties. It is also argued that it is to be determined in trial, as to who is in possession of the property. an instrument is duly executed, the Registration Act allows it to be registered even though the donor may not agree to its registration and upon registration the gift takes effect from the date of execution. It was further held, that the doctrine that a donor who has left his gift incomplete cannot be compelled to complete it, has no application to a case where the donor, by executing the deed has done all that the needs to do; registration can be effected even without his cooper

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**CISF-HCM-TEST-Dated-2023-11-05-Test NO.-11719**

It festive time and the season's of culinary indulgence is here. The mind is replete with images of yummy rolls, pani poori, rasgullas, puran polis and delicious biryani. As we enjoy the variety of sweets and snacks this Diwali, let make it a special one with a few easy to follow guidelines for keeping our weight under check. Then you won look at the weighing scale after the celebrations and say Oh my God! I vet gained an extra 2 kegs and now I all have to work out so much more. Some thumb rules to keep your weight under check are of course to go low on deep fried snacks and ultra sugary sweets. Here are some more tips to help you eat and exercise right during this season: All the food that we eat gets digested through the alimentary canal. We need to ensure it is functioning well during this season of excessive eating. All yogic practices, which involve pressing the abdomen help in better digestion, says Kavita Karnik, experienced yoga teacher and an advocate of Naturopathy, The Cat Camel pose with abdominal strokes, Pawan Muktasana with Ashwini Mudra, Vakrasana, Yoga Mudra and Hastapadasana with abdominal strokes are some of the exercises very beneficial for digestion she says. Sitting in Vajrasana after meals is good and practising Agnisar Kriya (Exhale, hold your breath and then move the stomach in and out) is very good for digestion. As a young medium-pacer training at the National Stadium, I came into Bedi paji orbit in the late 1980s much after he had retired from international cricket. The fact that we trained under veteran coach Gurcharan Singh at National stadium, gave us special access to Bedi paji who dropped by frequently. He would drop his kids to school and come for his morning walks to the Stadium. Whoever happened to be training there benefited from his presence and I used to be one of them. Bedi paji would forget his walk and start working with me. Often during a challenging training session he would say: maine kisi ko training se marte nahi dekha, aap bhi nahi maroge (never seen someone dying of training, you will also not die). Having said this, he would make me go on for another ten minutes. At the end of the training session, he would clap his big hands loudly and say well-done but the praise was followed by another one-liner: One should work like a horse and sleep like a king, go home and sleep. Coming back for net practice at 2pm, I would see Bedi paji already standing in the nets. On seeing Bedi paji, some of our cricketers would t

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**CISF-HCM-TEST-Dated-2023-11-05-Test NO.-11722**

A good length in today's cricket is a thing of uncertainty. Not to batsmen as it used to be, but to the bowlers. It can turn a bowler into a menace or a novice "because batsmen practicing" range-hitting find it easy to line-up length balls. There are few as good at it as those from the Caribbean. But, with a little bit of nip or some extra bounce from the surface, this batsmen-bowler dynamic can revert to the traditional. All it requires is a little patch of grass in the right position, or sometimes even a foot-mark or a crack. Little else about fast bowling is as intricately dependent on the nature of the pitch as a ball on a good length. Not the Yorker obviously, and not even the bouncer which requires more from the body than the turf. This zone was best exploited by the likes of Glenn McGrath, Vernon Philander, Ryan Harris in the past. You can add Mohammed Shami to that list from those going around today. On Thursday, both Jason Holder and Kumar Roach showed early that there was something on this Old Trafford pitch in that area. Particularly running in from the Brian Statham end. Four of the five wickets the duo picked came from this end. Jasprit Burma would later pick up his first wicket (Braithwaite nicking behind), after changing over to the Statham end, and then one more next ball (Fabian Allen LBW by one nipping in). It was from this end that Shami launched India's attack and he did it take long to find his spot. It was in the quintessential Shami zone, where his real threat comes through. His upright seam is most useful when there is help off that length, breaking the ball in or out. The kiddy pace gets exaggerated with the batsman unsure how to line the ball up. The line when just outside off threatens edges, stumps, pads and more. In his first over, Shami had Gayle edging one inside and then beat him on the outside. Then, he had go on to have Sunil Ambries playing off the inside half of his bat, hit him on the thigh and generally make him look all at sea. It was also from this end that Shai Hope creamed a boundary off that Shami length. Typically such a shot would have received a bouncer riposte. The bowler can then claim to have the morale upper ground. But at Old Trafford, Shami could afford to go one better. He proceeded to bowl fuller than the 6-8m lengths that he was targeting. It resulted too in what could be arguably (Holder did something similar with KL Rahul) the ball of the day - the seam upright, the ball pitching and breaking in sharp

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**CISF-HCM-TEST-Dated-2023-11-05-Test NO.-11723**

In reducing range anxiety amongst the users as the and about the charging network will be resolved. Hence, a higher ratio of points will be in order to instill. By installing the and charger players can contribute to better utilization of via the help of. Users would know exactly where to charge their vehicles. For example: If an user plans to go to a mall, they would be able to charge their vehicles at the parking slot itself which would save them time and concern Zones which provide 5 EV charging points in one location will be a great utilization of real estate as the users won have to look for another point when one is not available. These zones are in the likes of a petrol pump and can be put up around parks and public areas where the data shows higher traffic. Just that these zones would provide electricity instead of petrol two and three wheeler market has also seen a massive growth, as per a recent report the of electric two wheelers is predicted to reach roughly in electric two wheelers. This would give a huge boost to shared mobility and help reduce the daily carbon footprint by public vehicles. The Government has also for Original including battery to accelerate the growth of Various public and private are coming together to set up a robust channel of in the country by and. Future of and smart cities In India, the growth of electric mobility will boom with the growth of in pay per unit price and proper usage of. For to be truly effective, the is to that customers may they are. According to a study, more than 4 lakh will be required to power the fleet of 20 lakh vehicles on the road by 2026. Just like petrol pumps charging stations will fulfill the changing needs of the users and the goal should be to have more charging stations than petrol pumps in the near future. For smart cities in India, it is to have a robust EV to support various day to day activities of the residents. Easier mobility and aid in saving time, reducing carbon footprint, lowering stress and anxiety caused due to poor. To fuel the Honorable Prime Minister Namenda Mode dream of being an friendly country and expanding the landscape in India, efficient is the key are here to stay and to keep on reminding the consumers to choose over fossil fuels. In 2018, a young from Jaipur, a business selling beeswax candles. She worked with tribal women artisans from India to create safe, products. In just a few years, she has grown her and helped for over 800 women. Meanwhile, from was trying

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**CISF-HCM-TEST-Dated-2023-11-05-Test NO.-11724**

Breaking biases, and creating more and less cultures. Today women in India are shaping and changing the future of by of living Women add to the income flowing into their households. They are also more likely to improve the of the area they live in. By from the community, they improve the social and of their locality and Women entrepreneurs are more likely to promote more and cultural changes in gender norms than their male. They for others entering the field form more and trustful and inspire more long lasting changes to make their industries more and inclusive. Our data shows that of in the women led enterprises we support are women. the future provides women with the resources to finance their children education and nutrition needs. A study showed that 65% of women spend most of their income on food and 53% on children education, helping lay the foundation for better educated and. A good example is in Telangana and Andhra Pradesh, where women farmers who built to build nutria gardens ended up improving their families diets with fresh home grown vegetables. Blazing a trail for other women to the family finances gives women more autonomy in decision making, mobility, financial, a stronger voice in the and more about their health. In addition, by of the of their role models for other women to take similar steps and gain. Investing in the future of India Despite their potential to and social growth, women in India are fighting an uphill battle. They struggle with biases, and an that is heavily skewed in favour of their male. There is an urgent need to invest in and to bring together allies who can together catalyse women in India. The for the luxury cars segment in the Indian industry rises to a new high. A decade ago, India was the cars had a huge demand for the majority. Today, we have moved to the label of a newly of high end cars where the demand for plus cars has doubled, many segment cars have as high as months waiting. Though the has increased, there is a big gap in per capita cars in India to the other. According to a report by Nitti Agog, India have only 22 cars per population whereas in the it is 980 cars per thousand and in the is as high as 850 cars per 1000 people. India car index is far behind other countries like Canada, China, Australia, New Zealand, and Japan. These that passenger car in India is expected to grow by over the next two decades. This means India will have. The automobile market, which contributes to the of India, will see a gro



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**CISF-HCM-TEST-Dated-2023-11-05-Test NO.-11725**

The plan to Gayle, he revealed, was simple. The one thing that I thought was that if I don allow him to open his arms, then it will be good because at some stage, he will go for it. Job done this was not a hat trick that would make the headlines, but it had given India exactly what they want from, to strike in the power play, and allow the spinners some breathing space before they come into the game. That magic he produces from the length to get the ball to move off the seam, does not come easy, even for Shami. It is a long procedure, a lot of hard work is required and then the results will come, said Shami after the game. I always concentrate on keeping the seam upright, so that off the pitch it can cut. And you could see that today. I always prefer to use the new ball in the nets also. I keep practicing and try to notice if the ball is going in or out. You saw since the morning, the ball was seaming and cutting and there was not proper bounce. One thing was to keep focusing on your line and length. And limited stock of fossil fuels, the government is focusing on increased use of alternate fuels and raising self-dependent in the production of future clean energy. Adaptation of alternate fuels will help bring down import dependence. During this period, Bio-Fuel has emerged as the best alternative to fossil fuel; it just not an economical option but also channelizes the waste and provides a sustainable solution to the rising problem of waste management. Environmental benefits and economic competitiveness also envisage a strategic role for bio-fuels in the Indian energy market. The resources being used for creating biofuels include agriculture and forest residue, Municipal solid waste, cow dung, sugarcane press-mud, etc. which can be used to convert into biofuels. Then it is generally used as a transportation fuel. India is a large agricultural economy, and there is a huge amount of agricultural residues available, therefore the scope of producing biofuels is immense in the country where we may achieve self-sufficiency in the energy sector also in the years to come. in the bloodstream therefore also known as blood poisoning. Sepsis is not only the leading cause of hospitalization and readmission, but it also accounts for many deaths worldwide. It increases the burden on healthcare and raises healthcare costs tremendously. In the hospital setting, sepsis is often the result of an infection that is common and preventable. It is also common for sepsis to result

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**CISF-HCM-TEST-Dated-2023-11-05-Test NO.-11726**

Rising demand for vehicles fuel prices have the for vehicles across the country. According to Bank of in the in to from in. It costs nearly half the price of petrol which makes the cost of a vehicle much lower with better fuel and it is these days, big car in India are shifting from high polluting fuels to and Ethanol. Bio Gas is an alternative to the which better took is pure methane, derived from with an. This has created a very for the new age with an off to. An can start their own plant where is very high and the ins Years have been by the central and many state to Bio Fuel whereas a loan, an Interest Free availability of Municipal Solid Waste, and waiver of land conversion charges are being provided. Sepsis is a life-threatening medical as a result of the host response to infection. Sepsis affects multiple organs due to the of etc. estimates that 49 million people are by Sepsis, with one person dying every seconds. Sepsis happens when an goes into in to an infection. Since sepsis can rapidly worsen if is or, resulting in multiple organ syndrome septic shock, Early detection and can reverse the two better patient outcomes. the in the context of the patient and can be difficult for clinicians. One solution for this issue is to early warning for sepsis. Clinical decision support systems provide clinical knowledge and information to physicians, nurses, and residents, as well as but also in preterm toddlers and infants. It helps in the end of sepsis in term and late preterm neonates. It also with early warning systems and rapid response teams to give more timely action. It is that sepsis accounts for more deaths than is a whose outcome strongly depends on the quality and timing of treatment. If the condition is diagnosed early and lives can be saved. With the of automated tools designed to promote optimal decision-making like clinicians are enabled to take timely actions which helps them in better patient care that can save lives. Among the myriad issues that to on, the critical link social, and workplace culture seems to be largely ignored. Yet, this vital link represents a source of identity, innovation, and creativity for the individual and the ins and economic parity. It also provides for and an within large multi-national. It is a way for to focus on the most for their people and an to. The of has in recent years for multiple reasons which to me are valid and for and of climate change and its adverse impact on every sector of the rising demand for soc

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**CISF-HCM-TEST-Dated-2023-11-05-Test NO.-11727**

Authors W. Hens, Tim Keller, and Robin Nutgall describe how ESG impacts cash flow in five critical ways. It facilitates top-line growth, reduces costs, minimizes regulatory and legal interventions, increases employee productivity, and optimizes investment and capital expenditures, say the authors. A strong ESG proposition helps companies tap new markets and expand into existing ones. When governing authorities trust corporate actors, they are more likely to award them the access, approvals, and licenses that afford fresh growth opportunities, argues the report. ESG also helps reduce companies' risk of adverse government action. It can also engender government support. Moreover, companies that engage in social activities are perceived as beneficial by the public and social stakeholders. Companies that execute effectively can help combat rising operating expenses such as raw-material costs and the actual cost of water or carbon, which the research has found can affect operating profits by as much as 60 percent. It can also help companies attract and retain quality employees, enhance employee motivation by instilling a sense of purpose and increase productivity overall. As numerous research show, employee satisfaction has a positive correlation with shareholder returns. Recent studies have also shown that positive social impact correlates with higher job satisfaction, and field experiments suggest that when companies give back, employees react with enthusiasm. After all, better employee retention, if they resonate, leads to a more robust corporate reputation and access to capital. It also becomes a key driver for sustainable success and competitive advantage, opening a platform for positive dialogue between employers and employees. Companies can build an ESG culture in their workplace by adopting the diversity, equity, and inclusion model by recruiting from diverse talents pools, incentivizing sustainability, and reshaping employer policies with a sharper focus on ESG. Companies must also bridge the gap between executive and workforce pay and provide fairer incentive structures to drive an inclusive culture and employee engagement. A strong ESG proposition can no doubt enhance investment returns by allocating capital to more promising and sustainable opportunities for example, renewables, waste reduction, and scrubbers. After all, investors see value in ESG because it is fundamental to its performance and value and, therefore, should be a part of the organization's business and workplace.

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**CISF-HCM-TEST-Dated-2023-11-05-Test NO.-11728**

Imagine a freshly's made pickle it sharp and intense. It has all the ingredients that a ready to eat pickle has but lacks the mellow taste. As it ages, it matures into something truly delicious. In the same way, when you gain knowledge, you may have the answers to many situation's. But there are rough edges to your personality. You may speak words of wisdom. You are not living them. You know you should exercise, eat healthy food, and be unselfish, but the challenge is putting that knowledge into action. You get distracted by the allure of instant pleasure. This gap between what you know and what you should do is not insurmountable. Becoming wise is a journey. It involves three phases. The first stage is shravana's, gaining information, like reading a book or watching a video. The second phase is manana, reflection, thinking, contemplating on these ideas, experimenting with them. Finally, the "third phase is nidhidhyasana, living" them. This is when you truly transform into a better person. The intake of knowledge is easy, reflection takes effort, but applying it in life is the real challenge. Long before you take on the world, you must win against your deadliest opponent you! You have imposed limitation's on yourself. You worry about failing, and do not even consider the possibility of winning. Using golf terminology, you have lost your swing. Find purpose. What are you living for? Life cannot be just growing, getting a job, going on a few vacations, growing old and dying. In the end you want meaning in life. More zest, energy, vitality. You want to wake up excited, with a thirst for life you haven felt since childhood. The world is a projection of your mind. Change your thoughts and your world changes miraculously. The same world in which you felt insecure, vulnerable and threatened, now becomes a secure, welcoming and warm environment. All it requires is a slight change in attitude. Everyone wants happiness. The ignorant seek and obtain trivial, finite ends. A few people visualise the transcendental and worship God. They are of four types: those who want to enhance their wealth. The distressed seek solace. Others are curious. But the jnanis, the wise, excel. They seek permanent happiness and reach Enlightenment. So, embrace the journey of transformation, and you will discover deep, lasting happiness in your own heart and soul. If Air Quality Index is urban India haunting tune, then AQI on mila key/lungs choke kar key/chaley nahi jaana is the remix versio

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**CISF-HCM-TEST-Dated-2023-11-05-Test NO.-11731**

Frenetically built as if there no tomorrow. Ironically these connector's will encourage a bigger bumper crop of vehicles further modifying our tomorrow. So, while Longfellow Dust thou art to dust returned was not spoken of the soul, it has certainly returned to smother every surface of my home. Dealing with it was always fraught since jhadoo pochha bartan (sweeping swabbing utensils) is the limit of the remit of my part time help; our old Cal house boy jhhad pochh (dust n wipe) is beyond the My way or the bye way Mumbai bai. (Un) clearly, a bad heir day is a pan urban problem, not just that of a certain party. Actually, the entire opposition reels under the overwhelming PM levels in political atmospherics. You may have lived with the attitude of taking, feeling a sense of separateness from people and focusing on fleeting pleasures. Consider a different approach the joy of giving, loving others, and rising to emotional thrills and intellectual delights. You will grow into a remarkable personality. The final plunge is to the spiritual realm. You will then see the futility of worldly pursuits, and not be carried away by the glitter of transitory joys. You will seek infinite happiness and reach Enlightenment. Team through the long season. A spiritual man, Bedi paji would come to the Stadium every morning to conduct the training sessions with the kada prashad in a Dona (a leaf bowl) from the gurdwara. He would distribute the prashad and then make us run to the Rashtrapati Bhawan and back. When some senior players would express unhappiness at having to workout, Bedi paji would say: jeda sachha Sardar hondae, o kadi ni thakda (the one who is a true Sardar, never tires). He would often ask our age and if you said 17, he would ask: 17 or 70? If you are 17, behave like one. He was a no nonsense hard taskmaster. That season the Punjab team went on to win its first Ranji trophy title. He was the real talent scout of the game, constantly in search of raw talent whom he could train. This was much like the work done by Denis Lillie for fast bowling in Australia and India, the Imran Sarfraz duo for fast bowling in Pakistan, and Abdul Qadir for his style of leg spin. Over the years Bedi paji relentless hard work produced left arm spinners maestros from Maninder Singh to Rahul Sanghvi and Murli Kartik, with a long list in the middle. His art lived on through them, as if he divided his soul and given it to his disciples. Even English cricketers like Monte Panesar and Usman Af

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**CISF-HCM-TEST-Dated-2023-11-05-Test NO.-11732**

Demands of your taste buds, seek the blessing of the God's for some divine inspiration. 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. This sense of loneliness can impact their mental health and ability to make decisions, which may have consequences for their organizations. Exploring this topic is crucial for understanding the challenges faced by leaders and identifying ways to better support them in their roles. The Cost a Leader Pays for Feeling Lonely Leadership comes with a number of challenges, and among them is the psychological toll of loneliness. While a leader may be surrounded by teams and colleagues, they can still feel isolated and disconnected from others. This loneliness can be attributed to several factors, including the need to maintain a professional persona, having to make tough decisions alone, or simply being held to higher standards than others. Regardless of the cause, it is clear that loneliness can be a considerable cost of leadership. As professionals, it is essential to recognise the mental and emotional strain of leadership and take steps to overcome it. Only then can we truly thrive as effective and fulfilled leaders. Why Leaders Feel Lonely and How It Impacts Performance Leadership can be a lonely pursuit. Despite the perception that people surround leaders and have a lot of support, the reality is often different. They may find it challenging to relate to their team members on a social level or feel isolated because of their responsibilities. Research has shown that loneliness can impact a leader performance, leading to a lack of motivation, lower job satisfaction, and decreased productivity. Leaders need to be aware of this and build stro



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However, there are effective ways to reduce leadership's loneliness. One way is to establish a peer support group where leaders come together to share leadership experiences, challenges and insights. This provides a sounding effective board for leaders to express themselves in a safe and confidential environment. Another way is through mentorship, where leaders can gain guidance and advice from trusted, experienced individuals. Finally, leaders can invest in building authentic relationships with their team members. This creates a more trusting work environment and helps leaders feel connected to the people's they work effective with. By implementing these strategies, leaders can reduce leadership loneliness and build a more fulfilling workplace culture.

**The Power of Connecting with Others in Leadership Roles** As a leader, it important to recognise the power of connecting with others. Building strong connections with team members, colleagues, and other professionals in your industry can lead to greater success and a more fulfilling career. Effective leaders understand that relationships are the backbone of progress and that investing time and energy into cultivating connections is worthwhile. By effective connecting with others, you have access to new ideas and fresh perspectives and build trust and respect, which opens the doors to collaboration and growth.

Baby said, Okay, then why are our legs long and our feet rounded? The mother said, Son, obviously they are meant for walking in the desert. You know with these legs I can move around the desert better than anyone does! Baby said, Okay, then why are our eyelashes long? Sometimes it bothers my sight. Mother with pride said, my son, and those long thick eyelashes are your protective cover. They help to protect your eyes from the desert sand and wind. Baby after thinking said, I see. So the hump is to store water when we are in the desert, the legs are for walking through the desert and these eyelashes protect my eyes from the desert than what in god name are we doing here in the Zoo!?

Investing in relationships is one of the most powerful tools in a leader toolkit, and those who priorities it are sure to reap the rewards. Leadership loneliness is a real experience and can be challenging to acknowledge. Leaders need to educate themselves on understanding loneliness and how to manage it to foster a successful and effective environment. Not only that, but raising awareness about leadership loneliness as a whol

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Stop calling us stray dogs and call us street dogs, which is what we are. Raja: So what does the programme involve stands for Animal Birth Control and is like a family welfare programme for us that involves sterilizing guys like you so as to reduce our population. Wherever it been tried in our country has significantly brought down our population, by as much as over 58% in some cases so were no longer seen as a menace, but as the street-smart neighbourhood protectors that we are. Raja: Hey, XYZ sounds cool. I canine say I dig the idea. Such initiatives must respect the sovereignty and territorial integrity of all they must adhere to and should not become debt burdens. Third, on terrorism, Duvall emphasised that terrorism's is a serious threat to international peace and security. He also pointed out that terrorism could not be justified on any ground and offered fully-funded capacity-building programs to Central trafficking. He pointed out that the linkages between terrorism's and drug trafficking were a serious menace. Plants grown in iodine rich soil are also good sources. However, this is not a reliable source of iodine since there is no way of knowing whether produce purchased in grocery stores is grown in iodine rich soil or not. Iodized salt usually adds less than about three hundred micrograms iodine daily to the diet. Most multivitamin mineral supplements contain 150 micrograms of iodine. With the safe upper limit of daily iodine intake for adults set at 1,100 micrograms by the IOM it is unlikely to hit an excess amount when including a multivitamin and including natural sources of dietary iodine. The trend of eating less table salt, dairy and bread has some experts concerned that iodine deficiency could be on the rise again. Eating a healthy, balanced diet that includes iodine rich foods and iodized salt is key to good health. This meeting was yet another step to improve India connectivity with the Central Asian countries. India offer to build its capacities in digital payment and cyber security is timely. 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 outfits getting support from various Taliban factions. Second, the increased Sino-Pak machination

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Value in because it is fundamental to its performance and value and, therefore, should be a part of the organization business and workplace culture strategy. Few know that Coronavirus and its allied disease was first discovered by a data-mining program. Health Map, a website run by Boston Children Hospital, raised an alarm about multiple cases of pneumonia in Wuhan, China, rating its urgency at three on a scale of five. Soon after this discovery, the pandemic hit the world like a tsunami. As it progressed, Governments struggled to deal with the unprecedented crisis on multiple fronts and were forced to look at innovative ways to augment their efforts; presenting an opportunity to leverage Artificial Intelligence AI. AI was used in varied settings including drug discovery, testing, prevention and overcoming resource constraints, and its success opened a whole new door of possibilities. Here a look at some of the most intuitive, innovative and advantageous uses of the technology during, outlined under the four categories of diagnosis and prognosis, prediction and tracking, patient care and drug development: Diagnosis and prognosis of using AI Diagnosis of COVID -19 Pneumonia: Rapid diagnosis and identification of high-risk patients was challenging during peak. Using a large, computed tomography CT database from 3,777 patients, researchers 8 developed an AI system that could diagnose novel coronavirus pneumonia NCP and differentiate it from common pneumonia. The AI system was able to provide accurate clinical prognosis, assisting clinicians with early clinical management and appropriate allocation of resources. Prognosis using AI on X-ray images: The AI system was trained for automatic prediction of deterioration risk 9 using a deep neural network that learned from chest X-ray images and routine clinical variables, using data from 3,661 patients. The deep neural network extracted informative areas of chest X-ray images to assist clinicians and performed comparably to two radiologists in a reader study. Detecting based on the sound of cough: The MIT team developed a program using audio input from tens of thousands of patients coughing and self-reported clinical information to detect differences in the way a symptomatic patient coughs 10 compared to a non-infected patient even though doctors cannot differentiate between them. Predicting clinical outcomes in patients: Federated learning is a method used for training artificial intelligence models with data from

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Models categorize the infected population according to their individual infection or symptom status. While traditional SIR models used a limited set of data elements, the advances in deep learning allowed researchers to use all available data to model, analyze and forecast the virus spread or containment. Accurately modeling the spread of an infection is key to help governments take containment measures. The Global Epidemic and Mobility Gleam 4 model: The Gleam model combines real-world data on human mobility with elaborate stochastic models of disease transmission. It provides analytic and forecasting power to address the challenges faced in developing intervention strategies that minimize the impact of potentially devastating epidemics. It also allows teams to study the efficacy and outcomes of diverse intervention strategies, analyze threats through model scenarios, and forecast newly evolving infectious diseases. Transportation Analysis and Simulation TRANSIMS system: TRANSIMS 5 uses unconventional computational techniques to predict the spread of. It can simulate the travel behavior of each individual for an entire 24-hour period based on the survey data received, which includes statistics on the volume of traffic and congestion, time-dependent delays for the entire road and transit network, and queues at intersections. Tracker map to predict hotspots: Captivity, a healthcare AI company, developed a tracker map 6 that could accurately predict new outbreaks in the United States. The tracker map uses big data models and AI technologies to show the relative risk of infection for people with underlying health conditions in affected areas. This was a helpful tool 7 for public health officials to direct their limited resources to those most in need. AI-backed, superior care for patients Smart field hospitals: Following the outbreak, a Smart field hospital 13 was built in the Hong Shan Sports Center in Wuhan, China. It was staffed with robots responsible for administering medications, taking vitals, and disinfecting the facility. In addition to helping the hospital staff, specialized robots were used to provide entertainment and information to the 200,000 people at the hospital. Thermal sensing drones: South Korea used drones to completely disinfect high epidemic areas. In Inching County, China, the drones delivered medical supplies to centers in need, and thermal sensing drones 14 identified people running fever, potentially infected with the virus. Chatbot

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AI There are several mechanisms, where AI accelerated the research on Covid 19. The key thing to note is much of the cutting-edge research is open source and thus available to the scientific and medical research community for further development or consumption. Computational predictions of protein structures associated with Knowledge of a protein structure is essential to gain understanding of how it functions. Alpha Fold 1 by Google Deep Mind is a deep learning system, that predicts protein structure accurately, even when no structures of similar proteins are available. This is referred to as free modeling. Alpha Fold prediction matched the spike protein structure experimentally determined for SARS-CoV-2 in the Protein Data Bank. Predictions for quicker vaccine development Messenger RNA mRNA has a secondary structure that instructs cells to make proteins. Understanding the instruction and protein translation was key to the development of mRNA vaccine. However, mRNAs have a short half-life and degrade rapidly. This impacts the structural analysis of the virus. Access to quick viral structural analysis was significant to shorten the time it takes to design a potential mRNA vaccine with higher stability and better effectiveness, providing an opportunity to save thousands of lives. Badu AI team deployed Linear fold 2, a model to predict the secondary structure prediction for the RNA sequence, reducing overall analysis time from 55 minutes to 27 seconds. Badu also released the model for public use. Identifying existing medicines to repurpose for treatment MIT scientists conducted research 3 to identify existing drugs that could be repurposed to treat. Their hypothesis was that since older people tend to be at higher risk of severe disease and death, the virus would trigger gene expression differently in them, compared to younger patients. This information was useful to determine which drugs affect specific genes and proteins triggered by the infection. Challenges and the future of AI in health care An AI solution must undergo a wide range of conditions and edge scenarios before it is deemed fit for use in terms of fairness, reliability, accountability, privacy, transparency, and safety. It also requires continuous monitoring of output vis-À-vis the ever changing real world, so it can learn from it. Finally, policy formulation must support adoption of technology but tread with caution. FDA is actively working with stakeholders to define a comprehensive lifecycle

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Structures were not very sustainable largely owing to their size and use. However, with changing times the commercial building industry is also evolving. Today these structures, regardless of their purpose, can become greener than ever. To reduce the impact of a commercial building on the environment, architects and engineers have the responsibility to make use of natural and sustainable materials that meet strict criteria. These materials need to impact the building energy efficiency substantially by creating a tight envelope that provides element protection and reduction in expenditure. While for many builders and owners it is not yet completely clear which specific measures could be implemented towards the ambitious goals set out in the Paris Agreement, the market processes of supply and demand have gradually nudged them towards developing green, smart buildings, which meet the modern quality and infrastructure requirements without compromising the earth resources. In recent years, several sophisticated systems have been designed to minimize energy consumption and enhance occupant comfort in residential, office, retail and industrial buildings across the world. From this viewpoint, several sustainability assessment methods for buildings have become popular among real estate developers. The hangnail Manual A guide for sustainable urban development in the 21st Century published by the United Nations presents case studies on commercial projects across the world and reports lessons learned. A case study on HafenCity in Hamburg, Germany reveals that urban redevelopment projects that convert brownfields to greenfield can capture the imagination of a city and help recast its image as an innovative, creative and livable space. Additionally, integrated approaches to rethinking a community can solve multiple urban challenges related to land use, housing shortages, energy supply, transportation and access to cultural services. A similar case study on US Green Business Council LEED Programmed suggests that building standards with measurable criteria are a good basis around which communities of practitioners can come together to design and build more sustainable buildings. A framework should allow enough flexibility for its application across all manner of buildings. Different levels of certification silver, gold, platinum allow builders to pursue certification levels commensurate with their level of available financing. One of our responsibilities as responsible bu



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It can sell it back to the energy provider and make a profit. One of the most effective design strategies in commercial buildings is the inclusion of green roofs and walls. Landscaping is not a foreign subject to commercial real estate, but the concept of vertical gardens and green roofs is. Vertical gardens help a building boost its positive environmental impact. These gardens are typically installed on the exterior of the building envelope. Vertical gardens provide insulation as well as reduce heating and cooling costs. These breathing walls improve a building sustainability by reflecting solar radiation, absorbing rainwater and significantly improving air quality due to their nature of absorbing CO<sub>2</sub> and releasing oxygen. To summarize, we strongly believe the future belongs to green, sustainable buildings. Considering the current concerns and awareness around sustainability and the environment, it is critical for owners and developers to demonstrate, with the help of recognized certifications, that their new-age buildings are effectively supporting climate change goals, contributing to energy efficiency, providing comfortable and green premises that save energy, water and resources, generate minimal waste and support human health. As more inhabitants look for spaces that are beneficial for both people and the environment, and the pressure to slow and reverse climate change keeps increasing, green sustainable buildings are here to stay! Any kind of bone pain, whether mild or excruciating can be stressful for the person experiencing it. Bone pain essentially consists of soreness, tenderness, and aches in the bones. It is different from joint pain or muscle pain because it is present whether the person is moving or not. While bone pain could be attributed to changes in bone density or injury to the bone, it would also be prudent to know about some underlying medical conditions that are responsible for it. Chronic Myeloid Leukemia & Bone Pain Chronic Myeloid Leukemia CML is one such condition that could be the cause of bone pain in an individual. Chronic myeloid leukemia is a rare type of blood cancer that starts in the blood-forming cells of the bone marrow. In CML, the bone marrow spongy material inside our bones develops an abnormally high number of immature white blood cells. Currently, CML accounts for 15-20% of all adult leukemia in India, and the incidence is slightly higher in men than in women 1.4-2.2 1. It is a chronic disease, and to have a near-n

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Of the symptoms of this condition. The high number of immature white blood cells also form clumps that put pressure on bony structures which leads to fatigue, weakness, bone pain, and even fractures. Bone pain in CML usually affects large and long bones like the sternum, shoulder bones, bones of the legs, and hands due to their increased bone marrow density. Many times, the bone pain caused by CML is brushed off by patients as a strain or a bone injury before CML diagnosis. Hence it is extremely important to be alert and have a bone marrow density test done to check for any kind of bone anomalies. Causes of CML is caused by spontaneous chromosome mutation, which causes pathogenic white blood cells to proliferate in large numbers, crowding out healthy blood cells and causing bone marrow damage. The mutated gene BCR-ABL is responsible for CML, and this produces a high number of immature white blood cells which leads to several symptoms in the patients. Management & Treatment Continuous monitoring of CML is extremely essential. It allows the doctor to administer the proper dose and therefore keep the issue in check. A complete blood count CBC is utilized for monitoring, typically to assess the white blood cell count. When the illness is first diagnosed, monitoring should be done every three months, and thereafter every six months. While these are the recommended periods, the frequency of monitoring is partly determined by the circumstances of each case. The manifestation of symptoms of CML like bone pain will also subside in patients if they adhere to regular checks, tests, and monitoring of the condition. It is important to follow the doctor advice. failure to follow treatment methods can cause the condition to deteriorate and may exacerbate bone pain as a result. Hence, patients should not break their treatment cycles and stay in touch with their healthcare providers. In terms of treatment, patients should remember that CML is not a deadly disease and that with the right kind of treatment choices, patients have a normal life expectancy. Tyrosine kinase inhibitors TKIs are the first-line treatment for most patients with CML, and more than two-thirds of patients obtain long-term disease control with them. Adherence to treatments and regular follow-ups with the doctor is the key to managing this condition. Balancing motherhood with your professional life can be a challenging task. Some mothers sacrifice their careers following motherhood due to societal norms,

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Be doing everything right. However, living with that guilt or the ifs is not done and won't keep you happy. Yes, sometimes taking care of the little human and your deliverables can be stressful. At home or work, so many activities compete for your attention and time during the day. Sometimes you might feel and believe you're not doing well in your responsibilities. And that's how I experienced, at times, as a mother who has a full-time job outside the house. As a working mother, I rely on simple yet effective approaches to keep my health and a sense of purpose despite the difficulties of achieving the ideal work-life balance. And with these points in mind, I am sure that all the millennial moms out there can manage their personal and professional lives.

1. Get out of the mom guilt Ditching the mom guilt was the first thing that helped me resume my career and create a balance. When moms resume their full-time jobs, they are sometimes criticized for abandoning their kids, while males are obligated to work and be the sole bread earner. Why is this notion still so prevalent in our presumably progressive age? Several women prefer to return to the workforce because they do not wish to give up their careers or because they need to support their families. No matter what, I believe that deciding to work while raising a family is a decision that must be celebrated, not criticized or disgraced. You are fulfilling your purpose, and your workplace also needs you as much as your home. It's time to stop feeling bad if you can't be with your baby all the time. Emphasis on the positives that your family is receiving from your job life. Be certain that you make the finest decision for your entire family, especially yourself. Gradually, your child will realize the depth of your love and appreciate your choice to make a sacrifice.
2. Give quality time to your child when at home Being physically present and worried about the office chores does count on being at home. If you are at home, be both physically and mentally present. Quality time with yourself and your child matters a lot, and that's what I believe every working mom should understand. Being at home isn't just winding up a household chore. Rather, put your phone away and focus on your child. Learn how their week was, what they enjoyed, and what problems they had, play with them and help them with their school work. Also, take them out for a walk or drive, go shopping, have dinner with your family and enjoy every moment. Not o

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Life and focusing on what you are doing. Distracting yourself will lead to nowhere. Hence, enjoy the present. Doing this will help you have a well-balanced life, and you will be an inspiration for your child. Also, try to engage yourself in your favorite or any relaxing activity every weekend, whether that a spa. So it will rejuvenate you, and you will be all set for the week. Balancing professional life with motherhood is easy, yet being a millennial mom, you can achieve that, and it can be fulfilling to achieve the greatest of both worlds. Accept your wonderful, imperfect, thrilling, real, and adventurous journey above everything else. Don't take any decisions that will make you feel guilty, love what you do, and you have all the power to manage your professional obligations and raise a strong and ambitious child like you. The Indian pledge is 40 per cent grant and the balance in the form of soft loans. Further, it is in addition to the \$1 billion assistance package announced last August during Prime Minister Narendra Modi's maiden visit to Nepal, bringing India's total commitment to \$2 billion, over the next five-year period. The focus will be on housing reconstruction including public buildings, heritage restoration given our shared religious and cultural history, rebuilding infrastructure like roads, bridges and power transmission systems, agriculture, education and health, and structures for long-term disaster mitigation. It is an ambitious programme and will need to be managed carefully with the various Indian agencies and the newly set up Nepal Reconstruction Authority. Traditionally, the problem with a number of Indian-funded projects has been significant time delays and consequently, budget overruns. The integrated check posts, terai roads, railway linkages and the Raxaul-Amlekhgunj oil pipeline are prime examples of such projects. While the Indian Embassy can ensure local follow-up, what is needed is effective coordination at the Delhi end. Either somebody needs to be appointed to undertake periodic visits for ensuring that the momentum does not slacken or perhaps the Prime Minister's Additional Principal Secretary, P.K. Mishra, who had visited Nepal in May and also accompanied Ms. Swaraj, will have to take on this role. He would also need to be sensitive to Nepali sensibilities to ensure local cooperation. So far, India's contribution as the major development and reconstruction partner has been handled well, with discretion and without any chest-thumping.

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The commune political discourse political discourse underpinned with communal issues in the country is getting pettier, nastier and more irrelevant by the day. Issues of substance get drowned in a sea of seemingly inane ones like wearing of Hijab, applying of talk or Bind, wearing of sacred thread or skull cap, closure of meat shops during Hindu festivals and opposition to holding Ganesh puja in a maiden next to a Muslim place of worship apart from a host of other such frivolous issues. They just seem to be vying with the gargantuan garbage piles of Delhi at Ghazipur to see which can rise higher to vitiate the environment further. In between some overzealous and brain washed individuals get carried away and we have sporadic killings in the name of religion or massive protests on the streets. It all started with the Hijab issue in Karnataka, a state that seems to be at the epicenter of such controversies of late. If it continues to tread this path, it may transform from the software Capital of the nation to a Fatuous capital of the nation. The state political stability has been at an edge for many years now irrespective of the political party in power. Both Congress and BJP seem to be sitting on the opposite ends of a see saw with their allies, with neither side enjoying any major weight advantage to hold on to the ground. So, the see saw keeps flipping and the commune political discourse keeps getting baser and spreading to other parts of the country. Most such petty issues finally find their way to the already overburdened courts but get precedence in listing because of political pressure and at times the need for an urgent decision. Media goes berserk and frivolous debates are the order of the day. The panelists are so selected that the discussions, instead of being meaningful and targeted at resolving the issue, project the problem as a major communal issue with insinuations of Islamophobic, Hindu phobia, victimization of minorities and spread of Hindustan. It is obvious keeping such petty fires burning has become a lucrative vocation for many with the hope that sooner or later some may transform into infernos. A lot has been written and said on the Hijab issue and currently it is being heard in the courts. A simple issue has become a very complicated one because of the many add ons that have been attached to it by different parties from either side. Holy texts have found their way into discussions with interpretations as different as chalk and cheese b

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And specify dress codes? From the huge discussion in public domain and past judgments by courts on this subject, it does appear that they have the right to do so. Next question is does Hijab violate the uniform code of the institutions? On the face of it one will have to say it does since it is not an insignificant piece of clothing as it stands out glaringly. Ideally, the matter must be left to individual institutions to accept or reject the wearing of Hijab or for that matter any additional piece of clothing or accessory that is not specified in the uniform. It is then the choice of the student to decide where he or she wants to study depending on what they and their guardians think is more important for them. This logic may seem a bit out of place to many but when minds are closed and thinking fixated, this is natural. In a nation as diverse and large as India, it is neither feasible nor practical to force millions of educational institutions to adopt a common approach on the issue of uniforms, particularly since ownership of such places ranges from government to private sector to religious bodies and social organizations. Given the constraints involved, all of them can never be brought on the same page and affording them freedom and flexibility is the only way out. This will preclude the possibility of any individual demanding it as a right to go against the institution rules in the name of his or her religion. The point to remember here is if an individual has rights, the same has to be true for the institutions too. It is a pity that in such an environment, all the stake holders ignore the overall interests of the nation. All that they see are their myopic personal, political or communal agendas at the cost of the nation. Every nation in the world has subsets in its overall national society. It is next to impossible for any nation to expect to have a single homogeneous template for all the subsets and so differences will always surface. Subsets of such societies invariably accept some compromises, particularly in public domains, to live in a spirit of harmony and cooperation despite the differences. What they do within their own domains is of no concern to others. More importantly, matured societies continue to strive to narrow down the differences which in turn reduce the friction points between the subsets. Unfortunately, in India some subsets seem to be working towards increasing such differences. The importance of mutual respect, accommodation,



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Picture this. You are going on vacation next month's and you have nothing to wear! Well of course your closet may be full of clothes but none of them inspire vocal vibes worthy of the gram. Lo and behold, your favourite online retailer has a mega sale on, where you can get clothes at throwaway prices. This is perfect, considering you don't have the time to visit a store and try on clothes, plus the lines at the changing room are interminable. Also, who could resist 70-80% discounts on all your favourite international brands? So you spend hours online scrolling through hundreds of pictures of garments on models (many of whom do not have the same body type as yours) and finally select a few outfits. Now comes the problem of size. Since all brands seem to have different sizing, you are utterly confused. The solution? Buy two or three sizes of the same garment, try "them on at home and return the ones that don't fit. Whew! Shopping done and you mentally pat yourself on the back. You have been efficient" and sustainable! You have spent the petrol to get to a store to buy just a few items of clothing and so reduced your carbon footprint. If this sounds like something you would do often, I have some bad news: Your online returns may be costing you nothing money-wise, but they are costing your one and only planet a great deal. Have you ever thought about what happens to your returns? Are they re-folded, dry cleaned, washed, ironed, and repacked for sale to the next consumer? The truth (and it is ugly) is that most e-commerce platforms find it a waste of time, money, and resources to repackage your return. It is far easier for them to send the garments to landfill, or even to simply incinerate them. Let's look at some numbers. Typically, Indian customers return 25-40% of the clothing that they purchase online. An international survey of online consumers in 2019 found that 55% of their online returns were due to incorrect sizing. Americans throw away more than 31 kegs of clothing and textiles per person per year, of which 85% (roughly 13 million tons) are either dumped into a landfill or burned. In India, it is estimated that more than 1 million tons of textiles are thrown away every year, with most of this coming from household sources. This amounts to 0.79 kg of textile waste per capita. While this is a considerably smaller number, it is still daunting if we consider the huge piles of undisposed garbage we see in India's dumping grounds. Deonar dumping ground in Mumbai h

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Going to get higher and higher. India has announced its intention to bid for the 2036 Olympic Game's. This has understandably sparked much excitement and speculation among sports lovers and skeptic's alike. Those who harbor's doubts about New Delhi desire to play host to the world biggest sporting event might base their reservations on the folkloric tale of the King of Siam and his gift of a white elephant. When the monarch wanted to take down by a peg or two a courtier who had got too uppity, he would bestow a white elephant upon the object of his displeasure. Extremely rare, white elephants were deemed to be auspicious but were also ruinously costly to maintain. Unable to refuse the purported honor's being done to him, the hapless gifted would have to accept the priceless pachyderm, which would, eventually and inevitably, reduce him to penury, much to the satisfaction of the royal donor of the high-maintenance Heffalump. Like the fabled white elephant, the "Olympic Games can be a bane in the guise of a boon. While hosting the Games is deemed a matter of great national pride and a" cock-a-hoop feather in the country cap, the five-ring circus of the Olympics, representing the five continents, is a hugely costly show to stage. Stadiums must be built, along with residential and boarding facilities for the competitors and their entourage of trainers, coaches, and hangers-on. The 2020 Tokyo Olympics carried a price tag of \$13 billion, twice the amount anticipated in 2013 when the city was awarded the Games. In the history of the modern Olympics, it is only the Los Angeles Games of 1984 that made a small profit of \$215 million on an investment of several billions. So why do countries willingly, indeed eagerly, lumber themselves with this metaphoric white elephant? For long-term benefits, such as increased revenue from tourists who flock to see all those swank stadiums and other games-related facilities? A dubious proposition. The Beijing Olympics saw a drop in tourism, suggesting that the benefit calculus of the long run might be of marathon length. Apart from chest-thumping and nationalistic grandstanding, there seems to be little reason to be gung-ho about hosting the Games. But in its desire to be the host with the most in the 2036 Olympics, India might well have an ace or three up its sleeve of entrepreneurial inventiveness. This might be in the form of a run-up to the Games, which would cash in on the competitiveness of the building contractors, TV channel

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**CISF-HCM-TEST-Dated-2023-11-06-Test NO.-11751**

As a young medium-pacer training at the National Stadium, I came into Bedi paji orbit in the late 1980s much after he had retired from international cricket. The fact that we trained under veteran coach Gurcharan Singh at National stadium, gave us special access to Bedi paji who dropped by frequently. He would drop his kids to school and come for his morning walks to the Stadium. Whoever happened to be training there benefited from his presence and I used to be one of them. Bedi paji would forget his walk and start working with me. Often during a challenging training session he would say: maine kisi ko training se marte nahi dekha, aap bhi nahi maroge never seen someone dying of training, you will also not die. Having said this, he would make me go on for another ten minutes. At the end of the training session, he would clap his big hands loudly and say well-done but the praise was followed by another one-liner: One should work like a horse and sleep like a king, go home and sleep. Coming back for net practice at 2pm, I would see Bedi paji already standing in the nets. On seeing Bedi paji, some of our cricketers would turn around from the parking lot itself and go back home. They would say Bedi paji bhaga ke maar dalenge he will kill us by making us run. In the afternoons, Bedi paji would bowl with us. Having gained weight over the years, he would just take two yards of run-up and bowl. Bedi paji would give live display of exactly what was expected from a left arm spinner who wished to take his game to the next level. Players like Rahul Sanghvi and Murli Kartik in their teen at the time had the blueprint for smooth action, revolutions, drift and turn. Bedi paji was instructing by demonstrating. Within no time we saw their raw talent turn into world class bowling. Post-retirement many cricketers continue to serve the game as administrators, coaches, managers, or selectors. Bedi paji also took this route periodically. However, what set him apart was that he was not an armchair coach but one would walk over to the nets and worked with youngsters to transfer his skill. The entire eco system of the game benefitted from his experience. This became evident when Bedi paji was appointed Panjab Ranji trophy coach in 1992-93 season. He did not travel to Punjab except for matches. Instead, the Punjab team would come to Delhi and train in the National Stadium. Still in school, I was asked to attend the practice sessions with the Punjab team through the long season. A s

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**CISF-HCM-TEST-Dated-2023-11-07-Test NO.-11752**

And differences amongst them because of their faiths. Once they reach an age where they have received basic education, some understanding of their religion and maturity, they will be better placed to take a call on how to move forward in life to follow the tenants or practices of their respective religions while living in harmony with others. Chances are that such generations will be less prone to strife and conflict as they may be in a better position to appreciate and understand the differences imposed by respective faiths. The genesis of this problem lies in the lopsided approach of governments after independence where minority religions were given a free hand to practice, promote, teach and manage their religions while the majority was not given the same freedom. While there have been no problems with religions that were born out of Hinduism, Islam and Christianity have exploited their freedom aggressively at the cost of the majority religion with forced conversions becoming a matter of concern. Christianity with its small numbers has posed limited problems but Islam, that accounts for over 15 17% of the nation population, has caused serious damage to the nation communal environment with its in your face approach aided in no small measure by the ideology of worldwide pan Islamism that has permeated in India in the last three decades. This has given rise to some backlash from a small section of concerned Hindus over the last few years which, without a doubt, adds to the communal discord. Harsh as it may sound, this is the stark truth. The best possible way out of these petty communal squabbles involving dress codes, eating habits, mannerisms etc. lies in ensuring that religion remains in the personal domain and is kept out of public domain. Will the all subsets in the Indian society rise above their petty interests to enable the nation to create such an environment? In today charged communal environment, this may seem a difficult proposition but keeping national interests in mind, it may be prudent to make a beginning. For this to happen all societies from all faiths, without exception, must understand that everything that may have been written or prevalent hundreds or thousands of years ago, may not necessary be fully relevant today. It is imperative for societies and their subsets to evolve with time and empower their people to live in sync with changing times without sacrificing the basic spirit and message of the teachings of the past. Saudi Arabia

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**CISF-HCM-TEST-Dated-2023-11-07-Test NO.-11753**

Crown Prince and Deputy Prime Minister, to New Delhi in February 2019 and the Honorable Prime Minister Narendra Modi visit to Riyadh in October of the same year marked a new chapter in bilateral relations, culminating in the formation of the Strategic Partnership Council at the leadership level. Since then, ministers and senior officials of the two countries have frequently met under the sub committees and working groups of SPC. During the recent visits of both the foreign affairs and commerce & industry ministers of India to Saudi Arabia, the two sides undertook a comprehensive review of the bilateral relationship and discussed ways to intensify our cooperation in various fields, as well as to enhance joint action and bilateral coordination on regional and international issues of common interest. The two countries are substantial economic partners. The Kingdom continues to play a major role as an energy partner of India, fulfilling a considerable part of India crude oil and LPG requirement. Our relations in the field of business and investment are continuing to expand and flourish. Last year, our bilateral trade reached nearly \$43 billion, making India the second largest trading partner of Saudi Arabia, while the Kingdom is India fourth largest trade partner. Our bilateral investments have also witnessed a sharp rise in recent years. Indian companies have a significant presence in various sectors of the Kingdom economy. Recently, Saudi Arabia Mining Company Ma Aden, signed four memorandums of understanding MoU seeking to double Ma Aden exports of phosphate products and ammonia to India starting in 2023. Saudi Arabia and India contemporary strategic affinity is cemented by our cultural appreciation for each other, and strong people to people ties. The Kingdom hosts more than two million Indians, who are also serving as an important cultural bridge between the two countries. Indians constitute the largest community of foreign workers in the Kingdom. Under the leadership of the Custodian of the Two Holy Mosques King Salman bin Abdulaziz Al Saud and HRH Mohammed bin Salman, Crown Prince and Deputy Prime Minister, Saudi Arabia is undergoing path breaking economic and social reforms. Thanks to the Vision 2030 launched in 2016, the Saudi economy has been diversifying, transforming and unlocking the potential of the Kingdom to global investors. Data published by Saudi Central Bank show that in 2021, foreign direct investment in Saudi Arabia reached its highest level.



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**CISF-HCM-TEST-Dated-2023-11-07-Test NO.-11754**

Under construction in Saudi Arabia, which has set a new benchmark for sustainable development. The Kingdom is also focusing on optimizing its energy mix. By 2030, it shall substitute liquid fuel with renewable energy sources for 50 percent of electricity generation. Saudi Arabia also aims to become a flourishing global cultural hub. Saudi Arabia and India are major economies. Both are members of G20 intergovernmental forum. In 2020, Saudi Arabia successfully presided over the G20 Summit in a time of crisis. The governments of Saudi Arabia and India remained in close touch during the Covid 19 pandemic, and our bilateral relationship continued despite the challenges of the unexpected crisis. As formidable economies of Middle East and Asia undergoing major economic transformation, both our countries have more opportunities today to tap into than ever before. The two countries are working to identify complementarities and combine our strengths to expand our partnership for the benefit of our two peoples and the region. As we celebrate Saudi Arabia 92nd National Day on September 23, we look forward to deepening our ties with India and its friendly people. We live in an increasingly digitized, hyper connected world. There is a digital revolution underway and everything around us is becoming technology enabled: be it a game on your phone or food delivery from your favorite restaurant. Our schools are a critical part of this revolution. Schools are slowly adopting multi modal, hybrid learning through teacher tabs, smart TVs in classrooms and apps that ensure continuity of learning at home. The focus is on making learning engaging and meaningful through a range of audio visual experiences. All this has been possible thanks to the integration of technology in pedagogy and curriculum. Every day, there emerge new career opportunities based on analytical thinking, creative problem solving and number crunching. Though children learn Science and Mathematics in school, is it truly enough to help them prepare for the future? How can we ensure that our children are ready to succeed in a world that is driven by technology? Generation Alpha, or children who are born post 2010, have no choice but to be digitally savvy. Their world view and perspectives will after all increasingly be shaped by the prism of technology, irrespective of background, location or choice of profession. It has therefore become necessary to introduce them to Coding and Computational Skills early on. Thi



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**CISF-HCM-TEST-Dated-2023-11-07-Test NO.-11755**

Quiet Quitting (QQ) is a term that has captured a lot of working people imagination lately. It means doing the bare minimum at your job. Putting in the least amount of effort required. Do not go beyond the call of duty. Shut your laptop at five. Check out of work mentally, physically, and emotionally. Sorry boss. I am done. So that where society is right now. Young workers are being encouraged to no longer give it their all. Why give up your work-life balance? Sure, one needs a job and salary to make ends meet, but why give it more than the absolute minimum? Indian financial markets were battered on Friday, in line with major global markets. The BSE Sensex closed lower by 1.7% at 58,098.92, while the rupee-dollar exchange rate hit a record low to end Friday trading at Rest 80.99. RBI monetary policy committee, which will have its bimonthly meeting next week, has to contend with risks coming largely from overseas. Right now, uncertainty and volatility are worryingly high. The main sources of risk are, first, the unclear trajectory of major central banks trying to pull back inflation and, second, fluid geopolitics. This week most major central banks increased interest rates and indicated more hikes are in store. Most currencies weakened against the dollar and Japan central bank made its first foreign exchange market intervention in over two decades. The hardening of interest rates will trigger a sharp economic slowdown in major economies. India exports will feel its impact. The unusual aspect of today global economic scenario is that inflation is unlikely to quickly trend downwards even as demand falls. This is because of ongoing energy supply readjustments that have pushed economic activity and inflation in different directions. For instance, European gas and electricity prices have risen 105% and 75%, respectively, since the period just before the Russian invasion of Ukraine. Business surveys published yesterday showed that Europe economic activity is rapidly slowing as the energy shock undermines manufacturing. Price levels however are high. The UK inflation, at 9.9%, is almost five times its inflation target. Economic policymaking in India will have to factor in an abnormal global scenario, with no clear signal about the near future behavior of either revival or price stability. The good thing is Go has fiscal space gross tax revenue increased 25% to Rest 8.69 lakh core in April-July. It wise to keep the fiscal powder dry in an uncertain environment. At

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**CISF-HCM-TEST-Dated-2023-11-07-Test NO.-11756**

Source based information. This is bad politics in these times for Congress. It tells leaders who are preparing to file nominations from today that they can expect Rahul looming shadow over every consequential decision the next president takes. Therefore, Rahul needs to make a clear statement that he will not contest and will work under the elected president. The new president can only make a mark if he has full freedom. Any perception that Rahul continues to wield decision-making powers without accountability will be seized by rival parties to portray the Congress leadership change as eyewash. Recall that the portrayal of Man Mohan Singh as a weak PM hurt Congress politically. Such a characterisation of the new party president will be similarly damaging, especially with Indian politics dominated by strong-willed leaders, and voters often voting for strong leaders. In recent years, we've all seen how deeply divided we are, and how hard it is to budge someone out of their beliefs. How Minds Change the New Science of Belief, Opinion and Persuasion by David Carney is an antidote to this helplessness. It shows how we can change each other, and ourselves. We have deep reasons for believing our truths, and it's not just a matter of our brains, but also our social networks. Neuroscience and philosophy remind us that all reality is virtual, it's not a simple thing out there, but a simulation inside our skull, a waking dream. India telegraphs and railways, as created by British imperialists, were intended to serve the empire. That clears from the Indian Telegraph Act, 1885, which vested any absolute monopoly with the Governor General in Council. After independence, while this position changed incrementally with some legislative amendments, the monopoly was maintained and passed over to go. The draft telecommunication law has quite seized the opportunity to correct this historical anomaly. Paramhansa Yogananda said, I once met a very successful and wealthy man, who said to me, I'm disgustingly healthy, and disgustingly wealthy. However, I replied, you are not disgustingly happy, are you? He admitted he was not. Happiness is something that everyone searches for but very few are able to find. Here are five key steps that lead to permanent happiness. We must want to be happy. We need to accept guidance to achieve this. We need to apply self-discipline in order to follow the guidance. We need to shift the focus to making inner, not outer, changes. We need truly to accept that bot

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**CISF-HCM-TEST-Dated-2023-11-07-Test NO.-11757**

CJI Chandrachud high praise on Monday for Justice Anand Venkatesh's of Madras HC should encourage high court and trial court judges to be less apprehensive about ruling on cases involving alleged corruption by legislators. As portfolio judge for all Tamil Nadu courts that handle cases against MPs and MLAs, Justice Venkatesh in suo motu's actions in August nixed a series of acquittals and discharges by trial courts in cases involving state ministers and MLAs. CJI statement Thank god we have judges such as Justice Venkatesh in the system, was equally a criticism of the alleged political-judiciary nexus within the system. K Pomade, one of the politicians against whom cases were restored, had moved SC against the reversal of his acquittal. That the petition the CJI-led bench was hearing. SC returned Pomade case to Madras HC, also taking issue with the transfer of the sitting minister case to a different court. How does Chief Justice have the power to transfer trial from one district to another? Justice Venkatesh's in August called the transfer a calculated attempt to manipulate and subvert the criminal justice system. In his order, Justice Venkatesh's had detailed that by law and by convention, a chief justice did not have the administrative power to transfer a criminal case pending in a district court to another district. No such power exists or has been shown to exist. The administrative approval for the transfer had been granted by three HC judges, including the chief justice. Transfers and appointments have been contentious issues for long. CJI has been focusing on fair process and procedure across the judiciary. The transfer of cases, and the transfer of judges in high courts, should remain in sharp focus. The private banking landscape is undergoing a transformation fueled by technological advancements, evolving client preferences, shifting regulations, and emerging geopolitical dynamics. Key players in this reconfiguration include Singapore, Switzerland, Dubai, Hong Kong, the UK, and the US, each skillfully recalibrating their strategies to capture affluent clientele. The Allure of Private Banking Hubs City attractiveness in private banking depends on several key factors. Economic vitality, exemplified by robust GDP per capita and healthy growth, attracts private wealth and cultivates a conducive investment environment. This should be supported by a well-developed financial and legal infrastructure that provides choice in terms of service offerings, as w

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**CISF-HCM-TEST-Dated-2023-11-07-Test NO.-11760**

Singapore Ascension and Hong Kong Recalibration's While Hong Kong has historically been a leading player in the Asia Pacific private banking arena, it is experiencing a recalibration. Hong Kong political and regulatory uncertainties, juxtaposed with Singapore stability and predictable rule of law, act as a compelling gravitational's force for wealthy Asian families to start reconsidering their options. While Singapore and Hong Kong have always shared a healthy rivalry, there is a growing voice of industry professionals and clients who see more explicit long-term advantages of being based in the "Lion City. Deloitte competitiveness" ranking even put Singapore ahead of Hong Kong, with the city-state praised for an increasingly supportive tax framework for family offices and HNWIs. In July, the Monetary Authority of Singapore (MAS) introduced revised tax incentives for single-family offices to boost the domestic wealth management industry. While Hong Kong has not entirely lost its appeal as a private banking destination, geographic diversification is becoming more important when assessing appropriate domiciles for asset location. Attractive taxation policies, technological innovation, regulatory excellence, and diverse clientele position Singapore as a closer rival to Switzerland dominance. The Rise of Family Offices: Wealthy Individuals Establish Roots in Singapore international appeal is not going unnoticed. An increasing number of HNWIs are establishing themselves in Singapore, with the number of single-family offices in the market estimated to have more than doubled in just two years, from 400 at the end of 2020 to 1,100 in 2022. In addition, prominent business leaders such as Indian billionaire Mukesh Ambani, hedge fund magnate Ray Dalio, and Google Co-Founder Sergey Brin have all selected Singapore as the base for their family offices, adding to the market attractiveness. According to the 2023 Global Family Office Compensation Benchmark Report by KPMG, approximately 9% of the world family offices are in Asia, with 59% domiciled in Singapore a truly impressive feat. To support all this growth, private banking and wealth management firms have quickly built out their in-market capabilities to meet the rising demand for sophisticated family office services. In the process, some firms have seen significant success in the current environment. Farro Capital, a Singapore-based multi-family office set up at the end of 2022, brought more than US\$1 billion in asse

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**CISF-HCM-TEST-Dated-2023-11-07-Test NO.-11761**

Happy only we have that power. Why not, then, seek happiness itself, rather than the will-o-wisps that society dangles before us? Happiness lies within. Look for happiness in the right way. At first, many of the ingredients seem counterintuitive or even counterproductive non-attachment serving others letting go of instinctive patterns such as judgmental reactions, anger, jealousy, and the like. Finding happiness requires, in fact, that we transcend the very self that is doing the seeking. We need a guide who is more advanced to lead us along the path. The need for self-discipline is obvious, but actually to train our will is not easy. Paramhansa Yogananda said, True freedom is the ability to do what is good and right. Swami Kriyananda mother once described a self-indulgent relative as having a whim of steel. The need to change our self, again, should be obvious, but most people put much more energy into trying to change others or change their environment than into making inner changes. You will begin to improve only after you accept that the improvement you seek starts within. And that there, too, is where it ends. You can exert at most a gentle influence on others. Remember, they have the God-given right to their own free will. Never make your own happiness dependent upon the behavior of others. There is a joy appropriate to every situation, even those we think of as unpleasant or disastrous. If you can really grasp that happiness is a choice, you will have learnt one of the most important lessons of all existence. Ultimately, true happiness is a spiritual quest, and comes from the expansion of consciousness. We must expand heart and mind until we break the chains of ego. Once Ladd Pinto came to me and said, I am a successful failure. Can you guide me to select the right career path ahead? The use of the word success as an adjective for failure was unique. I was alerted and glued to the concern shared by Ladd. I asked him to meet me in person. I had a rendezvous with Ladd, who briefed me about his past. His first ever failure was when he was in his school. He was elected as the school head boy in class 12th. However, the next day of this declaration, the school management decided to cancel his candidature for academic reasons. Someone else was given a chance. Ladd got disappointed because of this decision. Ladd wanted to join IIT Mumbai and had prepared well for the Joint Entrance Examination (JEE). He cleared the first JEE Mains barrier and secured a de



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**CISF-HCM-TEST-Dated-2023-11-07-Test NO.-11762**

Employment a renowned Organisation offered him a job during a campus interview. However, luck was not on his side, it seems. With the outbreak of Covid, that job option was put on hold by the employer. After a few months, Ladd somehow managed to get another job with a Start-Up company. Eventually, that Organisation became cash-starved, and the management refused to honor salary commitment. By now, Ladd had lost all his patience and had become desperate for success. When no other job option was available, he started with his consultancy. He was now an entrepreneur by compulsion. The road ahead was challenging for him because the competition was tough. After having listened to Ladd woes, I gave him a task. I asked him to bring one football and a brick. Both of us went into a jungle. I had spotted a dry pit out there. I asked Ladd to first drop the brick in the pit. He did it. After some time, I asked him to drop the football into the pit. I requested Ladd to elaborate on his observation. He said the brick fell and broke into pieces, but the ball bounced back. I asked him to explain this phenomenon. He said, Since the brick had a heavy mass, it went down with force and collided with the ground. However, since the ball was light and had air inside, it jumped up into the sky as soon as it touched the ground! Friends, the message is hidden in the above experiment. Never carry the baggage of your past failures. Every time, you are unsuccessful in something, extract the learning and forget the experience. I know it is easier said than done. Well, accumulating the mass of past failures will only add vulnerability to your efforts. You might become brittle and eventually break. I suggested Ladd start fresh. I asked him to give his best in the new endeavor, but this time without any baggage of past failures. Excess emphasis on the emotions of previous attempts will only kill your enthusiasm and energy. The better strategy is to be like a ball. While the outer cover remains intact, it only allows air to get inside! Your levels of hope, enthusiasm and inspiration remain intact. Once Ladd Pinto came to me and said, I am a successful failure. Can you guide me to select the right career path ahead? The use of the word success as an adjective for failure was unique. I was alerted and glued to the concern shared by Ladd. I asked him to meet me in person. I had a rendezvous with Ladd, who briefed me about his past. His first ever failure was when he was in his school. He was



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**CISF-HCM-TEST-Dated-2023-11-07-Test NO.-11763**

Mumbai and had prepared well for the Joint Entrance Examination (JEE). He cleared the first JEE Mains barrier and secured a decent rank. However, on the day the JEE Advance examination was scheduled, he had a fever and could not even appear for the test. Ladd had to join one of the National Institute of Technology (NIT). As a bargain to get admission to that institution, he had to compromise on the branch of study. Somehow, he spent four years on campus and started looking for employment. A renowned Organisation offered him a job during a campus interview. However, luck was not on his side, it seems. With the outbreak of Covid, that job option was put on hold by the employer. After a few months, Ladd somehow managed to get another job with a Start-Up company. Eventually, that Organisation became cash-starved, and the management refused to honor salary commitment. By now, Ladd had lost all his patience and had become desperate for success. When no other job option was available, he started with his consultancy. He was now an entrepreneur by compulsion. The road ahead was challenging for him because the competition was tough. After having listened to Ladd woes, I gave him a task. I asked him to bring one football and a brick. Both of us went into a jungle. I had spotted a dry pit out there. I asked Ladd to first drop the brick in the pit. He did it. After some time, I asked him to drop the football into the pit. I requested Ladd to elaborate on his observation. He said the brick fell and broke into pieces, but the ball bounced back. I asked him to explain this phenomenon. He said, Since the brick had a heavy mass, it went down with force and collided with the ground. However, since the ball was light and had air inside, it jumped up into the sky as soon as it touched the ground! Friends, the message is hidden in the above experiment. Never carry the baggage of your past failures. Every time, you are unsuccessful in something, extract the learning and forget the experience. I know it is easier said than done. Well, accumulating the mass of past failures will only add vulnerability to your efforts. You might become brittle and eventually break. I suggested Ladd start fresh. I asked him to give his best in the new endeavor, but this time without any baggage of past failures. Excess emphasis on the emotions of previous attempts will only kill your enthusiasm and energy. The better strategy is to be like a ball. While the outer cover remains intact, it only allow

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**CISF-HCM-TEST-Dated-2023-11-07-Test NO.-11764**

Projected to reach \$4 billion by 2025 at a CAGR of 39.77 percent, making it one of the most rapidly expanding industries in the country. Academy was valued at \$1 billion in 2020, while Upgrade, Vedanta, and Erudite became unicorns in 2021. Bijou has a valuation of over \$22 billion, making it one of the most expensive start-ups in the country. These companies are playing a crucial role in solving the gaps in our current educational environment. As of now, there are implementation obstacles in traditional schooling due to a lack of facilities and qualified teachers. Not only are detach companies transcending physical and geographical barriers, but they are also addressing the knowledge gap by placing skilled professional teachers teaching subjects such as coding in the hands of any child or adult with internet access. Thus, a combination of e-learning platforms and conventional educational institutions can assist bridge this gap so that children are not left behind in the fourth industrial revolution. Today, machine learning, artificial intelligence, app development, and automation are becoming integral components of society. According to a study, the number of occupations associated with AI and automation may increase to between 20 and 50 million, or more than 375 million globally. As new occupations will be created that require a new set of abilities, youngsters in our country must learn to develop and build apps programs at a very young age. Detach companies are racing to meet the rising demand for coding programmers, which are supposed to improve computational reasoning and prepare pupils for the digital age. The future will be radically different, as Block chain, NFTs, and the Metaverse are currently trending themes. Everything will be virtual in the future, and today youth are aware of this because they have grown up with this technology. If we want youngsters to become technology innovators, their educational development must include subjects such as robotics and coding. It is crucial to provide them with the appropriate skills, and this is what Etch companies in India are doing now. Consumer protection is equally important for both consumers and growth of detach players since it enables parents to make more educated decisions about their children future. It protects them from being misled and enables them to make better choices. In January 2022, the Internet and Mobile Association of India (IAMAI) announced the formation of the India Etch Consortium

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**CISF-HCM-TEST-Dated-2023-11-07-Test NO.-11765**

In the protection of learners as an increasing number of students use detach businesses to acquire new skills using modern technology. According to a report by RBSA Advisor titled Unleashing Etch Potential in India, the growth of the Indian Detach sector will be supported by an increase in demand as well as the strengthening of business models, facilitated by a policy environment that is conducive to business. By recognising the importance of technology in education, the New Education Policy, 2020 has provided the Detach industry with policy push. Etch firms in India must not forget the five pillars of NEP 2020 Affordability, Accessibility, Quality, Equity, and Accountability and that their ultimate success lies in ensuring that they offer affordable and accessible education solutions to the masses. This will go a long way toward improving the Education sector and transforming India into the educational capital of the world. Who is triggering unsubstantiated reports of linking suicides in South India to cashlessness and frustration emerging out of online gaming? No one, actually, has an answer. A spate of unnatural deaths in Tamil Nadu a state with a dubious track record of highest number of suicides has erroneously blamed online gaming to those deaths though repeated studies have definitively blamed the deaths to debt traps. As many as 20 cases of suicides have surfaced in Tamil Nadu. Many are wondering what prompted this series of misreporting, each report blaming online rummy as the reason for the suicides. A deeper look into the subject reveals that rivals of online gaming have repeatedly linked the Tamil Nadu suicides to online gaming. Repeated misreporting has eventually turned those suicides into a political hot potato in Tamil Nadu with political parties and social activists urging the government to ban online rummy. No one realised that various studies have categorically rejected such linkages between deaths and online rummy. Consider the case of a humanitarian project to support suicide victims in Tamil Nadu that has found instances of misreporting of the cause of suicide, leading to erroneous reports that online rummy as reason of suicide. The sensational suicides of Kalimuthu, a constable of the Coimbatore armed city force, and Nagarajan, a painting contractor in Chennai, attributed to online rummy has been found by the Rotary Rainbow project to be linked to debt trap. Family members of Kalimuthu are on record stating to the Rotary Rainbow Proj

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**CISF-HCM-TEST-Dated-2023-11-07-Test NO.-11766**

Unparalleled access to the bridge's connecting the world most powerful wealth hubs. The good news is there are a growing number of options available to families, including investment-driven residency initiatives such as the Golden Visa, Singapore Global Investor Program and the. The global population of ultra-high-net-worth individuals those possessing a net worth exceeding US\$50 million, is estimated to approach 372,000 people's by 2027. Many will likely come from emerging Eastern wealth hubs across the Asia Pacific and the Middle East instead of the Western world. To put a number to it, the same study forecasted that a staggering 33% or 123,000 of these newly minted would come from Asia Pacific's alone. While impressive, we can be sure that this wealth will not remain static; it will move fluidly in search of the best home often more than one. Preparations for the celebration of happiness have already started. Soon Diwali will be round the corner and we will have many reasons to celebrate. The lights, the sweets, the crackers, the zeal, altogether will create a happiness aura around us to celebrate it better than the previous year. The zest to celebrate Diwali has always been a trend; we plan for the best celebration every year. We plan to do something unique this time so that this day is remembered till next year. I clearly recall the childhood days where the crackers were the center-stage attraction for Diwali. The elder ones in the family would have different ways to celebrate it, rituals, puja, homemade sweets, and delicacies, offerings would primarily occupy their day. But as children, we only wait for the sun to set. We check the crackers many times in the day. The preparations would always be on until the crackers are set on fire. By the time it dark all the neighborhood will be lit up with dia lights. With these lights, the real excitement starts. Soon the sound and lights from the crackers will fill our hearts. We would set the crackers on fire as if we are the soldiers at the war front, and the more crackers we fire; the sooner the enemy will be defeated. Each one of the crackers would make us heavenly happy. The excitement of the evening cannot be expressed in words and expressions. But all these will be short-lived, in a couple of hours only the excitement will be over as crackers gradually run out from the inventory. The pace of celebration slows down and soon all remaining crackers will end. The happiness meter in all of us behaves like an

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**CISF-HCM-TEST-Dated-2023-11-07-Test NO.-11769**

For everlasting celebration's and experience joy and happiness at the end of the day? Similar questions often creep into our minds. To be realistic, it not always possible to be the part of a celebration every day. Moreover, every day does not bring in only good experiences for us, we all have our tough day's as well. So does it mean that we will end up making our happiness a sign curve? Sometimes low, sometimes high as per the day unveils for us? In reality, many of our happiness habits make us dependent on the day outcome. A good day makes us happy and a relatively not-so-good day puts our happiness at stake. In all these, our happiness becomes more like a stock market curve, someday reaching the 52 week high and the other day a life time low. The million-dollar question is how to straighten the happiness curve? The simple "answer is, we have to celebrate life more often and making each moment of life an occasion. Considering our daily life as a collection of small" occasions, creates many opportunities in day itself to celebrate it. For celebrating these occasions we do not essentially need sweets, snacks, lights, and drinks. All we need is just to celebrate it every moment. A cup of coffee or tea can be the cause of celebration if we "appreciate the maker. A samosa" on a rainy day can be a celebration as it rightly fulfilled our desire. A clash of opinions can be a celebration if it can make us understand our ego must go. A setback can also be the cause of celebration if we could extract few key lessons for life from it. A before time back to home can be a celebration if you could spend few more hours with the family and talk together. A call from an old friend can be a celebration if both could cherish few moments of togetherness from past memories. Occasions like these surfaces many times in a day but do we have a zest to celebrate it? if yes then we do not need to wait for a Diwali or Holi or any such named occasions for celebration. Just celebrating life as it comes have enormous potential to make us happy every moment. Strategic experts are demanding that India should come out with its National Security Strategy (NSS). Every nation has an NSS, whether it is formally articulated in a published document or indirectly conveyed through speeches by political leaders both in the parliament and outside. While this is not to suggest that there is no need for it, the intention is to indicate that India has a security strategy, which is not published in a f

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**CISF-HCM-TEST-Dated-2023-11-07-Test NO.-11770**

To make predictive assessments are imperative. This demands not only an understanding of the complex relationship of all the elements of Comprehensive National Power but also accurate assessments of the intents of our friends and adversaries by the team tasked with this job. The above is possible only if there are well-trained experts in national security issues. A haphazardly collected group of officials from armed forces, Foreign Service, or intelligence agencies cannot perform this specialised job. The Group of Ministers in 2000 had recommended a specialised cadre for managing national security affairs in MHA, MEA, Armed forces, and NSCS, drawn from different sources and services. This recommendation deserves serious consideration now. The publicised NSS is not a detailed plan of action. It only indicates broadly the likely trends and a nation focus on issues affecting national security. This includes not only the challenges and opportunities but also the need to develop abilities to achieve the desired objectives. Hence, it contains an accurate assessment of the existing security environment to spell out challenges and opportunities. The current environment is witnessing increasing proxy wars and intense strategic contestation between the US and China/Russia. With the withdrawal of the US, Afghanistan has reemerged as the epicenter of terrorism. China has no qualms in having links with the Jihadi elements for exploiting the situation for its benefit. The Pak-China axis continues to pose serious challenges. The Hamas-Israel war too has energised the Jihadi groups. Their implications need to be clearly assessed and indicated. Clarity about adversaries intents is important. India faces a more aggressive China under Xi Jinping and is using all means to hurt India. While its direct threat is seen clearly, its indirect threats remain hidden. It has upgraded its three-warfare strategy to cognitive warfare to capture the minds of the population and use them to its advantage. This needs to be countered through effective steps. The challenges from China to the Indo-Pacific Region are generally understood but what is required is that its ability to interfere in the elections of countries in our neighbourhood should be neutralised through innovative actions. Our neighbors should be made aware of the nefarious acts of China. At the same time, India needs to understand that investments in these countries are the need of our strategy. Countering terrorism is a key di



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**CISF-HCM-TEST-Dated-2023-11-08-Test NO.-11771**

The findings of the Rotary Rainbow resonates with the report of the National Crime Records Bureau (NCRB) 2021 which lists bankruptcy among the top reasons for suicide along with addiction, marriage and love related issues and unemployment. Giving all suicides a singular misleading label will do a great disservice to humanity and to the victim families, said PP Sridhar of the Rotary Club of Chennai Info city. There is more. A leading psychiatrist has told the Tamil Nadu government that there is no direct relation between suicide and online gaming as reported by a section of the media. In a detailed presentation, Dry Sandi H. Shah, Professor of Psychiatry and Dean, Government Medical College, Godhead, Sheri Gavin Guru University, conducted independent research on Suicide and Online Gaming, which says suicide is a complex issue with many reasons for suicidal ideation. And that online blaming should not be blamed for it because there is no correlation. What is interesting is that the study has been peer-reviewed by Dr. Ajay Chatham, MD, Hospital for Mental Health, Ahmedabad. And he has certified the same. The research says coincidence and even some correlations are not equal to causation. The research led by Dr. Shah was carried out in the public interest and is meant to advise governments against harsh legislation based on misinformation. The research suggests that there is insufficient data within the public domain to conclude that a suicide has been caused by online gaming. It calls for a rational regulation that is based on further studies from the medical and scientific communities. There is sufficient data available both before and after online gaming was legalized to correlate suicide with online gaming, the research concludes. According to the research, there are unintended consequences of strict regulation, which may push online gaming underground, leading to individuals facing potential stress and physical harm threats, causing possible suicidal ideation from desperate situations. Further, questionable debt-collection practices prevalent in underground gaming worsen the situation. The research recommended a collaborative effort between regulators, private companies providing online gaming services, and the medical and scientific communities to rationalize regulation. Consider this one. The research extensively covered key aspects, such as how suicide is a complex issue caused by multiple factors. The research included statistics on suicides, suicide

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**CISF-HCM-TEST-Dated-2023-11-08-Test NO.-11772**

To Tamil Nadu Department of Home, Prohibition, and Excise Department on August 11, EPWA recommended that online skill-based players should not be branded as gamblers, the non-profit said in a press release. Multiple legislations and putting skill-based games in the same bucket as gambling is leading to criminalization of skill-based players, said EPWA Director Shavian Johan. While India is participating in international tournaments and developers are making new games, it is imperative for the state to regulate online skill-based gaming. EPWA requested the Tamil Nadu government to provide a safe harbor for professional, amateur, and casual online skill games as exemption from the ambit of any state-related gambling or gaming legislations. Instead of blaming online gaming companies, it is important says the study to take mental health seriously. It does not happen in India. In India, people with severe mental illnesses often turn to temples and shrines first, and not to doctors. The foremost reason for individuals in India to lose their mental health is the lack of awareness and sensitivity about the issue. Furthermore, there is a considerable stigma around people suffering from any kind of mental health issue. Therefore, it should be noted that correlation is not equal to causation in the context of suicide. Suicide is a complex, issue with many reasons and causes for suicidal ideations. According to the Million Death Study (MDS), one out of 77 Indians above the age of 15 years is at risk of dying of suicide by the age of 80 years. The risk is higher in men (one out of 59) than in women (one out of 100). The risk is especially high in South India (one out of 29 men and one out of 56 women) compared to other parts of India. A disproportionately high 42 percent of suicides in men and 40 percent of suicides in women occur in four southern states of Andhra Pradesh, Karnataka, Kerala, and Tamil Nadu which together constitute 22 percent of India population. The finding is consistent with observations in other parts of the world that increasing modernization, possibly leading to greater isolation and the breakdown of family support systems, is associated with high suicide rates while traditional societies have lower suicide rates. The study further notes The available data from Tamil Nadu may not be enough to conclude that online games are responsible for pushing the youth toward a suicide epidemic. An insight in this complex issue can be gained by conducting more

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**CISF-HCM-TEST-Dated-2023-11-08-Test NO.-11773**

On the helm is a very important Block chain technology that is often blurred with crypto currencies. We must understand the distinction between technology and its uses. No doubt, crypto currency is one of the earliest uses of block chain technology. Block chain technology, as IBM defines it, is a shared, immutable ledger that facilitates the process of recording transactions and tracking assets in a business network. An asset can be tangible (a house, car, cash, land) or intangible (intellectual property, patents, copyrights, branding). Virtually anything of value can be tracked and traded on a block chain network, reducing risk and cutting costs for all involved. For various use cases to be undertaken on a block chain, requires a smart contract and its execution requires cost which is exchanged in the form of a token coin depending on the block chain, method of validation of transaction and the service rendered by the use case. The technology enables each industry to develop and change the landscape of the world of business. As we have seen the advantage of physical trade being magnified by e-commerce, this technology will provide an edge many times greater than the impact seen due to transparency, security, speed, trust, accessibility, lower cost, etc. Due to these factors prominent businesses are moving away from Centralized Finance (Cefni) to Decentralized Finance (Deify). In Deify, the absence of centralized control allows autonomy and customisation of operational functions between parties without an intermediary. It essentially minimises the cost of friction paid to intermediaries in terms of fees for various services that are becoming redundant in the wake of technological development. In Deify, operations are automated using Smart Contracts a program that binds contract terms in a way that the contract automatically stands executed when fulfilled. This feature led to the development of Non-Fungible Tokens (NFT). This industry is often misunderstood by the naive mixing of a private or decentralised form of currency with block chain technologies and its uses. Crypto currencies can be best understood by the historical references of private money with security and robustness. It will evolve as the financial system has evolved in traditional Cefni while the 4IR will continue to yield economic benefits, be it priced in fiat or exchanged in crypto currencies tokens coins. The Central Banks across the globe are moving toward digital currency based on block

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Further investigation report came to be submitted before this court by Mr. Himanshu shukla on 17.11.2010. On 23.11.2010 Mr. Rohinton fali nariman, learned amicus curiae requested the court to allow him to withdraw from the case. That request was acceded to by the court and in his place, Mr. Raju ramchandran was appointed as amicus curiae to be assisted by Mr. Gaurav agrawal, learned counsel. The court also directed handing over to both the newly appointed amicus curiae, the reports of sit. The amicus curiae in turn examined the sit reports concerning complaint of appellant, dated 8.6.2006, and placed their observations on record in the form of a note made over to the sit. This court then vide order dated 20.1.2011, directed thus of regulation are the greatest need for facilitating the adoption of block chain and digital assets data security and privacy geography specific regulations, Industry specific regulatory issues internal external audit and v. internal control and financial reporting. An accommodative policy in the direction of facilitating block chain-based industry wide adoption and innovation would accelerate the pace of India economic and social growth. If we miss this growth, it will be our own undoing. Since Mr. Rohinton fali nariman, senior advocate has expressed his inability to assist the court in this case, we request Mr. Raju ramachandran, senior advocate and Mr. Gaurav agarwal, advocate, to assist the court in this case as amicus curiae. All the papers received back from Mr. Prashant bhushan, learned counsel, in sealed cover shall be forwarded to Mr. Gaurav agarwal. Judge conducting trial in naroda police station cr no.100/2002, has since been transferred by the high court in routine transfers of the judicial officers in the state. Learned amicus suggests that since the trial in the said case is at an advanced stage, the officer may not be shifted we feel that it will be proper and expedient if this request is made by the chairman, special investigation team (sit) before the chief justice of Gujarat high court on the administrative side. We are confident that having regard to the fact situation, the learned chief justice will pass appropriate orders on the request of the chairman, sit. a progress report, dated 18th January, 2011, regarding nine under trial cases has been filed by the chairman, sit. It appears from the said report that except for two naroda cases, trial in other cases is nearing completion. in the said report, it is also p

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**CISF-HCM-TEST-Dated-2023-11-08-Test NO.-11775**

The last two decades have seen a lot of excitement about the potential for technology in bringing about a transformation in the learning process. Today, developments in education technology and the use of AI and have led to a marked increase in education technologies available for learners and teachers to learn new skills. Online platforms and personalized learning courses have transformed access to knowledge for learners across the globe. And of course, the pandemic gave online learning a major boost that has set on the fast track to growth. We must realise that Edtech is here to stay. The renaissance in education is driven by technology which has proven to be a powerful tool that is helping to successfully overcome the urban-rural divide. Edtech is democratizing education by opening doors and building bridges by expanding access to quality education without the restrictions of geography or time. The very nature of ensures that learning is not impacted by physical circumstances or infrastructure and offers an uninterrupted flow of education. While National Education Policy, introduced in 2020 brought a revolution to the forefront, the recent UGC (University Grants Commission) notification of recognising online learning at par with offline will further accelerate the acceptance of Life Long Learning from here. Also, while government has recently expressed its vision of increasing India GER to 50 percent by 2030, it should be overlooked that the strong edtech ecosystem within the country has the potential of turning this vision into reality by extending its tech-heavy learning solutions to millions without physical proximity to any classroom/college or university. Today, learners in Tier 2 and 3 towns can access higher learning in renowned Indian and global educational institutions through edtech platforms. For many learners who are at the beginning of their careers and are looking for upskilling opportunities, online learning is cost-effective and delivers higher ROI. The ability to continue working while learning ensures that there is no loss of opportunity cost and no break in their career path. New opportunities are being created as edtech platforms steadily but gradually spreading into rural India, which constitutes nearly 68% of the population. Edtech is arming learners with 21st-century skills and preparing them for success in today global knowledge economy while giving them an edge over tomorrow jobs. It is enabling learners with not just academic k

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**CISF-HCM-TEST-Dated-2023-11-08-Test NO.-11776**

Pandemics and natural disasters. National values form the basis of strategic vision's. A dimension that needs to be clarified in the NSS is that our strategic culture is not to seek wars but to find amicable solutions to problem's through diplomatic negotiations. However, it also retains the right to use force when necessary. As India rises, substantial expansion's of diplomatic cadre is necessary. Alongside, the military diplomatic cadre also needs expansion. The details of how the will be when necessary implemented are highly sensitive and therefore specific implementation guidance is usually included in a classified companion's document. This classified document contains the responsibilities of different agencies and departments for its effective implementation. Since this is the whole of government approach, each element must be clear about its responsibilities. India should be prudently's drafted to cover a wide range of element must be clear issues from countering terrorism to building Comprehensive National Power. This holy festival is celebrated every year on twenty fifth December 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 Christmas 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 well being 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 savior of t



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**CISF-HCM-TEST-Dated-2023-11-08-Test NO.-11779**

This is a dramatic reminder of the inadequate's speed and scale of action for the deep emission cuts needed to protect public health. After all, such a rapid tipping of air quality into the severe category in such a short time-span is possible only because baseline pollution from local and regional sources is already very high. On November 2, Delhi and the National Capital Region NCR was hit by the season first severe smog. Particulate matter less than 2.5 micron size PM2.5 that go very deep inside our lungs saw their first huge spike, with a sudden and staggering 68 jump within 24 hours. Babli and Bablu talking about the cash-for-queries controversy. Babli: I don see what all the fuss is about. She an MP, right? And as an MP it her job to raise queries and ask questions. And of course she was paid to raise queries. Arena all MPs paid a salary, not to mention's all the perks they get? Bablu: Come to think of it, there are lots of other people who ask all kinds of questions for which they get paid. Like teachers, who ask their students questions about history, and science, and geography. So should they also be hauled up for "asking questions for cash? Babli: When you go to see a doctor, does she ask you questions? Like how your BP, and your bowel movements, and if there" are any underlying comorbidities as we vet started calling them? And doctors get paid to ask such questions, which puts them in the cash-for-queries category. Bablu: So docs should also be investigated. Babli: And what price scientists? They the guys who ask the most questions, starting with how to make fire, and how to invent the wheel, and how to send rocket ships to outer space, and how to do brain surgery. And for asking such questions scientists not only get paid but some of them also win Nobel prizes. Bablu: And those I-T chaps are constantly asking people if they vet filed their returns, and if not, why not, and do they have any undeclared income. All these questions certainly come under the cash for-queries heading, and doubly so, because not only do the tax wallets get paid to ask them, but the questions themselves are all about cash. Babli: How about cops? Cops question suspects about their whereabouts when a crime is committed, and what their alibis are, and are paid to do so. More cash-for-queries. The Supreme Court is hearing a plea that argues Section 437A of the Criminal Procedure Code Carps is unconstitutional. SC has sought GOI response. This is a more than-welcome petition

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**CISF-HCM-TEST-Dated-2023-11-08-Test NO.-11780**

Engineering education in the country is facing enormous challenges with colleges hardly able to fill even one-third of the available seats in branches other than computer science and IT. Students don't want to join any of the traditional disciplines such as civil, mechanical, materials science, metallurgy, electrical etc. Many colleges are at a crossroads, wondering what to do with the faculty and infrastructure created in these core disciplines. This leaves many unanswered questions. If everyone studies IT CSE and if all the companies and products they build are e-commerce and IT related, where does that leave the other disciplines? It's easy to move from mechanical, civil, electronics etc. to IT but the vice versa is going to be easy. And what about India's unsolved problems at the grassroots level. Someone needs to build technologies in healthcare, agriculture, energy, defence, space, civil infrastructure, transportation, waste processing, semiconductors, manufacturing, drones and many more. Engineering is about civil, mechanical, CSE etc. Engineering is all about providing optimal and sustainable solutions to society's needs. Most of the problems we face in society don't come with a disciplinary tag. They often need multi-disciplinary teams to develop a solution. If all disciplines merge into CSE and IT, our innovation potential in addressing societal challenges may get grossly affected. How can we address this situation and renew the interest of students in these traditional disciplines? In my opinion, this requires a multi-pronged approach at the national level as outlined below. Firstly, we need to change the perception about traditional disciplines. For example, mechanical is no longer about dealing with large machines that require physical strength to operate and neither is civil engineering only about building bridges and dams. Industry 4.0 has completely transformed mechanical engineering with many departments doing advanced work on micro-electro-mechanical systems, microfluidics and other such technologies. A lot of civil engineers now study environmental issues and work on a multiplicity of pollution-related problems. Metallurgy has got morphed into materials science. Electronics is no longer about communications, there is VLSI and Nano electronics. Electrical is not about electrical machines, it's all about smart grids and renewables. There is a need for AICTE and University Grants Commission (UGC) to create awareness workshops and provide counseling to

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**CISF-HCM-TEST-Dated-2023-11-08-Test NO.-11781**

Every decade has seen a new technology getting the attention of scientists and policy makers. Launching a mission mode initiative in these advanced technologies requires planning on three fronts education, research and innovation. That when jobs get created and educational programmers become attractive for students. Here are the broad steps. lever mission needs to start with creation of research facilities and building a research base in the country. All such missions must involve industry experts and allied ministries from the beginning. research initiatives need to be backed by significant innovation and start-up funding schemes. There must be schemes to encourage industry participation. Knowledge generated through basic research needs to be steadily channeled into application-oriented areas. educational programmers need to be planned from the beginning to find out how many graduates the country needs in these technology areas at the diploma level, graduate level and PhD level and over what timelines. Model curricula and study materials need to be devised with the help of top educationists in academia and professionals in industries. Teacher training and special manpower development initiatives need to be undertaken. Such alignment of research, innovation and educational activities is important for these technology missions to eventually generate jobs and value for the society. As a nation, the country is missing out on great opportunities these new technologies have on offer despite the vast knowledge pool and talent available locally. Without proper planning and execution, it will be a continued saga of India missing out on many such buses. We can do better. Careful planning holds the key. It is interesting to compare Britain public mourning for its monarch with the general indifference in India for the lives of our monarchs. When Queen Elizabeth was born, native states covered a third of the subcontinent, constituted one-fourth of its economy, and contained one-fifth of its population. Yet today these they are typically remembered for extravagance and eccentricity, or for relatively minor acts of patronage. This is a dreadful oversight. The native states deserve a central place in our collective memory because they played no small role in the making of modern India. For instance, how many in contemporary India are aware that the earliest concerted push for constitutionalism occurred not in British India but in Indian India ? The story goes like this.

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**CISF-HCM-TEST-Dated-2023-11-08-Test NO.-11782**

Of a maharaja. The traditional view in the native states was that a maharaja was entitled to decidedly absolute rule in the interest of his dynasty. This view now came under attack from ambitious and patriotic young men in Bombay Presidency, who had received a modern education. Hoping to see the backs of the British, they urged Sayaji Rao to strengthen his state. Remarkably, Elliot nurtured these views. Because he wanted to make Sayaji Rao, whom he cherished, a leading figure in western India, he let his ward mingle with Maratha firebrands. Thus, it was that Sayaji Rao came into possession of Niccolò Machiavelli Prince, which he promptly adopted as his political guide. This development shocked the British who set about trying to oust Elliot. It also alarmed Baroda celebrated Dewan, Sir Madhava Rao. It was all very well to be moved by Machiavelli exhortation to liberate one patria (homeland) from barbarians, but much depended on knowing how to do this. Having devoted his career to preserving native states from the grasping British, Rao was only too aware of their comparative weakness. And so, in 1881 the anxious Dewan convinced the British to allow him to deliver to Sayaji Rao a special education in the form of lectures on the art and science of government. In his lectures, Rao urged Sayaji to see that the circumstances he confronted were quite unlike those in Machiavelli Prince. What maintained the British in India was public credit and public opinion: Indians were willing to lend them money and obey their laws because they expected them to improve their lives and did not foresee a better alternative. Consequently, violence could accomplish little, as the great mass were unlikely to side with the native states. To supplant the British, the native states would need to outperform them. And in an age where newspapers were watching the ruler every move, half-measures would fool few. A fierce light beats upon the throne, Rao warned. Only thoroughgoing reform would suffice: the native states had to establish a constitutional order in which governance would depend not on the maharaja penchants but on impartial and capable public institutions. Rao struggled to be heard. The constitution he proposed to Gaekwad was denounced by traditionalists and militants alike. The sanders and bias mocked him as a Madrasa who wanted to turn Baroda into Britain, while hotheads in Bombay, reportedly including the young Ball Gangadhar Tikal, circulated anonymous pamphlets accusing h

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**CISF-HCM-TEST-Dated-2023-11-08-Test NO.-11783**

Ideas and policies that have shaped contemporary India. There are many other stories to be told: about Mysore and Travancore fostering representation, Tanjore and Vizianagaram revitalising culture, Bhavnagar and Gondal encouraging education, Indore and Mayurbhanj facilitating enterprise, and Kapurthala and Bikaner advancing diplomacy. As we continue to excavate these stories, we will see that the natives states were patrons of wider national progress, serving as incubators of talent, arenas of debate, and laboratories of policy. And perhaps then we will give them their due by celebrating their contribution to the making of modern India. Bengaluru FC under Sunil Chhetri recently won the Durand Cup football tournament in Kolkata. But the acting governor of West Bengal seems to have been playing a different ballgame. In a video that gone viral, La. Ganesan, the governor, appears to be nudging Chhetri aside to insert himself better into the photo-op. Chhetri obliged but social media exploded in outrage. Cricketer Robin Unhappy tweeted to Chhetri: you deserve so much better than this!! West Bengal sports minister also got slammed for a similar moment with scorer Sivasakthi Narayanan. Sports professional Joy Bhattacharyya tweeted out the video of the politicians saying: Five seconds that show you everything that wrong with Indian sport. It seems that they won the Durand Cup, not Sunil Chhetri and Bengaluru FC! It not just sports. Clubs in Kolkata are vying with each other to get politicians to inaugurate their Dura Pujas. As soon as politicians take center stage, the event inevitably becomes all about them. It results in a mad media scrum for the neat while the artist who created the image is often relegated to the sidelines. Chhetri at least is a star himself. I vet seen photographers ask a more hapless award winner to step to the side so that the VIP politician gets center frame. Sometimes the audience only sees the rear ends of jostling photographers instead of the honoree when the VIP politician appears. Everyone knows a politician must always present his best angle to the media and in this era of 24Å—7 news that includes camera angles as well. Many often remark how camera-friendly the Prime Minister is. Once he gently adjusted Mark Zuckerberg whose own products fuel our selfie addiction and who was inadvertently blocking the camera at a town hall-type event. But the Prime Minister was the guest of honor at that event. The larger question remains why do so ma

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**CISF-HCM-TEST-Dated-2023-11-08-Test NO.-11784**

Slam politicians. Awards functions always have overcrowded stages as vice presidents of sponsoring companies and club secretaries are summoned for their moment in the spotlight and asked to say the dreaded few words. Being publicity hungry is not the preserve of just the political class. A picture in the paper is a universal shot of self esteem. Instead of fifteen minutes of fame, we crave two square inches of it. We live in the age of the sulfide where we are expected to insert ourselves into every photo opportunity. If we did not sulfide it, it did not happen. I know someone who comes to social gatherings and religiously takes a sulfide with guests who matter almost before saying hello. A friend insisted we switch off the mood lighting at a dinner and turn on the fluorescent tube lights so she could take selfish with the other guests. I see Integra posts from gallery openings where the art is half obscured by those who must smile at the camera and mark their presence. Some food bloggers share more pictures of themselves than the dishes they are blogging about. I would sometimes wonder what self flattery deludes us into thinking the world needs visual proof that we drank a cappuccino today. But I realize social media rewards us when we post our own pictures. The likes shoot up, the endorphins kick in and the cycle continues. It the way we tell our followers that our lives are fabulous and enviable. Now some of us cannot admire a vintage window or a sunset without mentally choreographing ourselves into the frame for the perfect Integra shot. The world has become our red carpet and if it not red enough, there a filter for that. Politicians have just learned to do this better than many of us. My photographs are always a parade of disasters I am either looking in the wrong direction or the angle is unflattering exposing my bald spot or endowing me with a double chin or my eyes are shut while my mouth is open. As someone who still has mastered the art of looking into the camera, I actually have sneaking admiration for politicians who understand the mantra ask not for whom the camera clicks, it clicks for thee. India has now become the fifth largest vehicle market in the world and can become one of the top three in near future. By the year 2030 with almost 40 cores customers in need of mobility solutions. Keeping in mind the goal set in the Paris agreement, the increasing number of automobile customers shall not suggest a growth in the consumption of convention



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**CISF-HCM-TEST-Dated-2023-11-08-Test NO.-11785**

This is a dramatic reminder of the inadequate's speed and scale of action for the deep emission cuts needed to protect public health. After all, such a rapid tipping of air quality into the severe category in such a short time span is possible only because baseline pollution from local and regional sources is already very high. The Arabs in the region not only understand that they must accept Israel because Israel cannot be destroyed, but even that its actions are the best bulwark against the possibility of regional war, Schueftan says in a conversation with Rudroneel Ghosh. But several instances exist to the contrary. A story is told about a soldier who was finally coming home after having fought in Vietnam. He called his parents from San Francisco. Mom and Dad, I am coming home, but I have a favor to ask. I have a friend I had like to bring home with me. Sure, they replied, we had love to meet him. There something you should know, the son continued, he was hurt pretty badly in the fighting. He stepped on a land mine and lost an arm and a leg. He has nowhere else to go, and I want him to come live with us. I am sorry to "hear that, son. Maybe we can help him find somewhere to live. No, Mom and Dad, I want him to live with us. Son, said the father, you" do not know what you are asking. Someone with such a handicap would be a terrible burden on us. We have our own lives to live, and we can let something like this interfere with our lives. I think you should just come home and forget about this guy. He all find a way to live on his own. At that point, the son hung up the phone. The parents heard nothing more from him. Bombay HC in September 2009 ordered the state to pay lakh to a man that spent five years in jail after acquittal, unable to pay the bail. The bench observed the case was a failure of prosecution and courts, even contempt of court. Section discriminates heavily against those in custody with meager financial means. When an acquitted person is forced to stay imprisoned because he does not have the money to pay the surety, it infringes on his right to freedom of movement and personal liberty. This is what the current petitioner is arguing as well. The case is all the more opportune today as it comes at a time Carps is in the process of an overhaul. As it stands, Section holds that fundamental rights must defer to administrative convenience. Between the courts and legislature, this can be both read down, and struck off. Last morning, I got into Che

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**CISF-HCM-TEST-Dated-2023-11-08-Test NO.-11788**

Brethren would pick up two more monstrously heavy traffic to take airbags remember those? and sling it onto either shoulder. Quick as a flash the overloaded porter would be off and you had be the one running behind him! When you travelled as a family, the nimbler ones would be assigned to run along with the porter with dire admonitions that if they did keep up, the porter would vanish with the luggage! The estimated 20,000 licensed porters across the country are not railway employees. A few days later, however, they received a call from the San Francisco police. Their son had died after falling from a building, they were told. The police believed it was suicide. The grief stricken parents flew to San Francisco and was taken to the city morgue to identify the body of their son. They recognized him, but to their horror, they also discovered something they did know, their son had only one arm and one leg. Moral: The parents in this story are like many of us. We find it easy to love those who are good looking or fun to have around, but we don't like people who inconvenience us or make us feel uncomfortable. We would rather stay away from people who are as healthy, beautiful, or smart as we are. Thankfully, there someone who won't treat us that way. Someone who loves us with an unconditional love that welcomes us into the forever family, regardless of how messed up we are. They get some concessions for train travel in second or sleeper class and two sets of uniform but not a salary. Their earnings are from porter age and they pay an annual license fee to the railways to be recognized as authorised porters. The railway porter in his bright red shirt has been glamorised in Indian movies, most notably in the 1983 Coolie, starring Amitabh Bachchan who swaggeringly played the role of charismatic militant porter Iqbal Aslam Khan, wearing the famous 786 number on his copper arm badge, as he fought for the rights of his workmates. Baaju pe 786 ka hai billa, 20 number ki bidi pita hun. Kaam karta hun coolie ka, aur naam hai Iqbal The badge on my arm has the number 786, I smoke number 20 bidi. I work as a coolie, and my name is Iqbal. In 2016, the porters until then called coolies, were rechristened by the railways as ahayaks, supposedly to shed negative colonial connotations. This was pure tokenism and did nothing to improve their working conditions or wages. What would truly make a difference for porters is benefits such as pension and insurance, to give them much needed f

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**CISF-HCM-TEST-Dated-2023-11-08-Test NO.-11789**

Since 1947, South Asia has been plagued by war. There have been multiple wars between India and Pakistan. There has been the anti-Soviet American jihad and the American war on terror in Afghanistan. The Tehreek Jihad e Pakistan (a subsidiary of the Tehreek e Taliban Pakistan) has just blown up at least three of Pakistan's air force planes in Pakistan Mianwali Air Force Base, Punjab. Pakistan is a master in dissimulation. It says only three phased-out non-operational aircraft were damaged. But the fight lasted hours. Pakistan says 9 terrorists were killed. It does not talk about human casualties on its side, but they must have been considerable. Is this an act of war? I was talking to an American of renown and plenty of grey hair who works in a think tank and studies Afghanistan and Pakistan. He laughed at my contention (made before the Mianwali attack) that Pakistan and Afghanistan were at near-war with each other. He said that there were tensions between the two parties, but neither wanted war. So, is this an act of war? Was 26/11 an act of war? Was the attack on the Indian Parliament an act of war? India did Balakot, after which Pakistan responded, but the situation did escalate into full-scale war. By any definition, the Mianwali attack's is an act of war. A sovereign country (Pakistan) has been attacked by an outfit aligned to a foreign power (Afghanistan), and its precious men and material destroyed. What will Pakistan do now? Not much if precedence is a guide. The TTP has laid waste to Pakistan, but Pakistan has not reacted in kind. The Mianwali attack though is too much to bear. Pakistani army chief, Asim Munir, must have something up his sleeves. His army is used to fighting in Afghanistan, alongside the Americans. All of us know how that went. Munir does have an insurgent outfit of his own in Afghanistan like Afghanistan has the TTP in Pakistan. One hardly hears of terror attacks in Afghanistan since the Taliban took over there. Pakistan is pushing out approximately 6 million Afghan refugees who have settled on its soil for some 40 years and built their lives there. There is great consternation in Afghanistan about what Pakistan is doing to the refugees. Afghanistan is desperately poor, so poor that it cannot absorb its own people. Its population is 40 million so 6 million additional mouths would be a huge task to feed. Pakistan is sending the Afghan refugees home because: (a) out of retribution to TTP and Taliban attacks within Pakistan, and (b)

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**CISF-HCM-TEST-Dated-2023-11-09-Test NO.-11791**

Other life threatening events had taken place in the vicinity of electric vehicles raising key safety concerns. Some years ago, a rash of high profile EV accidents resulted in cars catching fire which caused concern among new car buyers. Thus, seeing and also hearing so many incidents, past cases such as the Hyundai Kona EV explosion incident in Canada, which out turn in the heat wave and garage fire in Canada, resulted in fear. You might think that fire is apparently in an internal burning car, mainly one which is powered by a flammable substance like gasoline. Despite the fact, that an EV is just as probable to suffer from a conflagration after a collision. With such a high voltage system of electricity, EVs necessitate special safeguards to make sure that the occupants and emergency personnel are not at a higher risk in the event of an accident. These EVs usually catch fire because of a short circuit, within one or more of the battery cells creating heat in Lithium ion batteries. The heat then erupts the chemicals within the battery and adjacent cell, causing the fire to develop and grow swiftly. India has varied climatic conditions which makes it even more dangerous. In the present day, incidents like punctures to battery casings pose a real risk. Lithium batteries use flammable liquid electrolytes, says a report, which makes them more prone to fire. Some industry professionals believe that, unlike in an inside combustion engine, the fire can easily get controlled once the fuel has been consumed. However, in electric vehicles which are powered by lithium ion batteries, even after the fire was extinguished, the batteries retain energy and can easily be used to reignite the fire. The Indian certified agencies ARAI and ICAT are creating the capability to test batteries and electric vehicles. Some experts and industry professionals believe that EVs are just as safe as ICEVs. For many reasons, electric vehicles have very few frictional parts than internal combustion engines, resulting in the least wear and tear complications. Maintenance and Safety of Electric Vehicles Maintenance needs safety needs for hybrid electric vehicles HEVs and plug in hybrid electric vehicles PHEVs are similar to those of traditional vehicles, while all electric vehicles need less maintenance. Manufacturers are designing these vehicles and publishing guides with safety and maintenance in mind. Battery Maintenance The advanced batteries which are used in these vehicles have a restr



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Expected to be significantly expensive. However, battery prices are anticipated to decline as technology is improving and production volumes are increasing. Safety Requirements Commercially available electric drive vehicles should always meet the Federal Motor Vehicle Safety Standards and are required to undergo the same rigorous safety testing as conventional vehicles sold in the USA. The exception is neighbourhood EVs, which are subject to less stringent standards because they are usually limited to low speed roadways as specified by state and local regulations. All electric vehicles, PHEVs, and HEVs have high voltage electrical systems that mainly range from 100 to 600 volts. Their battery packs are included in sealed shells and meet the testing quality that subject batteries to conditions such as vibration, overcharge, short circuit, extreme temperatures, humidity, fire, collision, and water immersion. Manufacturers typically design these vehicles with insulated high voltage lines and safety features that deactivate the electrical system when they detect a clash or short circuit. All electric vehicles prefer to have a lower center of gravity than conventional vehicles, making them stronger and less likely to roll over. Emergency Response and Training Emergency response for electric drive vehicles is not significantly different from conventional vehicles. Electric drive vehicles are designed with cut off switches to separate the battery and disable the electric system, and high voltage power lines are distinctly designated with orange coloring. Manufacturers publish emergency reply guides for their vehicles and offer training for emergency responders. As a result of India and China continuous and sustained efforts to ease the border tension since the outbreak of the Galan Valley crisis, on 08 Sept 2022, saw a positive development. According to the consensus reached during the 16th round of the India and China Corps Commanders Level Meeting, the Indian and Chinese troops in Gogra Hot springs PP 15 disengaged in a coordinated and planned way. This is undoubtedly a conducive and pragmatic step toward achieving peace and tranquility in the border areas. MEA Spokesperson Orinda Bag chi said the present disengagement arrangement also safeguards that the LAC in this area will be sternly observed and respected by both sides. Before this meeting, few advances on disengagement were made in the earlier rounds of Corps Commander level talks. In February 2021, a sign



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**CISF-HCM-TEST-Dated-2023-11-09-Test NO.-11793**

In Latah areas. It will definitely be crucial in reinstating and building mutual trust between India and China. Eventually, the solution to the Galan Valley military standoff should aim at an all inclusive disentanglement based on a final agreement between the two sides. It is pertinent to mention that in April 2020, the Chinese troops crossed the and entered Indian Territory in numerous places throughout the in the Latah region. Taking advantage of the pandemic, China surprised India. China is already illegally occupying Indian Territory in Aksai Chin areas in Latah. China disputes the international boundary between India and China. In the eastern sector, China claims approximately 90,000 sq. mats of Indian Territory in Arunachal Pradesh. Indian territory under the occupation of China as part of the erstwhile state of J&K is approx. 38,000 sq. mats In addition, under the so called China Pakistan Boundary Agreement signed between China and Pakistan on 02 Mar 1963, Pakistan illegally ceded 5180 sq. km of Indian territory in Pocks to China. Arunachal Pradesh and Latah are integral and inalienable parts of India that have been told to the Chinese side numerous times, including at the highest level. To give stimulus to Confidence Building Measures in the military field along the Line of Actual Control, India and China signed an agreement in November 1996. Subsequent protocol on modalities for implementing Confidence Building Measures in the military field along the Line of Actual Control in the India China border areas was signed in April 2005. The border Defence Cooperation Agreement, signed in October 2013, is committed to amplify and validate the Line of Actual Control to come to a mutual understanding of the alignment of the Line of Actual Control. As per the of India statement on 24 Sep 2021, the episode of Galan Valley was the provocative behavior and unilateral attempts of the Chinese side to alter the status quo in contravention of all bilateral agreements that resulted in severe disturbance of peace and tranquility. Beginning May 2020, the People Liberation Army held positions in five areas, obstructive Indian troops, from patrolling up to their privileged line. In one major violent incident arising from this standoff, the Chinese and Indian troops clashed in Galan, losing 20 Indian and 04 Chinese soldiers. This has had an intensely negative effect on Sino Indian relations ever since. Besides this, the Chinese deployed about 50,000 additional troops c

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The Indian Army also deployed additional troops. Maintaining troops in such inhospitable conditions is not easy. Limited road infrastructure, shortage of drinking water, injuries, weather related sickness, shortage of medical facilities, frequent avalanches, etc., put further strain on the troops of the Indian Army. Most of the troops are staying in dug out trenches. Troops experienced enormous logistic challenges. Establishing a post in such a condition was a herculean task. High wind damaged the tents, and heavy snowfall generally blocked roads. The effect of the tensions in the border areas on the overall relationship between India and China was apparent in the last about two and a half years. Peace and tranquility in the border areas have been the foundation of stable and cooperative ties between the two nations. Indeed, various agreements were designed explicitly to strengthen this foundation and prevent the kind of situation that came up in Galan Valley. The frictions and tensions arose from China deployments in April 2020, and it was not easy to reconcile with a normal relationship between the two neighbors. India always wants a stable and predictable relationship with China, but this is impossible without resolving the border issues. Suppose both India and China are committed to improving their ties. In that case, such intent must fully express disengagement from all the friction points, respecting the LAC and maintaining the status quo. Whatever the Chinese did between 1954 and 1962 was in contradiction to the agreement reached between India and China on Tibet and the five principles of peaceful co existence enumerated in this document. But the Chinese invaded India instead of mutual respect for each other territorial integrity, sovereignty, and mutual non aggression. China systematically defeated Tibet buffer status and threw off the strategic balance against India. Instead of mutual co existence China continued harassing India all along the LAC. Thus, China must show magnanimity to solve border disputes and let peace prevail. The relationship between India and China fell to a low point after the Galan Valley conflict in 2020. Since then, the two sides have maintained unhindered diplomatic and military channels. The situation at the LAC is generally stable now, and the relations between the two countries have shown a recovery momentum. India China border disputes, although filled with long term complexities and difficulties, necessary efforts hav

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**CISF-HCM-TEST-Dated-2023-11-09-Test NO.-11795**

The ability and willingness to pay is the biggest challenge for the majority of lending institutions, even those explicitly trying to get into this market. Because of this, the majority of struggle to secure business financing from banks and other financial institutions and are forced to turn to unofficial sources of funding like money lenders. These are not only outrageously expensive but also frequently sporadic, which forces these enterprises to perform far below their capabilities. From a technological perspective, there should be a small credit assessment based SME lending procedure that is both flexible and affordable enough to accommodate the various SME business models.

**Non Traditional Methods of Risk Assessment** The typical collateral that would reassure lending institutions, such as large books, long standing marquee clientele, heavy machinery or factories, etc., does not exist for SMEs. But the fact that SMEs make up nearly 20% of the GDP suffices to show that this industry is functional. Lending institutions must now adopt a new perspective on the problem statement. They should consider alternative ways of credit assessment that should be based on accurately looking at data points that are available in a methodical and scientific manner, rather than focusing on the absence of collateral. There are non traditional data sources available in the form of sales registers, customers, suppliers, temporary and permanent employees, seasonality of enterprises, and local environmental aspects like location, place of raw material procurement, local demand, etc. These data points can be compiled, summarised, and analyses using technology to create models of intelligent credit assessment of a SME company.

**Multiple Business Models** SME operate under a variety of business models based on the sector they are in. They will operate in various ways, take risks to different degrees, and adhere to various payment cycles, among other things. No two SMEs will have the same business model, not even within the same industry. They all serve a variety of markets. Therefore, the issue is to develop a credit assessment procedure that can accommodate this variation without sacrificing efficiency or accuracy. To overcome this, technology must be used to provide solutions. Starting with templates for credit evaluation unique to the industry and having the flexibility to add more characteristics to comprehensively assess risks could be one way. These may relate to location, target

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Offensive against Afghanistan's because as I said, it has already done so alongside the Americans and come up naught. Instead a violent insurgency has erupted in Pakistan's which has claimed tens of thousands of people. What should India do? India must encourage Afghanistan to go all out against Pakistan and supply it with much needed material. Men Afghanistan does need; it has enough brave hearts of its own. With India help, Afghanistan is sure to triumph. Pakistan will unravel into four parts: Baluchistan's Khyber Pakhtunkhwa (which Afghanistan's will claim), Sindh and Punjab. Each province will be denuclearized. A peaceful South Asia will emerge. It is the way to end war in South Asia as we constantly know it. The India US goal here is to limit China debt trap diplomacy that has ensnared multiple developing nations. According to a recent report by Aid Data, a university research lab at William & Mary in Virginia, developing countries owe Chinese lenders a whopping \$9.1 trillion. And more than half of the thousands of loans China has handed out between "2020 and 2023 are due. In fact, 90% of China lending portfolio in developing countries is supporting those in financial distress. China game plan is simple give loans without due diligence so that political leaderships of recipient nations are beholden to Beijing. That what China BRI is about. But to truly pry away these countries from Beijing hold, Quad nations have to provide alternative sources of funding. This is where the US comes in IDFC has accelerated its global funding to the tune of \$9.3 billion in 2023. China is the No.1 strategic challenge for both India and the US. Their coordinated action vis a vis Sri Lanka to counter Beijing is not only welcome but also provides a template for strategic cooperation in other countries. Bihar on Tuesday presented granular economic data based on the state caste survey. There were no surprises. The most important economic takeaway is that the survey estimate of economically poor based on a monthly income of up to 6,000 is similar to a separate estimate of Bihar multidimensional poverty based on NFHS 2019 21 by Niti Aayog. The caste survey estimated about 34% of families were economically poor while Niti Aayog said 33.8% of Bihar population was poor. The Nitish Kumar government has pegged the survey to economic empowerment. Following the release of economic data, the government said it would introduce legislation soon to enhance reservation to 65%, excluding t

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Reduction in Bihar through the terms of reference "for the 16th finance commission, which is to be constituted soon. The resource advantage special category states receive is that they have to contribute a relatively low share of funding for centrally sponsored schemes. It possible for FC to devise a formula" whereby India poorest states receive similar support. Tying it to GOI anti-poverty schemes will create checks and balances in implementation. India needs more effective approaches to reduce poverty and thereby empower its youth. Expanding quotas is not a solution. Anything involving more than seven ingredients and four processes makes me reach for the food delivery app. The tension multiplies when the recipe is allegedly simplified by dividing the bazaar list into endless segments, via, for the base, filling, sauce, the topping, glaze Oh forget it. Just order the heat n eat, and never mind the slivered lining of the cloud kitchen. Why am I letting off steam, boiling over like an unwatched pot, feeling like an MP put through the Ethics Committee salaam me slicer? Blame it on Abhijit Banerjee. Winning an Economics Nobel was enough of a niche in the hall of fame; the much feted professor also has a prized kitchen game. He plates both in his monthly column in STOI. Last Sunday, the author of Good Economics for Hard Times chose to write on Cooking for Comfort in a Crisis Time. It turned out to be less comfort, more crisis. The chosen recipe was Carrot Kibbeh. Ah, easy peasy, me thought. Kibbeh is mid-eastern for our kabab, no? Grate the gaajar, bung in some bulgar, roll, grill, serve and soak in the applause. Instead, I felt like Hamas being turned to retaliatory hummus. Dr Banerjee complex dish was way beyond my statute of limitations. It involved hung yoghurt, red pepper diced into peanut sized pieces, finely chopped beet greens fried till wilted to which were added kishmish and broken cashews, all also fried till fully collapsed (by then I would too). Finally, the carrot dalia puree, greens, yoghurt had to be serially layered, and baked. Abhijit moshay, is all this a bit rich coming from someone whose specialty is poverty? Kintu, when an economic eminence writes a food column, we have to expect both the macro and micro picture; no budgetary deficit in allocating ingredients and processes; in fact a Special Erogenous Zone in orgiastic spend and salivation. Did he take the services of a BPO, a blending basting process outsourcing? Nah, I am sure his perso



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Tailored to fit the particular sales and cash flow cycles of an SME. And the lending institution must possess a high level of expertise and experience to accomplish this. Should the loan be repaid on a monthly, quarterly, or semi annual basis? Can larger payments be made when a seasonal firm is flush with cash and smaller ones when it is if the business is seasonal? Can payments be adjusted quarterly to reflect changes in cash flow estimates while still covering the lending institution base costs? Can planned or unforeseen moratoriums in between payment cycles occur on some loans without incurring penalties? All of these facts indicate that it might not be sufficient to simply modify an existing loan product to meet the needs of a SME with erratic cash flows or seasonal high earnings. A technology solution should give designers the freedom to create customised product versions that are tailored to the demands of specific SME customers without complicating or clogging up the entire loan application process or sacrificing turnaround time or customer service. The price of the transaction The process of determining an MSME customer credit eligibility can be expensive and time consuming. A typical cycle of evaluation entails the filling out and gathering of sheets of paperwork through numerous interactions with the consumer as well as a high level of cooperation and iterations between the sales and credit officers. The time it takes to process a loan, which is a result of manual procedures, numerous iterations between the sales force and credit teams, and extensive documentation, accounts for a significant portion of the cost. The issues of field process automation and the capacity to analyse a large amount of data in a more meaningful and quicker manner can both be resolved with the help of advances in mobile technology. Additionally, an intelligent platform can consume specialised services in fields as diverse as bank statement analysis and credit scoring based on non traditional criteria to build a strong and successful ecosystem and run the SME loan business more quickly and affordably. Macroeconomic Elements Instead of a SME unwillingness to pay, a lot of the risk in SME lending arises from a change in the macroeconomic and environmental circumstances regulating a business that may play out unfavorably. Changes in the business environment may cause a lending venture that was lucrative when it was funded to experience losses. Continuous risk analysis is ju



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The next few years due to the increasing proportion of in the economy, which is supported by a supportive government push. The finch industry will seek to develop platforms and tools that will make lending to simpler and dramatically lower perceived risk. India is home to almost 14 lakh operational Anganwadi Centers, catering to our youngest children from birth to age 6. Anganwadis are one of the main providers of early nutrition, healthcare and childcare for the nation marginalised sections. While Anganwadis are effectively enabling nutrition and health services, they often fall short in providing quality early education for children before they enter formal schooling in grade. With the 2020 National Education Policy highlighting the importance of early childhood care and education as vital for the young child early cognitive, social, and emotional development, the need to relook at the early education aspect of the Anganwadi services is crucial. Extensive research from around the world reveals that around 90% of brain development happens by the age of five. Anganwadi workers are the change agents in charge of implementing and integrating several departments including early childhood education, health, and women and children care such as nutrition and vaccination. However, one of the areas that have long been neglected is pre primary education. There are a number of reasons for this, including inadequate infrastructure and amenities at Anganwadi centers, and inadequate training of the Anganwadi staff who are often overwhelmed with duties apart from the assigned work. The centers are not only known for educational purposes but are predominantly perceived as daycare centers with food and allied amenities. Therefore, more work must be done to guarantee that these centers are similarly recognized for their work in imparting elementary education. Challenges faced by Firstly, there is a need for specialized training in early childhood care for the Anganwadi workers, as well as a pedagogy that emphasizes the value of a child holistic development, including early activation and cognitive development through activity based learning. Moreover, Anganwadi does not have the age appropriate infrastructure, curriculum and teaching, and learning materials to deliver daily play based instruction. Secondly, the Anganwadi centers lack the required facilities to give preschoolers a conducive learning environment. According to reports, more than 3,60,000 Anganwadi centers lac

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Have not been trained in the pedagogy and practices of early childhood education and its importance, which necessitates the need to focus on training and streamlining the training and working pattern of the workers. Lastly, as the recovery from the massive pandemic remains even today, it necessitates the need to think beyond traditional practices. It has outlined the need to incorporate a new framework that transcends the need to teach offline alone and also builds relationships with the parents so as to raise awareness about early education at home and so on. Digitization of the centers as a part of the rebranding is a significant step that is necessitated by ongoing changes. Way Ahead Government intervention Governments must equip Anganwadis with relevant, age appropriate, contextual curriculum and learning materials required to deliver early childhood education. Additionally, funds must be allocated to ensure a child friendly and safe environment by undertaking repairs, and ensuring adequate ventilation, lighting, and availability of clean water, toilets, and seating facilities. Capacity Building of the Anganwadi Workers the Women and Child Department Centers and the Ministry of Education must jointly ensure that there is a provision to regularly train the Anganwadi workers on the use of the curriculum, pedagogy and importance of Early Childhood Education and classroom practices. Exploring a hybrid method of online and offline training that is flexible and easy to access is essential to deliver this at scale. Certifying the workers and re positioning them as teachers will also motivate them to deliver. Involving parents Governments must explore avenues and solutions to engage parents in the Anganwadi Activities as well as to ensure regular parent child interaction especially as children deal with post pandemic learning loss. Simple technology based solutions via smartphones and in person parent meetings, play sessions and more can be explored. Effective monitoring and incentives for Anganwadis To ensure that quality is sustained regular monitoring of the Anganwadi activities is essential. Indicators to monitor Early Education can be integrated into existing technologies like the Posh an Tracker that Anganwadis already use to monitor indicators of health and nutrition so as to not overburden the workers. The government can also consider simple structures to showcase, appreciate and incentivize Anganwadis that are performing well. This will not only creat

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School ready by the year need to be the catalyst for achieving this ambitious goal. The Relocation Industry in India is a sizable, cutthroat, and unregulated sector. Moving is an inevitable worldwide phenomenon and whenever people decide to move, they look forward to contacting certified, experienced and professional packers & movers in order to prevent scams and subpar services. Owing to the global pandemic scenario that affected the whole globe in a crucially socio economic manner, the relocation business has encountered difficulties related to increased transportation costs, high order intensity ratios, talent shortages, tax compliances, and process lag. However, it is a matter of immense pleasure for the industry that despite such difficulties, the relocation sector has proved itself to be invincible. The commitment of providing clients and customers with the highest level of satisfaction in a variety of shifting circumstances has stayed uninterrupted due to the consistent efforts and commitment of the industry. Moving along the same lines and the transitioning scenarios of the world, there are several aspects of the industry that define the trends influencing the relocation sector and shaping the future it holds. India Becoming a Hot Spot of New Prospects Making an impact upon the relocation sector at the Domestic Level, it is worth noting that India is becoming an opportunity oriented hub not only for the job seekers but also the drivers of individual businesses. We have witnessed along the past years how this growth hold was seated in the nations like China and Japan. However, slowly and gradually, more opportunities and businesses are shifting towards India to base their firms. As a result of the growth and potential evident in the country, many multinational corporations have now established their headquarters here. Cities like Bangalore, Pune, Ahmedabad, Delhi, Gurgaon, Indore, Kochi are proving to be desirable career oriented metro cities to which people are liking to relocate to. This has generally influenced the overall worldwide relocation. Expansion as a Key to Drive More Growth Numerous businesses operating in the mobility sector are expanding. The fluctuating sequences caused due to the unwelcomed pandemic have trained everyone to think of growth more holistically. As a result, there is more competition, which, like every other sector, is turning out to be fruitful for the packing and moving industry as well. Companies and employees both p

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Especially in the domestic set up. However, the majority viewpoint is now progressively changing, and it is evident that they are placing more importance on the quality of services than the price. The mindset of the people towards the Relocation Sector as a whole is also transforming. People are becoming more aware about where they must invest to ensure how they would want their valuables to be dealt with while shifting. Pandemic has obviously told people the importance of peace of mind and a professional Packer & Mover company would enable a hassle free experience to the customers & clients. Therefore, valuing the same aspect, people are now keen on hiring a professional moving company rather than considering a move or a cheap service provider. Shifting is becoming more common post pandemic nearly all industries went through post pandemic trauma and the relocation industry was no exception. The employees and corporates postponed their transfers until it was necessary and safe to do so as more and more people moved from large cities to tier 2 and tier 3 towns. Now since the impact of the pandemic is fading away, people have started to migrate for education, work, and other purposes. The that had previously adopted the work from home model adhering to the situation then, now have decided to open offices as a result the employees are returning to their work cities. Additionally, businesses are developing more employee friendly policies to address mental health issues given that they are aware of the effects that working from home has on the staff. The Human Element Standing at the Core of the Industry As digitalization takes root and customer expectations have transformed, logistics industries are experiencing an era of unparalleled upheaval. Greater efficiency and more collaborative operating models came into existence because of the new technologies, which are also reshaping the market in ways that are only now starting to become more obvious. However, there is still not much change in the way Mobility Sector functions irrespective of the advancing technology. The industry is adopting ways in whatever technology can prove helpful. Because the client has a significant online presence, technological improvements have made moving a little more approachable, organized, and accessible. Businesses are progressively making investments in new software and systems. The moving industry and clients can now trace long distance shipping more effectively through the

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World on track to produce 110% more fossil fuels by 2030: UNEP reads a headline in a popular newspaper today. This is more than what the 1.5 of warming threshold allows (69%), reports a UNEP global think-tank report. All these climate talks are a matter of political convenience. Does the so-called think-tank know that petroleum's products like syringes, medical equipment, gloves, N-95 masks, aspirin, antibacterial drugs, cough syrups, lubricants, ointments (the list is endless) are critical to modern living and health care? If the world is serious about implementing a net-zero emission policy's then all of us should follow the lifestyle of Neanderthal humans. The developing economies cannot afford to sit back and observe developed economies growing their fat bellies and preaching climate doctrine without practicing it. Although 151 governments have "pledged to achieve net-zero emissions, how many could achieve it? Science and religion seem to be antagonistic to each other. But intrinsically, then- purpose is the same that is, to make life happy and worth living. Both claim to be based on truth, though their methods are different. There are many similarities and dissimilarities between science and religion. The basis of science in earliest stages at least, is believed to have been observation and experience, and it is quite understandable that man must have been observing the natural phenomena and having some experiences of varied type. Yet religion is believed to be much older than science. It is because religion is primarily based on belief and faith which later took the shape of magic. But science in its tangible form came to be recognized much later. It is now almost established that man has evolved from other species after the passage of numerous millenniums. As he appeared on the earth in the present human form, he was awed to watch the lightning in the sky followed by a loud thunder. Take for example the Ukraine-Russia war. The European countries jettisoned Paris climate change pledge and opened up more coal mines to keep their countrymen warm. Who won do it? The climate change factor is geological, and happens in a cycle it happened in the past when the Earth was yet to see a Human and it will continue to happen in the future. The net zero drama is a game played by the developed economies to check the growth of the other developing economies. If the Coop is interested and serious about controlling the emissions, one should find out a solution to tac



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Oil and Gas supplies 55% of energy to the world's followed by coal (27%) and renewable share is only 2%. The share of renewables has to increase not to achieve net-zero emissions but to provide water-food security to the above countries. The Coop focuses on Co2 emissions but the real issue is with methane emissions from abandoned oil gas wells. In fact a single well can generate 3 KWe to 6 MWe and 4 MWt heat. The cost of electricity generate from utilizing the heat from such wells is 3 US cents. This is an implementable solution that should form one of the main agenda in Coop meetings. As he moved on the earth, he came across or experienced floods and forest fire which made him realize the presence of some spirit behind all such things and happenings. He began to feel and realize and associate his own life and fate in the hands of some invisible power that perhaps he gave the name of God. The fact that the name of God in different vernaculars, languages and dialects exists almost; all over the world in all religions, among all races and countries, means that either all mankind was thinking alike at one or the other time or the people in different regions or areas of the world were having some communication system even unconsciously, may be in the form of conveying of some fact, information, secret or piece of knowledge from person to person through the mouth, as the writing process, as we know now, came much later, indeed, recently only. The second and the most important source of clean energy is capturing the heat from the Earth. Energy transition can be brought by oil industries they have the drilling technology and money. The most innovative idea that the oil industries should focus is tapping the heat from ocean ridge flanks and oceanic islands. There are 190 potential ocean island countries that can play a vital role in providing green energy to the world population and also sustain their own growth by generating freshwater, food and energy. This green energy can be utilized, if needed to generate green hydrogen as well. A single well in an island country can generate 40 MWe. This energy can create a sound infrastructure to support the generation of water-food and energy. Now that the directional drilling technology has matured, closed loop EGS technology can be implemented to reduce dependence on fossil fuels and clean the environment. This is the mitigation path that the world should adopt for sustainable development and not advocating countries to



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Breath and without mind, higher than the supreme element. From Purush are born life breath and mind. Purush is the soul of all beings. Kaivalya Upanishad of Krishn Yajurved's talks of Asvalayana approaching Brahma and asking to be initiated into brahmavidya, divine wisdom, after which the wise can free themselves from all sins and attain Purush the Supreme of the supreme. Hence, Purush is variously described as the spirit, individual, Self, or as pure consciousness. In the Atma Upanishad, Vedic sage Angiras states that Purush manifests as three types of Atman, Self: Ajayat Atman, external Atman, the born self or body; Antar Atman, the internal Atman, individual soul; and the Paramatman's, the highest Atman, Brahm, the universal soul. Within the Samkhya and Yog traditions, Purush, often associated with the masculine, stands in contrast to Prakriti, representing the feminine, from which originate all living and nonliving entities and all mental and psychological experiences. In June 1965, I was a seventh standard student of King George School, Belgaum (now Military School, Belagavi's. Straight from a village in Haryana, with little knowledge of English, here I was just about 13 years old among children from all walks of "life. Initially, I was lost and cried often, feeling out of place. But, soon, I was on my feet and rubbing shoulders with children from privileged" backgrounds. All this, thanks to our visionary Principal, R.S. Mani. Seeing my shyness and poor English, he called me to his office. Handing me a copy of Reader Digest with an essay on Gandhiji, he said, dipu, next week you will narrate that essay in the Assembly. Nothing is impossible, he added. I took it as a challenge and decided to memorise the whole essay. Shivering, I stood in front of the assembly, and rattled out the essay like a parrot. Loud clapping ensued. Here began the story of how a teacher can mould and build a student. Principal Mani asked me to read newspapers daily and make note of important events. I took a dictionary and sat with an English daily. In one hour, I could finish no more than half a page, but I did not lose heart. The output kept increasing every day. My vocabulary kept on expanding, so did the general awareness. Mr. Mani put me in the declamation team. By the time I was in the 10th standard, I was the best debater of the school. I still remember how we defeated a Pune school in an inter school debate which was presided over by none other than Nani Palkhiwala. Why

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Difference between watching sky diving on YouTube and doing it in real. Many of us are fascinated with the thought of looking at the world below us from a significant height or diving underwater with beautiful creatures around, but the reality can be a little different than what it seems. What stops us the fear of the unknown The fear of the unknown often overwhelms us, giving us goose bumps by just the thought of it. For instance, fear of heights or acrophobia is a mental health condition in which the individual experiences an intense fear of heights. It a type of anxiety disorder and some people suffer from it too. However, a few adventure sports can help overcome such phobias and provide a sense of achievement to individuals, besides the thrill, the adventure, and the adrenaline rush. How can we overcome our fears through adventure sports Adventure sports like bungee jumping, paragliding, flying fox, scuba diving, skydiving and giant swing are some thrilling activities that can help you overcome your fears that may have haunted you for years. The good thing is that all these activities are carried out under expert supervision and after fulfilling some formalities like medical fitness, age, weight etc. There are several other adventure sports as well that can help you overcome your demons! Make up your mind. One day at a time! Facing fear is not everyone cup of tea. It takes dedication, and encouragement to overcome doubts every single day. Activities like bungee jumping and sky diving are extreme sports but a once in a lifetime experience that you can cherish forever. It is never easy to adapt to something so breathtaking, in seconds. Of course, it takes time. Prepare your mind to experience an episode full of thrill between breathtaking serene backgrounds. No matter what adventure activity you pick, they all leave you with a unique experience. Get a journal and note down how you want to go about it. In the process, you will gradually reach the cliff and create a video of your first hug to nature. Perfect match for an introvert If you are someone who avoids social gathering and prefer being indoors, adventure activities are the best way to get out and make friends. Wherever you go, nobody knows who you are, and it will automatically boost your confidence levels to interact with people, explore places, and new cuisines and create beautiful memories. Every adventure sport is a door to mesmerizing memories. And when you come back, decorate your room or hou

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Your control but somehow from somewhere, you will have to get rid of these ongoing habits to embrace the thrill. Bungee jumping is the best way you can overcome your fear of heights. So, it time for you to decide now, whether you would like to live with your demons in your head or take the daring leap! Gen the generation born between 1997 and 2012, is quickly becoming known as the most entrepreneurial generation in recorded history, with 62 percent of its members having started or intending to start their own business. Those who have already begun this journey are not only fully immersing themselves in the entrepreneurial spirit, but are also reshaping it through novel methods of brand development, skill acquisition, and business operations entrepreneurial endeavors, including apps, YouTube channels, beauty products, and hand tied bow ties, are achieving widespread success despite the fact that the oldest members are only 24 years old. Despite the fact that the majority of them lost critical years of their lives due to a major global pandemic and widespread economic downturn, they are convinced that there is so much more they can accomplish now. Even though the business community has several preconceptions, Gen is defying them and demonstrating that their methods and ideas, which are sometimes labeled as frivolous, are in fact useful. With high aspirations, their goals extend beyond self achievement to address issues such as social justice and climate change. They are aware that their survival may be contingent on their success, but it makes no difference how they achieve it. However, despite having many similarities to their millennial predecessors, today successful Gen entrepreneurs also bring something unique to the table the qualities and experiences that have helped shape them and give them an edge in the workplace. So what exactly are these qualities that these Gen Zeros have? Below are five unique lessons one can learn from Generation entrepreneurs. The Importance of Flexibility Today youth are more open to new opportunities and less committed to a single career. When it comes to change, they are open, unrestricted, and versatile. Generation is flexible and adaptable to new circumstances. This adaptable mindset, coupled with Gen lifelong exposure to and familiarity with technology, has likely aided this generation in its adaptation to the new normal that will emerge in the years to come. As members of one of the first fully digital generations, memb

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Have been exposed to a wide range of influences, opinions, ideas, and opportunities from the comfort of their own home. Owing to the same, Gen Zeros have an innate understanding of branding and self promotion because they spend so much time online about two hours and 55 minutes per day, almost an hour more than the average millennial. They are open to working with others and welcoming new perspectives, and they leverage existing relationships to see what ideas gain traction. The new batch of creators are afraid to promote their creations and identities in the hopes of attracting a following and eventually making money off of ads, sponsored content, or merchant prime example is the coterie of 20 million Goners out of 50 million YouTube creators who make six figures annually. Clearly, this new social method of conducting business feels as natural to them as renting a storefront or creating a website did to previous generations.

3 Abundant Role Models Pursuing entrepreneurial interests as a child was unusual for millennial because their entrepreneurial inspiration was limited to relatives and family friends. Gen Z, on the other hand, has an abundance of role models, ranging from Leon Musk to YouTube influencers, and mentors are easily accessible. Case in point Tara Bosch, the 23 year old creator of Smart Sweets watched Shark Tank religiously as a child before experimenting in her kitchen to make sugar free treats. While still a student, she did some online research and found a two day course on & quota how to establish a food company & quota before connecting with an accelerator for young entrepreneurs. After working on it for a few years, she sold her company just last year for \$400 million! All of this is evidence enough to show what happens when a generation views as a professional path that is at par with all others.

4 The Value of Efficiency Gen Zeros excel at task optimization and dislike the traditional practices of working boring 9 hour shifts. Gen Z professionals excel at two skills working smarter, not harder, and adaptability. Whereas some may call this laziness, it is essentially cleverness. It wise to find a way to do a job more efficiently through technology or innovation without cutting corners. Senior leaders should take note of this example and recognise that just because something has always been done a certain way does not always imply that it is the best way to do it.

5 Learn On the Go Attitude Despite having the best education available,

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As they go, resulting in the formation of new businesses without waiting until they have everything figured out. Furthermore, when compared to previous generations, Gen Z appears to be less concerned with boundaries. They are not afraid of achieving their objectives because they lack official qualifications. Financial planning is an integral aspect of achieving our personal goals in life such as buying a new house, our dream car, marriage, higher education of children etc. It entails devising a personal plan to achieve financial well being by taking into account various factors such as current goals, future plans, income, assets, liabilities, risk appetite and inflation. While you may have a sound financial plan to achieve significant milestones in life, an important aspect to keep in mind is balance. Having the right balance in your investment portfolio is the key to reap maximum benefits. Just as you strike balance between your work life and personal commitments, balancing your financial portfolio is equally important. Primarily, there are two objectives of maintaining an investment portfolio i.e. growing investments and protecting them. Too much growth of investment can limit safety while too much protection can obstruct growth of the portfolio. Hence, there is a need to strike a balance between the two. For instance, when investing in mutual funds, you need to balance your equity and debt exposure. Balancing equities and debt while equities component provides long term growth, debt component provides stability to your portfolio. Therefore, if there is more equity component in your portfolio, you may be exposed to higher risk and if there is more debt component, then you may not generate sufficient returns on investment. So, balancing both equity and debt is essential for a healthy financial portfolio. In order to balance your portfolio, you must take into account your age, life goals, risk appetite, interest rates etc. Create a diversified portfolio that aligns with your short term and long term goals. Once you broaden your portfolio, you can also invest in real estate to generate passive income along with gaining appreciation value. Provide adequate protection by investing in insurance Apart from wealth creation, a major aspect of financial planning should be insurance. It provides a financial cushion to your wealth in case of unexpected circumstances or exigencies. If you are the sole bread winner of the family, you should definitely opt for term lif

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A health insurance plan provides coverage against a medical exigency in exchange for a premium paid towards the plan by the insured. A comprehensive health insurance covers pre and post hospitalization expenses, domiciliary treatment, ambulance charges, day care procedures etc. For a person living in a metropolitan city, having a health insurance cover of Rest 10 laces is a must considering the exorbitant medical costs. Savitribai Phule was the first female teacher of India; she is also known as the revolutionary feminist icon. Savitribai Phule was born on January 3, 1831, in the village of Naigaon in Satara district in Maharashtra state. She was born in a farming family. When Savitribai was on her way to school from her house, some of her opponents threw stones at her in the street. Yet Savitribai did not stop her work of educating women. She opposed many bad practices like Balvivah, Sati, and Keshvpan. Savitribai Phule also educated widows. Savitribai Phule was also a great poetess. She has written famous poems like Bavanakshi Subodh Ratnakar in his life. Her father, Khandoji Neveshe Patil, was a farmer. At the age of 13, Savitribai Phule married Jyotiba Phule. At the time, Jyotiba Phule was only twelve years old. Seeing Savitribai Phule passion or education, Jyptiba Phule educated Savitribai. Savitribai Phule spent her entire life spreading education and social reform. His mother name was Lakshmibai. At that time, women were given a secondary place in society. When women did not have the right to education, Savitribai Phule educated the women of the society and gave them their rights. On January 1, 1848, she started the first school for girls with the help of Jyotiba Phule. She continued his social work without fear of opposition from society. Even today, Savitribai Phule is respected in our society. Not just provide financial protection in the event of death of the insured but also critical illness and permanent disability. Similarly, health insurance is also a vital financial tool to safeguard your savings at the time of a health emergency. Whereas for a person living in tier 2 or tier 3 city, coverage of Rest 5 laces would be enough. One can also consider buying family floater health insurance plans to include spouse, parents and children in their health insurance coverage thereby saving on cost of premium. Summing up The right mix of financial portfolio comprises of allocating capital in a variety of asset classes such as equity, debt, bonds, cash,



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It been said that England's and America are separated by the Atlantic Ocean and a common language. There is English English, the Queen English which is now the King English, and there is American English, or Americanese as some call the Stars and Stripes version of the tongue. The King English and Uncle Sam English have a number of divergences in matters of spelling, pronunciation, and vocabulary. The Calcutta's of my childhood had a lot of commercial vehicles called lorries. Of recent times, lorries have largely disappeared from the linguistic landscape of the country and have been replaced by trucks, which is what American's call lorries, which is an English word. As England, the former Mother Country of America, has been relegated by its offspring to the familial status of poor cousin in terms of cultural dominance, American's English has increasingly replaced English in India, where vehicles drive on American highways and not on English motorways. In India people live in apartments instead of in flats, the British word for such accommodation. Children refer to their mothers as Mom in the American way, instead of Mum, which is English, and the kids ask for French fries which in England are called chips, and are eaten with toe-mah-toe sauce, and in the US with ter-may-ter ketchup. However, English fights a rearguard action in India where the American hood of a car is called an English bonnet, the luggage space is called the boot versus the US trunk. And we still use English lifts instead of American elevators to go up and down in buildings. Pavements, where they exist at all in India, are English, as opposed to Yankee sidewalks, though in our case both are misnomers in that they are neither paved nor walkable. However, by far the most popular brand is our own mishmash or khichdi English, spiced with the mirch-masala of doing jugaad, being bindaas, urban Naxals, lathi-charges, police bandobast, air dashing, proponing, watching tama has, and other ugrum-bugrum happenings. England and India are countries separated by Independence and an uncommon Angrezi boli, which we are liking to speak like that only. Traditionally, Deepavali celebrates the return of Prince Ram to Ayodhya after 14 years in exile. A sea of days were lit to welcome him as he ascended the throne. Metaphorically, it applies to whatever is happening to us today. Ram kingdom represents a world of eternal peace, love, happiness, and prosperity. When he was banished from there, Ram faced a dark p

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Criticism are replaced by new ones those of understanding, compassion, respect, forgiveness, and acceptance. Exchanging gifts: Ideal gifts to give each other are blessings and good wishes. Not just for the festival but for every day henceforth, let us give everyone a gift voucher that says, From this moment, no matter what you say or do, you will always receive only pure thoughts, pure feelings and blessings from me. Savouring sweets: During the festive season, we prepare sweets and first offer them as prasad to God to seek His blessing. These sweets are then served to everyone. Sweets signify sweetening our mouth, which means every word we say should be filled with sweetness, love, and respect. Starting new accounts books: Businessmen reconcile previous accounts and start new books of accounts. It reminds us that we have karmic accounts with each other. No matter how old the issue or how heavy the negative energy may be, we need to close it and begin a new account of acceptance and accommodation. Lighting days: Diya refers to giving in Hindi. Diyas are made of clay; they represent our body; their wick symbolises the soul to be illumined. It is lit by adding ghee of knowledge I am a soul. Love, peace, and happiness are my original qualities which I give to everyone. Worshipping Lakshmi: Goddess of happiness and prosperity, inspires us to raise our hands, too, to give be ready to offer support and help to those around us, always. This way, Deepavali inspires us to make new beginnings, so that every day is a celebration. The footwear industry in India has been thriving, both in terms of production and consumption. According to a research report by IMARC Group, the market stood at 15 billion USD in 2022 and is expected to reach a whopping 31.2 billion USD by 2028, growing at a CAGR of 12% between 2023 and 2028. The growth can be attributed to rapid urbanisation, disposable income, and industrialization, which have eventually spiked the demand for various types of footwear. In conjunction with that, the market is also experiencing a shift in consumer expectations and preferences. Customers are preferring shoes that are not only robust and stylish but also comfortable and light-weight. In a bid to cater to these needs, footwear manufacturers are using materials such as polyurethane, or PU, produced by reacting an isocyanate with a polio, as the main ingredient for manufacturing footwear. Being produced from a wide range of starting materials, resulting in diffe

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**CISF-HCM-TEST-Dated-2023-11-10-Test NO.-11819**

Speeding up progress towards a healthier, fairer and more prosperous world depends on commitment and innovation. And this is where India leads the way. Earlier this month, our foundation released a report on progress towards the Sustainable Development Goals SDGs. These goals to end poverty and hunger, achieve economic growth, ensure access to clean water and sanitation, and more, all by 2030 were agreed upon seven years ago by every member country of the United Nations. Punjab CM Bhagwant Mann last week announced that his government was studying the modalities of reverting to the old pension system. defining feature is a guaranteed monthly payout that gets adjusted for inflation. Faced with many claims on their resources, many governments around the world are moving away from guaranteed pension payouts to one linked to market returns on retirement savings of employees something similar to what private sector employees who are part of EPFO get. In the 2001-02 Union Budget, GoI flagged the challenge of guaranteed pension payouts. For GoI, pension payments had risen from 0.6% of in 1993-94 to 1.7% in 2002-03. The solution was to move government employees from the guaranteed to the National Pension System, which is similar to the EPFO system. That is, the monthly contributions from an employee salary are defined, but the amount received during retirement depends on the market returns on the contribution. GoI employees who joined in 2004 were moved to. Many states did the same, with Punjab, then under a Congress administration, being among the first to do so. Rajasthan was another early mover and so was Chhattisgarh, both states have alarmingly announced reversion to. If opposition-governed states are looking at as a weapon against BJP, they have chosen unwisely. favours a miniscule proportion of a state workforce. CAG reports show that on March 31, 2018, a mere 3.1 million state government employees across all states were part of. Therefore, in no state can government employees swing an election. However, commitments can eat into spending on genuine welfare schemes for the larger population, which are also effective vote catchers. The huge challenges faced by the Indian armed forces are a warning. Defence think tank IDSA study showed that in 2011-12, 49% of the defence budget went to salaries and pensions and 27% to arms purchases. A decade later, partly on account of OROP, salaries and pensions ate up 61% of the budget and 19% went towards buying weapons. St

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**CISF-HCM-TEST-Dated-2023-11-10-Test NO.-11820**

Chinese civilian and military naval assets. Only last month we witnessed a so-called Chinese scientific vessel, Yuan Wang 5, dock at Sri Lanka Hambantota port. In reality it was a spy ship capable of tracking intercontinental missiles. Similarly, China, which has the world largest navy, has been deploying civilian trawlers and a maritime militia to assert its maritime claims in the South China Sea. This, despite the fact that the Permanent Court of Arbitration in 2016 had ruled against China so-called Nine Dash Line cartographical innovation that laid claim to almost all of the South China Sea region. Chinese fishing vessels numbering in hundreds regularly turn up at disputed island groups like the Sprawls. They even encroach upon traditional fishing grounds and exclusive economic zones EEZs of neighboring states. Case in point, in March 2021, 220 Chinese fishing vessels had intruded into the Whitsun Reef area, which is part of the Philippines EEZ. Add to this China hybrid maritime intimidation in the waters around Taiwan, especially after Nancy Pelosi visit to the island in August. General Pande is right that such civilian-military maritime forces mean formidable strategic and tactical worries for India. To counter this India needs to seriously upgrade its coastal defence and sharpen its naval fleet. While the addition of indigenous aircraft carrier INS Vikrant was good news, we need many more high-tech naval vessels and listening posts to counter the China threat. Doing this is easy. But not doing is an option. media Rest 1,500-crore annual turnover flight catering industry is staging a smart recovery from the dark days of March 2020 when it had ground to a halt for some time, as air traffic makes a smart comeback. Arum Bart, executive chef of Tata Group Tastes that dishes out over half the flight meals in India, tells Sarah Sinhala how the stratospheric gastronomic experience is going to soon change. Excerpts: On an average, how many meals were you preparing pre-Covid and when did the business start coming back during the pandemic? Before March 2020, we used to dish out about 75,000 meals daily for breakfast, lunch, dinner and snacks across several categories. About 60-70% of them were for domestic flights and the rest for international flights. By the end of March 2020, this number dropped to zero for a very few days, after which we started preparing meals for the medical fraternity, security personnel and evacuation flights. Business started returning

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**CISF-HCM-TEST-Dated-2023-11-10-Test NO.-11821**

Engage their top gear, the corgis sniff their way into the openings in jams. Auto rickshaws across India have the gift of the gap the main feature of which is fluency in getting in edgeways between honking SUVs and idling cattle. But Ahmedabad auto pilots have a special gift. Before we examine that aspect it is important to note that auto rickshaws are universally known as autos. That natural clipping befits the corgi compactness of autos and obeys a George Orwell rule: Never use a long word where a short one will do. If a road is a page, fancy cars motto of aspirational signification stalls them in the flow of adverbs: sneakily crossing pedestrians, beatifically pacing bovines and stoically gliding garb-merchandise cartwallahs. Autos keep moving with their credo, Ok, bye. Now, to appreciate Ahmedabad auto captains superpower, we have to understand a tacit code that vehicle users have developed in the city. At the busiest crossroads, drivers and riders will nod twice to signal their request to proceed first. The first nodded gets first passage. The rule is revered by all. Even by the riders of bikes as expensive as to make average Amdavadis wonder why these motorcycles don come with two bedrooms and a balcony for a swing. Amravati auto commanders exploit the code sanctity. The moment the meter is switched on, they start nodding like a bureaucrat agreeing with every suggestion of a minister. The tireless nodding keeps the passenger inwardly mobile at all junctions. When two nodding auto skippers face off, there is an unwritten sub clause of the code: the first smile gets to pass first. Those who have the privilege of becoming friends with automats receive what fare alone cannot ever buy motivation. My automat knows my punch-in time. On days I have only a minute to mark my attendance, he will say: hat madam is running to the machine, I bet you can beat her. I run, after nodding to him in gratitude. There is a famous Sanskrit aphorism registered in the Purines: Yet Pinched Tat Brahman. It can be interpreted as, All that is outside you is within you. Drug means the fort, and Dura is the one that resides inside this fort. On the micro level, our body is like a drug, a fortress. And in this body, the Shakti the energy that dwells is called Dura. The entire creation is also a drug, albeit on the macrocosmic level. And the Shakti making the universe work is Dura. Unaware of many facets and limited by our sphere of knowledge, when we start giving meaning to the thi



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If we flatten the lung tissues and spread them out on the ground, they will take up the size of a tennis court. The weight of your brain is roughly between 1.25 to 1.50 kg, and yet it houses trillions of neurons. The nervous system laid across your body is a bigger network than any LAN network in the world. It is so intricate that even an attempt to replicate a single organ is going to be a mammoth task. that factory in which you put milk, veggies and other consumables, but only blood is manufactured. How? Can a factory put up outside ever accomplish a feat as marvelous as this? Do we even stand a chance to develop such a level of intelligence? The answer is no. This very intelligence with which the consumed meal is being converted into the blood is Shakti. So, Dura is not just a mufti or piece of the picture that gets worn out after a few years, and you get another one. These are mere symbolism created by our sagacious rishis to make the people understand the energies that are making this samsara work. And the nine sacred nights of Shakti worshipping, honoring, remembering and re-energizing our system with that divine power and intelligence that Navarra. This House deeply expresses its serious concern over the rising incidents of violation of Human Rights in various parts of the country and urges upon the Government to take effective steps to curb the occurrence of such incidents. I am a Member of this House for the last 32 years. I have never seen this House even had a structured debate on a very important subject pertaining to millions and millions of people of our country. We debated and we raised the issue whenever there was any incident of human rights violation, but there had not been a structured debated on this important subject which is agitating the people of the country. Today, I am raising this subject because I found that even after constitution of National Human rights Commission in 1993, the number of incidents of violation of human rights has not reduced and it is increasing day-by-day. I have the figures for the last three years where you will find how the number of incidents has increased. In 2006-07, it was around 82,000, next year it increased to approximately one lakh and then it came down slightly to 90,000 but it is still more than the number of incidents that had taken place in 2006-07. You will be surprised to know that in one year, the incidents of custodial death have increased to more than one thousand and so also the cases of m



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Living this is the situation today prevailing in our country. If a substantial percentage of women are suffering from malnutrition, is it a decent living? The Prime Minister had called it a national shame. Lakhs and lakhs of people are living in slums without any amenities, without any facilities in unhygienic condition. Once such an instrument is duly executed, the Registration Act allows it to be registered even though the donor may not agree to its registration and upon registration; the gift takes effect from the date of execution. It was further held, that the doctrine that a donor who has left his gift incomplete cannot be compelled to complete it, has no application to a case where the donor, by executing the deed has done all that the needs to do; registration can be effected even without his cooperation. If the interpretation of Section 123 of the Transfer of Property Act and Section 47 of the Registration Act as canvassed by the defendant were to be accepted, it will open the doors for all purchasers of immovable were to be accepted, it will open the doors for all purchasers of immovable property to avoid payment of stamp duty on the sale deeds and become owners only on the basis of executed unstamped and unregistered sale deed and claim to be unable to pay the stamp duty and have liberty to pay the stamp duty whenever they desire. I may in this regard notice that Section 54 of the Transfer of Property Act pertaining to sales is at par with Sections 122 and 123 of the Act pertaining to gifts. I may in this context also record that per Section 17 of the Indian Stamp Act, 1899, instruments chargeable with stamp duty and executed by any person in India have to be stamped before or at the time of execution and per Section 29 thereof, in the absence of an agreement to the contrary, the expense of providing the proper stamp duty is to be borne, in the case of a conveyance and which would include a gift, by the grantee i.e. done as the defendant claims to be in the present case. The counsel for the defendant, in rejoinder, contrary to his earlier categorical stand that the defendant is not seeking enforcement of the gift, argued that the suit be put to trial to determine the intention of the parties. It is also argued that it is to be determined in trial, as to who is in possession of the property. That made that seed sprouts and grow up into a full-bloomed tree. So, constricting Dura to a fixed Startup, or specific gestures, is a pretty native unders

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And durability the durability of the PU material is one of its primary advantages. Additionally, PU soles are soft underfoot's as the wearer slides their feet into the shoes. Polyurethane gives soles an elastic quality similar to leather and a smooth surface, making them durable and comfortable for wearers. Due to its softness, flexibility, and ability to adapt to the shape of the foot, this material ensures the wearer outstanding comfort throughout. The provision of lightweight PU has a unique chemical structure that "contains a long chain" of repeating units (carbonate), resulting in low density when compared to other materials. The spaces between the chains create air pockets, which contribute to its lightweight. As a result, it helps reduce fatigue in the feet and legs, making it an ideal choice for footwear. Chemically resistant and weatherproof The PU material can be formulated to be chemically resistant and water-proof, which is a significant property of footwear that is an all-weather product. As it can withstand exposure to different elements, it is an ideal material that keeps the feet dry and safe. 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 animals 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 be hairnet , reproduction and even survival. Being able to produce and detect sound in an environment where light penetrates only a few hundred meters is crucial for animals to communicate, feed, avoid predators and navigate vast underwater habitats. Due to this quality, PU soles are used by footwear manufacturers to create high-quality safety footwear across a variety of industries. Great traction and shock absorption the footwear should have high shock-reflecting qualities for applications where the wearer must reach or move around for an extended period of time. In this context, polyurethane is the best option for designing such footwear. PU is a remarkable material for absorbing shock, which makes it perfect for slid

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**CISF-HCM-TEST-Dated-2023-11-10-Test NO.-11827**

Salina bib and her neighbour hood from the Baiganwadi's slum of M-East Ward imagine a very different life for their future generations. We want respect and trust and don't want our children to keep fighting for the right to survive in this city's. Their voices are strong and clear in their need for justice, and as practitioners, we need to reflect and introspect on whether we are designing programmes that chart the ways to enable the futures that the most marginalised communities in the world desire and deserve. Several advancements. This is due to the fact that the material is robust, comfortable, lightweight, shockproof, and water and chemical's resistant, making it an optimum choice for manufacturing exceptional footwear. Moreover, with the technologies developed by PU manufacturing companies, the material is now recyclable, which will further drive its demand in the footwear industry. While the technology and researches continue to progress, this versatile material is likely to dominate footwear design and manufacturing. According to Statista, the global market volume for is anticipated to reach 31.27 million tons in 2030. 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 air guns. The noise produced by an air gun can exceed 200 decibels louder than a gunshot at a range of one meter. Sound travels further and four times faster in water than in air at a speed of almost 1500 meters per second. The noise produced by humans can therefore spread considerable distances underwater. These sounds can be relatively constant such as the noise produced by the engine of a ship and propeller or sudden and acute in the case of naval sonar and seismic air guns. A top-down approach to climate change programmes often ignores the needs of the marginalised. Here how locally led adaptation, based on principles of accountability and community, can help fix this. Mumbai sends approximately 90,000 metric

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**CISF-HCM-TEST-Dated-2023-11-10-Test NO.-11828**

And resultant phenomena such as overheating and water logging. Human-induced emissions, natural resource exploitation, and the inequitable distribution of resources across regions, countries, classes, and castes manifest as nested, complex challenges for humanity. To enable Salina and her neighbours to adapt to these wicked problems, the development sector needs longer, sustained partnerships between civil society, donor agencies, private players, and governments; long-term funding cycles; and flexible, innovative approaches towards technology, economics, and governance that allow us to reimagine our collective futures. Climate resilience programmes have structural inequalities while we strive for climate-resilient futures, the flows of finance, technology, and decision-making power for resilience and adaptation programmes are still unidirectional and have a top-down approach. The poor continue to be considered beneficiaries and the transfer of knowledge and technology continues to be a norm in resilience and adaptation programme design. In order to arrive at a more holistic climate justice lens, it is important to include the marginalised in decision-making at various stages. This includes keeping their experiences and knowledge in mind while planning, designing, and implementing proposed resilience and adaptation interventions. Funding that does reach local communities stays tied to narrow metrics and a constant need to report success and partner with successful organisations. The late Jockin Arputham, founding president of Slum Dwellers International said, The poor are never allowed to fail, and when they do they have to hide it because they can get another chance. This is evident in how climate funding works. Climate adaptation and resilience funding aims to support the communities that face disproportionate impacts of climate change due to structural inequities in access to land, basic services, or housing rights. However, less than 10 percent of climate finance is dedicated to local action, less than 2 percent of humanitarian aid goes to local partners, and less than 5 percent of funds for environment protection go to indigenous peoples and local community representatives. Moreover, the funding that does reach local communities stays tied to narrow metrics and a constant need to report success and partner with successful organisations, without taking the time to reflect on lessons learned or on wider drivers causing projects or organisations to fail.

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Their offspring. Congenital ailments are passed on. Who is relaying this information? Just and chromosome or is there something more than that? Even if one tries to understand the marvels and complexity of the human body medically, the intellect is bound to go crazy. For instance As we move into an era of self-driving cars, artificial intelligence and virtual reality, it more important than ever to prepare our students for the future. We need to actively look at the growing demand for technology and modernization in the classroom, especially with regards to teaching and learning. The focus is on the unique benefits of these technologies for classrooms; how they are enabling a better learning environment for students, teachers and instructors; and how they are preparing them for the future. With the rapid advancement of technology, educational institutions have the opportunity and responsibility to provide a space in which students can adapt to the new world where they will be productive and learn how to work on complex projects. In the future, teachers will need to be able to transform their students lives. Specifically, teachers will have to be equipped with the tools and skills that allow them to encourage students to pursue education as a way to improve their lives. The responsibility of the educational institutions is to transform students into socially responsible adult. Educational institutions play an important role in exposing the future generation of citizens with additional knowledge, experience and tech based skills so they can become active members in the global community. Academia is a field that is always changing, with research and education being the focus. With so many standards, goals and processes to adhere to, academic transformation is the key to success in this field. Academic transformation includes establishing new academic standards, implementing new strategies and doing so through research. Education in India has undergone considerable transformation, with the enrolment of 15 million students out of a total population of 1.1 billion. It is a revitalized education system with K to 12 schooling and vocational training being offered in addition to secondary education. The implementation of New Education Policy, the central government has been emphasizing higher skills such as creativity, critical thinking, problem solving, visualization, ideation and innovation. This policy will have a significant impact on learning methods, learning

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Learned and learned well. Beyond a traditional academic education in schools, every child should have access to the arts and humanities, where they can explore their curiosity and imagination with hands-on learning. It about acquiring the skills to think for yourself, take action and make your own decisions. Beyond the academics, learning can help the learners in every phase of their school experience and beyond. Education in India is poised to change as is being seen by the demand for a higher quality education across all sectors and at different levels. The current situation is concentrating us on improving the level of education, creating awareness about the real potential of learners and their role in making the country prosper. The future of education is here. It a time when we can imagine that anything could be taught, learned, and experienced within a safe, personalized learning environment. It also a time when we can dream about what those experiences will actually look like for our students truly remarkable applications that extend far beyond the traditional classroom or a computer lab. It is important to have basic understanding of key digital banking aspects & how to apply them With the banking industry undergoing extensive digital transformation, a serious rethink on talent is the need of the hour. Nowadays, banking professionals are expected to be tech savvy, rather than having financial skills and expertise. So, banks are redefining job roles and restructuring organizations to facilitate various digital banking initiatives. An open, programmable and agile IT architecture can help banks become truly digitized. This openness will become the norm over the next five to 10 years. Banks are also joining hands with Fitch start-ups to provide better products and services to end customers. So, as you prepare for a striking cultural change arising out of digital transformation, acquiring these digital skill sets will set you apart as banking professional. Future Communication As banks reduce their physical presence with people adopting mobile banking, it is important for bankers to effectively engage with customers. Sources say that over 65 of customers carry out half of their banking transactions online and about 70 are open to automated support. Moreover, mobile banking customers want improved basic functions, such as account opening and support. By engaging with consumers through digital channels, banks will be able to better map customer journeys a



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Loyalty Although retail banking will remain mostly personal, there is a need to integrate digital knowhow. With new technologies coming up in the banking sector, professionals should familiarize themselves with these tools to know their short-term, as well as long-term, potentials. Agile Entrepreneurial Thinking It is essential to have an open and adaptable mindset, especially in an agile organization where change is the only constant. IT companies note that the core objectives for most banks are to achieve organizational agility, which encourages innovation and talent up skilling to meet the needs of the ecosystem. A recent top MNC study notes that full-service retail banks may lose nearly 40 of their market share by end-2022 if they are not agile. Banks that continue to be non-agile are facing strong competition as digital disruptors keep offering better products and services. By adopting digital technologies, like social media, mobile applications and data analytics, banks are creating agile mindsets to stay ahead in the coming days. Customer-centric The focus of digital banking is customer-centricity and seamless customer experience through various channels. Such an approach requires banks to come up with products and services from the customer perspective. When banks include customers in their design process and blend customer needs, the products and services hold more value for customers. DBS Piggybank AI-driven virtual assistant that is able to hold human-like conversations is a good example. Customers feel heard as the virtual assistant anticipates and answers about 1,000 customer queries. As new technologies become powerful, it would be important for banks to keep the human element alive while designing products for customers. Risk and Governance In this digital world, financial services face plenty of new security threats. Risks linked to synthetic identity fraud, cyber security and regulatory compliance may threaten a bank control over customer experience. So, banks will have to improve identifying between real and fake customers by using digital platforms. Moreover, possible cyber risks have increased manifold with greater connectedness and use of new technologies in the banking ecosystem. Most importantly, unmet regulatory expectations can put banks at major risks in terms of compliance functions. So, it becomes important for bankers to be able to understand and manage such risks in the digitization process. Data-Driven Decision-Making Banks u

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Inviting attention from the youth of that very time. Consequently, a major chunk of the young population throngs towards that very industry as we have seen with the case of the information technology IT sector in the closing decades of the 20th century. Similarly, the current decade marks a shift towards business-to-business B2B industry with youth marking their strides by having altered the way the industry has been functioning previously to meet their needs. Youth Dominance in B2B Sector The preferences of youth in favor of working in the B2B sector is just a misconception, but supported thoroughly by facts and research. According to a survey conducted by Trust Radius, a review site for business technology, millennials have taken the workforce by storm, dominating the B2B buying process. The survey highlighted that over 45% of the B2B technology buyers belonged in the age group of 25 to 34, thus becoming the single largest demographic group. They were then followed by the age group of 35 to 44 with over 30% of the purchase in the said domain. Youngsters, particularly, millennials have contributed immensely towards the growing number of B2B purchases as is seen in the past few years. Further, their behavior in B2B purchase has compelled the marketers to reflect their particular values and habits and mold it according to the needs of the youngsters. These findings were supported by a survey conducted by The B2B Institute, involving over 34,000 executives. This survey simply highlights their potential of breaking away from the traditional B2B market into a more comprehensive and youth-driven structure that favors the next generations to come. The more youthful of the executives that were surveyed displayed a greater propensity to choose a provider that they are already familiar with, when compared to other older buyers. The youngsters were found to be demanding improved innovation, and wanting to keep up with the competition. They desire to be seen as leading from the front and contemporary. Youngsters are highly ambitious and look to carve their own way out amid the traditional market scenario, while contributing immensely towards the sector. Their approach towards B2B in the coming days will redefine the industry landscape for the next generations to follow. Starting a new business has its own thrill and excitement. It is one of the most defining moments in someone's career. After all, you are finally putting all your ideas, dreams, and aspirations into reality.

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As it can refurbish all the needed information, insights, and data to succeed. There are many practical benefits of conducting a feasibility study, just before you take off. Make the Go or No-Go Decisions: A feasibility report can actually tell you whether you should commit your capital and time to a business or not. It can give a lot of actionable and practical insights into the possible future of a business plan. Though a feasibility analysis can guarantee the success of a venture, it can still give valuable information to make the right decision. Analyze the Market: An insightful feasibility report can be very helpful to the promoters to learn about the market. Market research is the cornerstone to good feasibility as it can render a lot of inputs on customer behavior, industry size, projected growth and demand, and much more. Gain Deeper Insights about Competition: A well-prepared detailed feasibility report can give plenty of valuable information on the competition, both direct as well as indirect. It can tell about competitive strategy, market shares, pricing, product range, and much more, thereby helping learn about the market. Likewise, it can tell a lot about distributors, wholesalers, retailers, and much more. Understand the legal requirements: Before starting a business venture, a promoter or investor should carefully learn about the legal policies and regulatory stipulations. Not knowing them can backfire in the future and create massive roadblocks. A feasibility report has a specific section on legal policies and hence can refurbish the promoter with all the needed legal and policy requirements. Prepare the Projected Cash flow and Income Statements: A feasibility analysis covers crucial financial information including the projected cash flow statement, revenue, market share, ROIs, profitability, etc. This will help the promoter not only get a ringside view of the business but also to scrutinize potential risks. It will help them in better business planning and resource management. A feasibility study is not just another strategic add-on but a comprehensive analysis that can offer plenty of data and information about the numerous crucial aspect of business including but not limited to market analysis, competition, distribution & retail structure, demand, legal framework, production & machinery, cash flow, and much more. It will enable the promoter to look at the business from various angles, assess the risk and rewards, and devise the winning m

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If the LLA's principles are cornerstones for climate resilience, can the lack of transparent decision-making, access to patient funding mechanisms, and strengthening of capacities to address the evidence needs of marginalised communities be considered our failure in implementing them? How to work towards LLA principles The broader community of adaptation practitioners and researchers has been trying to create pathways to operationalise these locally led adaptation principles. A few points have emerged, and these have the potential to become inflection points for changing the status quo and operationalising the LLA principles. "Putting the needs of communities at the centre By defining the role of communities as beneficiaries of technology, money, and capacities, development" programmes have traditionally left out an important point people are already adapting and are resilient, not just to "climate change but to all kinds of change, be it wars, pandemics, or chronic issues that affect health, education, economic, and" political systems of countries across the world. But this resilience without systemic support comes at a cost. For instance, urban communities defied India lockdown to migrate back to their villages en masse but suffered enormous shocks on their way home, and if they were fortunate to survive accidents, illnesses, or economic losses and get home, they stared at uncertain futures without jobs or basic incomes. However, while communities require support, there is still a need to change the current model. According to Emilie Beauchamp and others, the effectiveness of climate adaptation interventions is diminished when "accountability structures arena examined. Donors and international organisations often emphasise aggregating and ranking" interventions around the world to assess their effectiveness. This initiates a cycle of underinvestment in the underperforming regions. Underperformance or failure in the development and climate adaptation sector might, unfortunately, impact the "people living in these regions who stand to lose the most. There is, accordingly, an emergence of calls from within the adaptation" and resilience measurement communities to change this model. Increasingly, local priorities are at the centre of decision-making, and programmes are designed based on principles of downward accountability. The call for downward accountability or the accountability of interventions towards the beneficiary communities rings loud to address t

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Unless these prevailing patterns are disrupted, marginalised communities will continue to be primed for failure. The LLA principle's call for a shift in funding, governance, and knowledge transfer formats. This cannot be operationalised by simply placing community representatives in steering committees, through proposal writing, or, worse still, by carrying out consultations. In such a scenario, community members who lack the capacities to manage funds, write proposals or project reports, and carry out projects are further set up for failure the burden of adapting is placed on them without the provision of capacities, knowledge, or evidence to act in the face of climate change. The Resilience Evidence Forum held in June 2023 in Cape Town recognised this problem in the implementation of climate adaptation and resilience based on the LLA principles. The recently released Resilience Evidence Forum Synthesis Report highlights that this problem of operationalising the LLA principles can only be solved by shifting the role of the expert. From being a knower who strives to reduce uncertainty by templatising climate adaptation projects, the expert has to become a facilitator or a listener in the face of uncertain and complex change. What role must practitioners play? To operationalise LLA better, we as practitioners need to listen to communities and facilitate the process of reconciling their needs and desires with their power to negotiate their rights. By taking on the role of listeners and facilitators, we as experts should be able to adopt facilitative and adaptive learning approaches with communities in adaptation and resilience projects. To be able to do this, it is important to build functions and incentives for transparent, effective programming. Doing so will also encourage important qualities such as problem solving and innovation at the local community level. Thus, the solutions aren't preconceived and template approaches to adaptation and resilience building give way to equity-driven and consensus-forming processes that create agency within communities. For instance, in India, participatory groundwater management approaches have sought to empower communities as barefoot hydro geologists. Equipping them with applied groundwater science enables them to make decisions on crop-water budgeting, watershed development, and water allocations. Innovative approaches for capturing and disseminating communities lived experiences have emerged as tools for experts to f

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Hospitals and other healthcare facilities safeguard their patients wellness by avoiding errors, injuries or accidents that may harm or endanger lives. These errors or mistakes can be in the form of medication errors, diagnostic errors, or defective devices. How can hospitals ensure patient safety? Avoiding or managing infections The risk of infection can never be eliminated completely at hospitals as some people have a higher risk of acquiring infection than others. Lung, urinary tract, wound, and bloodstream infections can be picked during a stay in hospital. These are called healthcare-associated infections or hospital-acquired infections. Such infections can be avoided by practicing infection control protocols, ensuring proper sanitation in care units, and conducting transfusion and surgical procedures under the supervision of senior nurses or doctors. Effective communication Effective communication is crucial to an error free and accurate operational activity at a hospital where every second is dedicated to saving a life. Verbal communication of patient care or medication orders by the clinicians to nursing staff should be limited to only life-threatening situations when the time spent for documentation may jeopardize the life of the patient. Apart from that, extra care which includes hand hygiene Catheter A line Care, should be given to critical result reporting and handover communication. Personal information security A patient information can be sensitive and therefore, it is prone to be misused. All hospital staff, including the administration and medical care team, must take reasonable precautions to protect personal health information from unauthorized access, improper use, disclosure, unlawful destruction, and accidental loss. Staff or nurses who have your personal health information must maintain the security of that information. â€¢ Medication safety Hospitals can adopt procedures to minimize the risk of patients being given the wrong medication or the wrong dose. For instance, nurses can check their ID band and the dosage instructions before giving them medication. Patients should also be instructed not to take any other medication while they are in hospital, including herbal supplements or remedies, without the consent of doctors. Avoiding falls during your stay in the hospital, you may be unsteady on your feet due to your illness, age, or injury. This can lead to falls and fall related injuries that include sprains, joint dislocations, and he



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Ensuring patient safety. According to the World Health Organisation WHO, a cornerstone of patient safety is a continuous improvement based on learning from errors and adverse events. The recent Vedanta-Falcon semiconductor factory in Gujarat, at an eye-popping investment of \$20 billion, has unsurprisingly engendered a firestorm of commentary. It also reignited the policy critique of the government flagship Production Linked Incentive PLI scheme, the programme that is the fount of investments like Vedanta-Falcon. The critique received serious intellectual heft from ex-RBI governor Raghuram Rajan's cautionary analysis. At the start of a crucial week in which candidates for Congress presidential elections were to join the race, the script has gone haywire for the GOP. Rajasthan CM Ashok Gehlot, widely touted as the Gandhi proxy candidate, engineered a rebellion, a wily fox response to the family desire to replace Gehlot with his bete noire Sachin Pilot. The Gandhis have faced embarrassment of late, but none this bad. It is not just a loss of face, it is a stark reminder that strong state leaders can now try and dictate terms to the family and, most of all, that the Gandhis can be seemingly truly out-of-touch with political realities. Gehlot's reaction to Pilot becoming Rajasthan CM should surely have been anticipated by the Gandhis. True, the family is keeping a promise made to Pilot that his turn for the CMship will come, after he was outmanoeuvred by Gehlot in 2018. But Pilot's impatience, which led to his reckless rebellion in 2020, perhaps influenced by Jyotiraditya Scindia's success in pulling down the Kamal Nath government in MP, has extracted a huge and justified reputational cost. Many in Congress believe he does deserve an honorable accommodation so soon after wanting to break a Congress government. Gehlot's resignation drama may be no better than Pilot's 2020 actions as a textbook measure of indiscipline. But politics does work that way. Gehlot's pre-eminent position in the Rajasthan Congress and his desire to take up the president post on his own terms should have prompted the weakened Gandhi family to yield. If Rahul Gandhi wanted his one man-one post dictum to be followed in letter, in spirit he should have been okay with the other post being with a Gehlot man. The fact is the Gandhis have little electoral clout; their utility is in preventing the party from disintegrating faster. So, Gehlot has called the bluff. More dramas may follow. The family's perception of Gehlot

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And of sports in general. He also gave a leadership lesson in the process. Rahane sent his teammate Yashasvi Jaiswal off the field for seven overs for incessant sledging a virtually unheard-of captain call. Complaining about opposition players sledging is common. Disciplining a performing player from your own ranks takes guts and a well-honed moral compass. The qualities on display were evident when Rahane led the national team, too. It was under his calm captaincy that India scripted one of the greatest comebacks in a Test series, against Australia in 2020-21. In recent years cricketers have been pushing the limits of verbal crosstalk. With the advent of high-octane T20 cricket and TV and online streaming becoming an integral part of the commercial side of the game, on-field aggression by players can appear and indeed is entertaining. But there is a fine line between playing hard and being nasty. That line is easily determined by common sense. That common sense is more useful than Law 42 of the laws of cricket that deals with offensive conduct. Some banter between players adds tadka, as Indians would say, to the game. Sunil Gavaskar once recalled how Pakistan Javed Miandad kept badgering an Indian bowler for the latter hotel room number Miandad said he wanted his next six to land there. In the 1999 World Cup, Aussie skipper Steve Waugh is famously believed to have told South African Herschel Gibbs, you just dropped the cup mate, when the latter prematurely celebrated a catch and put it down. All this, and much more, is part of cricket lore. But knowing the limits is even more important. Jaiswal is a budding talent. Rahane has taught him a lesson that will help him. Tally general election will likely result in its first woman PM. And she shows no sign of wanting to remake the country politics in the emollient and nurturing fashion we are supposed to expect of a woman. Georgia Melon, a pint-sized, 45-year-old set to lead Italy most right-wing government since Mussolini underlines an unpleasant reality. Despite stereotypical expectations that they are more moderate, compassionate and sensitive, women politicians often speak much the same language as men. The sweetest words in any language are your cheese has been signed. The problem is that very often when it is supposed to be winging its way to you, it is. Instead, it has tied a stone to its edge and sunk into oblivion. Late by ten days you call the Accounts department of he who owes you and you are told it

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Off the phone you are told the signatory is travelling so sorry, hence the delay. In the case of multiple signatories very much like Sara Swati, Lakshmi and Shanti all cannot be in the same room for long, so your cheese just has to mark time. Signatories travel a lot, their itinerary a direct reflection of your dire need for money. Visualize the scenario. The office. Sir, says the Signatory sec, it is time for cheese to be signed or are you going to the airport. The airport, obviously, call my car. All too often the Accounts department will wait till the cows have come home and gone to bidy bye before they ask you to resend the invoice because in the shift/reorganisation the original has been lost. All these years and only when it is my cheese did you have to move the furniture around? Losing invoices is a fun game and all you can do after you have fretted and fumed is fret and fume. Finally, one day you are told to collect the cheese, those honey-drenched words, it is ready. All dressed up for you. You cannot believe your luck, it is party time. There is bounce in your step, music in the air, even the neighbours are tolerable and then you discover they have spelt your name wrong and like the Noida twin towers your hopes implode and collapse â€¦ no cheese for another month. You spelt my name wrong, you wail. No one hears you pretty much like the tree in the forest that falls when no one is around so did it fall â€¦ did you get your cheese? I once got a cheese three days before schedule and was ready to build the sender a marble statue slathered with gratitude except the cheese came back â€¦ the signature did not tally. So now I must collect the offending cheese, return it to the sender and guess what, I will be told he is travelling. As Congress gears up for elections to the post of party president, one matter is still sitting uncomfortably. Although there have been reports that Rahul Gandhi won be contesting the elections, his ongoing Bharat Judo yare is giving a totally different message. They are projecting him as the main Congress leader when the party is about to choose a new president. This begs the question: Will Rahul defer to the new president or will the latter be just a puppet for the Gandhi? Adding to the confusion is Rahul still not explicitly denying putting his hat in the ring for the president post. In fact, some Congress state units have already passed resolutions asking Rahul to take over as party president. Meanwhile, MLAs loyal to Rajasth

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Delhi this means that Gimlet and his value the Rajasthan CM post far more than the Congress president post. This goes back to the problem of a new party president being remote-controlled by the Gandhi. All of this is very unhelpful for Congress which seriously needs a leadership revamp to stay politically relevant. After all, faced with an aggressive BJP, Congress can just pass on the party president post to a Gandhi family retainer with no real powers. The party has to be led by a decisive leader who can take genuinely independent decisions for all rank and file. For, there is no denying that BJP has changed politics today and all electoral contests are now presidential in nature. In such a scenario, Congress can have a party president who is simply confined to organising rallies. True, the Gandhi may be the glue that holds Congress together. But BJP has managed to shackle the family with the dynasty tag. Thus, in the current scenario, Rahul as party president won cut it. So how to negotiate between these two imperatives? A solution could be found in how leadership models operate in countries such as the UK or Japan. Essentially, the next Congress president should be the party next prime ministerial candidate. Which means if Congress wins the next general election and is in a position to form the government, it is the Congress party president who should be the top PM candidate. This way the party president post will have meaning and responsibility. This is also the way to rid the party of the dynasty tag. If a non-Gandhi becomes party president and is declared to be the party main prospective PM candidate, BJP can accuse Congress of dynastic politics or parivarvad. Plus, in this set-up the Gandhi can still hang around and act as the main pressure bloc within the Congress. This takes care of their role as the glue of the party. But they won be first among equals as the new party president will exercise real decision-making power and lead the Congress in all aspects. And should he or she lose the confidence of the majority of party members midway, that should trigger another election for the top party post, which will pass on the responsibility to a new leader. Thus, such a system will enhance internal party democracy within the Congress and keep everyone on his or her toes. It is high time that Congress ends the duopoly model that solidified during the UPA era. Today political circumstances demand a Congress party president who is genuinely able to take de

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The participation of everyone is not always feasible. Russian President's Vladimir Putin absence is easy to understand. He has been giving most summits, like the recent BRICS, a miss. He has been somewhat cornered by warrants issued by the International Criminal Court, over alleged war crimes in Ukraine. Officially, though, his absence is being ascribed to tensions with G-7 nations. His foreign minister Sergey Lavrov is standing in for him. Putin had spoken to PM Modi's and explained his absence. Russia has already articulated its bottom line for the joint declaration on the vexed Ukrainian issue. Pressure from the other side is that even as the forum avoids security issues and focuses on development, the conflict has unleashed a cascading effect on inflation, food and energy supplies. India challenge is to avoid antagonising long-term strategic partner Russia; yet, at the same time, deepening partnership with the US and Quad nations. Xi absence the next on the kip list is Chinese President's Xi Jinping, who is being represented by the less visible Premier Li Qiang. There are various theories being floated about Xi missing G-20 and the Asian conclave. Xi had also skipped the business leaders retreat in BRICS, giving rise to speculation about his health. Some media reports flagged his unsteady walk during the summit. However, given the opacity cloaking Chinese actions, we may have no conclusive answers to why Xi has decided to skip the G-20 summit. The dominant explanation is Chinese desire to deliver a snub to India and scale down the "importance of G-20 under Indian stewardship. Basically, to deny India its glorious moment and growing reputation in forging" consensus. The other reason could be the possibility of being cornered on unresolved stand-offs along the border. But that seems unlikely for a seasoned leader like Xi. He probably is realistic about the remote possibility of any breakthrough in election year due to domestic compulsions. China has a considerable support base in G-20, so it is unlikely to be isolated in this forum. The other theory being advanced is that Xi has received a dressing down from CCP elders in the party retreat session and consequently is reportedly in retrospective sulk. It may be safe to presume that all these reasons could have contributed, in varying proportions, to the unexplained reason for Xi no-show. The worrying part is that China, in keeping with its aggressive rise and wolf-warrior diplomacy, seems to be signalli



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Read guide, of inclusivity and voice of the Global South. The gains for India may also come from bilateral exchanges with the US, France and other strategic partners, like Mauritius. India is scouting for defence technologies, including drone-killers, jet engines and opportunities for "joint production. It also seeks revival of the moribund Indo-US nuclear deal. While there may be no grand announcements, these exchanges" help sustain the ongoing strategic dialogue. The impending, mega rail port connectivity with the Gulf countries is one such initiative with the potential to counter China BRI Belt and Road Initiative. A summit like G-20 in an election year has its own spin-off benefits, as also "attendant risks. While detractors downplay the hype by calling G-20 a rotational responsibility, India has chosen to do it not in a routine" manner, but on a grand scale. The sheer range of subjects addressed, like crypto-currency and bio-fuel alliance, is audacious. The theme of people-centric outreach to all states, including Arunachal, Leh and Kashmir, with more than 200 meetings in as many as "60 cities has defined the spirit of Jan Bhagidari (people participation). Aspiring for the role of a problem-solver, Bharat (India) has the" responsibility of leveraging the momentum and keeping the G-20 spirit alive. Nitish Kumar recent statement in the legislative assembly theorizing how Bihar women literacy has helped population control in the state created tremendous fury among citizens not only in the state but across the country. Choice of wicked words supporting with action by the CM was very nasty and unjustifiable. Many women leaders were visibly upset on news channels while giving their opinion. BJP including the Prime Minister vehemently criticized his statement. Nitish Kumar quickly came back with an apology but by then he had severely ruined his image that is already on a slippery slope. During the last Bihar state elections in 2019, it was evident that Nitish Kumar popularity was reduced in the state. With a negative swing of 1.44 per cent, his party could only get 15.39 per cent of total votes polled and could secure only 43 seats, which was down from 71 in the previous legislative assembly. He never accepted that mandate was not in his favor even though he was representing the party with third position in the state. He happily accepted NDA offer to lead the state from the front. Nitish Kumar has been known to change sides to remain in the power. He was qui



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**CISF-HCM-TEST-Dated-2023-11-11-Test NO.-11847**

But policymaking without thinking through implications is frequent and governments often fail to anticipate fallouts. The unprecedented migrant crisis of 2020, triggered by the suddenness of the decision to extend the total lockdown, was one such. Governments were wholly unprepared for the movement of millions of migrants headed home, many on foot. The numbers were finally estimated at 1.14 crore. That was one of the most heartrending demonstrations of a policy unintended consequences. A longer-running disaster from this kind of policymaking is various prohibition policies. Although it apparent that prohibition only helps a state illicit liquor economy to thrive and pushes more people to substance abuse, states such as Bihar let it run. In Maharashtra, when liquor shops reopened after Covid lockdown, the state in a single day collected 11 crore. But Patna has opted to cop out of a high-value revenue stream. Internet shutdowns are another instance of a policy failure to account for or mitigate multiple costs to people that flow from denying a public good to the public. Between 2012 and 2023 (the latest data available for this year), governments in India ordered a jaw dropping 752 internet shutdowns, the highest number in the world. The singular trait of a policy that creates significant numbers of what economists call negative externalities is that the people, whether migrants, internet users, commuters, bear disproportionate costs. The smog outside NCR offices and homes is but a reflection of the smog over policymaking. CJI Chandrachud, in an interview to TOI, said the powers of constitutional courts to punish for contempt exist to safeguard their operation and not to protect judges from criticism. He done well to amplify the legal position in India. Well-meaning criticism of a judgment is not tantamount to undermining the judiciary as an institution. The law, in fact, permits such criticism. Articles 129 and 215 of the Constitution empower the Supreme Court and high courts respectively to punish for contempt. The procedure to operationalise it was enacted in the Contempt of Courts Act, 1971. None of them prohibits criticism of a judgment. Indeed, this was reiterated by SC in a 2020 judgment where it said that fair criticism of a judgment is permissible in law. Given the legal position, the essential part of the issue is the question if contempt cases are invoked far too liberally. A Law Commission report on the subject in April 2018 showed that 568 crimin

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**CISF-HCM-TEST-Dated-2023-11-12-Test NO.-11848**

Arrive at forgiveness and deal with the situation effectively, but there are times when our rage escalates and we wish to strike back. In such moments, anger pulsates powerfully within us and seizes complete control of our body and mind to the point where we lose our reasoning power and may even end up harming ourselves or others sometimes with dreadful after effects. Despite this, some evolutionary psychologists feel anger may have a positive side to it. They believe that anger has served a vital function in helping people protect themselves in times of threat. However, the problem arises when we tend to overuse it as a defence and gradually, it becomes our habitual response. Then, even in situations where there is no real danger, we cannot refrain from being furious and our rage is out of proportion, unwarranted and destructive. According to Swami Vivekananda, when we are angry, anger takes charge of our mind and body and within a matter of seconds, we become anger. Anger never really solves any problem because it makes us irrational and delusional, and we end up doing things which fill us with regret at a later stage. angry, we mistakenly think that we are being heroic in intimidating others. What we don't realise is that becoming aggressive or violent is very easy and that there is nothing remarkable about it. On the contrary, it is a sign of weakness because we are letting random occurrences destroy our mental calm. Real strength is different from anger. It is a state where your inner calmness is unruffled, and you are able to respond to any situation with patience. Many misunderstand the meaning of peace and confuse it with passivity or suppression. They believe that while anger empowers them to fight evil, peace will weaken them. But peace is not the opposite of violence; it is an active and positive state of consciousness. According to the Mother of Sri Aurobindo Ashram, suppose someone insults you; if in the face of these insults, you can remain immobile not outwardly, I mean integrally, without being shaken or touched in any way: you are there like a force against which one can do nothing. When you are grounded in peace, whatever be the external provocation, you remain undisturbed in action, feeling, thought and consciousness. A profound serenity permeates all layers of your being, and you hold yourself like the proverbial immovable rock in the midst of chaos. This gives you the insight to look at the whole situation objectively, analyses where you

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**CISF-HCM-TEST-Dated-2023-11-12-Test NO.-11849**

Peace ICR International Cultural Relations which is a part of the Ministry of Culture, New Delhi had a two week program, entitled the The Plain Air Program. Part of this was an art symposium at Samarkand 2022 organised as a cultural exchange program for the Samarkand Summit by the Tourism Ministry of Uzbekistan as part of the Shanghai Co-operative Organisation and Indian artist Apathy Reddy was among the artists invited. Apathy Reddy, an Indian artist trained at the Guruvayoor School in the art of mural tradition, created four canvases. The subjects had to be taken from the historical dynamics and dimensions of Uzbekistan. Apathy who is known for her versatile realist rhythms created a tree of life, resting on the beauty of the fruit of the pomegranate tree and she called it The Golden Amar. At once the name conjures up a slew of images and we recall classic and stylistic representations of the Tree of Life, rendered on everything from richly embroidered Uzbek coats and Chinese robes to block-printed cottons, carpets, porcelain, and bronze. Today, centuries after commerce moved away from the Silk Road, the Tree of Life motif remains, its tendrils binding the multitudes along the route that crosses boundaries and the ages, reaching even to the state Malls in western countries. The name Pomegranate originated from the Latin word pound, fruit of the trees. Pomona was the Roman protector goddess of fruitful abundance. The species name Punic granum comes from the French word pommel apple and granum seeded. Pomegranates are deciduous trees, native to the Middle East and Himalayas. Greek tales Apathy Golden Amar is a beauty to behold. The glistening pomegranates remind us of Greek tales of Demeter and her daughter Persephone. Persephone was abducted by Hades, god of the underworld. In response, Demeter, goddess of agriculture, cast a drought across earth and proclaimed there would be no harvest until Persephone was returned. Under pressure to release Persephone, Hades tricked her into eating a pomegranate seed, thus ensuring that Persephone would return to him in the underworld every year. Her yearly journey between the underworld and earth created the seasons: Spring Summer life, Fall Winter death. Blue background Apathy shares her thoughts of creating this masterpiece. The blue in the background is from their profuse usage of blue in their monuments. Amir Timor commissioned special craftsmen to use blue in all the monuments built during his period. Blue is a sy

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**CISF-HCM-TEST-Dated-2023-11-12-Test NO.-11850**

Been known to compare those seeds to jewels. Opening a pomegranate is a rich experience. Within the split rind, an ornate pattern, edible and glistening, offers itself to human hands and eyes. According to Jewish lore, the pomegranate contains 613 seeds, one for each mitzvah. For millennia across Europe, Persia, and Asia, in Buddhist, Islamic, Judaic, and Christian traditions, pomegranates have been invoked as a symbol of fertility and sometimes smashed in bridal chambers to encourage the birth of many children. Pomegranate in art Unforgettable is The Unicorn in Captivity, a medieval European tapestry at the Met Cloisters in Manhattan, where a unicorn sits within a low fenced pasture beneath a pomegranate tree. He looks content in captivity, a symbol of fertility and marriage and the fertility of a soul marriage with Christ. The unicorn appears to be bleeding from wounds of the hunt that chained him to this tree. On closer inspection, the wounds do bleed they weep seeds. The blood is pomegranate juice. At a deeper level Tarot readers state that the pomegranate reminds us to connect with our intuition in search of the deeper or hidden meaning of life, love, death and birth. This is a time of establishing a healthy balance between our desires and life simple necessities. We may find ourselves navigating a middle path that allows for expansion and growth in areas of our life we have yet to explore. The Pomegranate tree of life, symbolizes richness, abundance and fertility, life eternity and infinity the whole universe. We feel a flight of fantasy and are drawn into its bloom filled beauty. One of the major complaints that all Finance Ministers have (at Centre and States and of whichever political affiliation) is that there is tax evasion. One of the possible reasons for this tax evasion is the belief of the Indian Tax payer that he is not getting the quality of services that he is paying for and that there are too many leakages in the usage of funds. Funds are not utilized efficiently and too much is given away as give always freebies and assets that can be useful for the future is not being created. Just as the American War of Independence was fought on the slogan of no taxation without representation, the Indian tax payer seems to have decided that unless he gets bang for the buck, as tax payer quite willing to risk tax evasion and face consequences. If the Indian Tax Payer has to be convinced that there is a control on and better funds application, we are

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**CISF-HCM-TEST-Dated-2023-11-12-Test NO.-11851**

Clearly spelt out. This is a standardized format. It is in this way that we can better understand the annual fiscal deficits of Central Government Individual states and totality of state governments Central and state government fiscal deficits in total. This is the National fiscal deficit. The above information is required to understand which government is the more serious on fiscal deficits and which is not serious. It will also highlight which government are busy giving freebies and which government is creating valuable assets for the future. It is important that this information is collated by end July for Budget years that are complete by end March. The CAG must do a professional job of collation and disclosure. This info must be available on Centre and States Internet sites relating to Finance and there needs to be debate on the quality of Funds utilization application. In my personal view, India has been a laggard on sharing of Got financial data. As we expect Business and Individuals to display their financial details, something similar must happen at the Central and States levels also. I am convinced that data availability of all state governments in the Union of India together will result in mutual learning and competition. It is also the job of the Finance Commissions which determine the split of the tax pie to find out a methodology of rewarding the efficient and penalizing the inefficient (so far as state goats are concerned). Unless the Indian tax payer is convinced that somebody is tracking governments Funds usage, the evasion of tax due to the feeling of miss-utilization of tax revenues will continue. Governments cannot keep themselves above scrutiny and Constitutional bodies must do a rethink on how they can contribute better. Their presence must become visible thru quality disclosures. Notwithstanding Pakistan continuous use of terrorism as a state instrument to deal with India, US continues to remain soft towards this country turning a blind eye over its clearly visible links with different international terrorist outfits. Recently the Biden Administration has approved a \$ 450-million package for the up gradation of the F-16 fleet of Pakistan, reversing the decision of the previous Trump administration to suspend military aid to Islamabad for providing safe havens for the Afghan Taliban and the Haqqani network. Pentagon calls it F-16 Case for sustainment and related equipment. It becomes all the more intriguing when Pakistan had not only



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**CISF-HCM-TEST-Dated-2023-11-12-Test NO.-11852**

Students and others shouting kill the American dogs in response to their perception that the US troops had taken over the control of the Mecca Mosque. In 2010, the US consulate in Peshawar was attacked by Tehran Taliban Pakistan. After the killing of Osama bin-Laden, in May 2011, the US vehicles were attacked. Outside Pakistan, the US assets were also attacked. In 1998 the Al Qaeda terrorist attacks against the Embassies in Nairobi, Kenya and Tanzania claimed 224 innocent victims and injured more than 4,500 others. During the War on Terror, several assets of the US were attacked in Afghanistan. In September 2011, US Embassy in Kabul was attacked. Admiral Mike Mullen had accused the Pak spy agency for support to Haqqani Network. Without mincing words, he told the US Senate: he Haqqani Network acts as a veritable arm of ISI. The list would be incomplete without mentioning 9/11 New York attacks in which several thousand US citizens were killed and injured. This led to the War on Terror that exposed the Pak duplicity. The entire Taliban was sheltered in Pakistan and were nurtured to oust the US. While Pakistanis celebrated the capture of Kabul and ouster of the US troops, the then Pak PM Imran Khan had openly stated that the shackles of slavery were broken. In the 26/11 Mumbai attacks, six US citizens were also killed. The linkages with Pakistan were established beyond doubt. The above incidents are sufficient for the US policy makers to see that the Pak Establishment is umbilical tied to terrorism. The main issue is to understand why the US remains so soft to Pakistan despite the availability of credible evidences of its involvement in such heinous acts. The reasons are not far to seek. The US keeps Russia mainly in focus and feels that like in the past, it can use Pak terrorism against Russia, when the need arises. it is well-known that Pakistan played a pivotal role in ousting USSR from Afghanistan. The weapons supplied by the US were later used by the Taliban for establishing their rule in the mid-1990s. Putin is reported to have recently stated that Ukraine is getting US weapons through Pakistan. In the US perception, Pakistan is invaluable to protect their interests in the Central and West Asia- a fallacy that has clouded their vision. Recently two Indian ministers tried to point this out to the Americans. Indian External Affairs Minister Jaishankar in Washington expressed the Indian view-point on the issue of the Biden Administration approval of a \$ 450



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**CISF-HCM-TEST-Dated-2023-11-12-Test NO.-11853**

The real icing of the G20 Summit was on the sidelines in the declaration of the new India-Middle East-Europe-Economic Corridor (IMEC). This initiative, projected as path breaking, has the potential to develop a more efficient connectivity ecosystem. It may also checkmate China Belt and Road Initiative (BRI) and, more specifically, the China-Pakistan Economic Corridor (Spec), which have a direct bearing on India. It may sound discordant, but many such lofty projects have floundered after launch and our track-record in the infrastructure realm has been rather uninspiring. It is a must to analyse the issue objectively to ensure it does not end up as another missed opportunity. Saliency of connectivity corridors since ancient times, like the 5 BCE-dated Royal Road of Persian Empire and the Chinese Silk Roads have served to bind empires, spanning nations. The alignment of the proposed IMEC links India through a maritime route to Red Sea ports, freight corridor through Arabian Peninsula to Israel, going on to Europe. It brings the focus back to the Middle East, or West Asia, as a competitive connectivity hub. Iran and Turkey are already pitching for the revival of a tweaked version of the ancient Persian Empire alignment, linking present-day Iran, Iraq, Syria and Turkey. These highways and maritime corridors have served multiple purposes as part of geo-strategic power play. Objectives have included: first, geo-economics for trade starting with barter for silk and spices; second, geo-theological for proselytization and proliferation of religions; and third, geo-political for tax collection, law enforcement and alliances. On the downside, there is the spread of pandemics, like smallpox in 6th CE and then the Black Plague. In present times, Covid-19 proliferated along these pathways and aerial corridors. Looting and plunder by Mongol hordes was also executed through these routes. BRI and CPEC Chinese, flush with funds and infrastructure-building expertise, launched the One Belt One Road (OBOR) in 2013. Stung by criticism, they had to repackage it as BRI in 2017, to make it sound more inclusive. However, as it happens in translated Mandarin terminologies, belt is terrestrial/surface link and road is maritime corridor, spanning oceans, with a covert aim to have presence in 95 ports. Chinese, as per internationally verified estimates, claim to have lifted approximately 700 million people above the poverty line by linking manufacturing hubs with markets. The Chinese m

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**CISF-HCM-TEST-Dated-2023-11-12-Test NO.-11856**

Project, International North-South Corridor (INST), linking Mumbai to St Petersburg through Bandar Abbas and Caspian Sea, has become a casualty of power politics. In sum, tardy project implementation coupled with instability in the extended neighbourhood has made it a litany of languishing, sub-optimal projects. The Way Forward IMEC is somewhat a belated outcome of the Build Back Better World (B3W) plan announced by US President Biden in 2020. It has leveraged initiatives of Abraham accord, I2U2 (India-Israel-USA-UAE) and India-USA-Saudi Arabia negotiations to put together this project. The transit time from Mumbai to Port Suez, using the clogged Suez route is approximately 11 days. IMEC is likely to take six days to Dammam Jebel-Ali Red Sea ports. Added with one-two days of transshipment and rail freight to Haifa, it saves three-four days in transit and savings of 20-25% in cost. The big advantage is that major building blocks of Indian and European legs (from Port Piraeus in Greece) are already in place. The main requirements are a rail link in Jordan, connecting it with the Saudi rail corridor (which is under modernisation) and Israel on the other end. The rail corridor is based on a uniform standard gauge, obviating transshipment. Saudi Arabia has committed \$20 billion and rest should be possible through a multilateral lending forum. India has already acquired a presence in Haifa port and has shown interest in Port Piraeus, especially to keep the Chinese out. Various stakeholders have their own interests, like the USA wanting to promote decoupling from the Chinese supply chain. India will have to step up its manufacturing base. Considering our domain competence, we should also bid for a role in rail infrastructure creation. Saudi and Israeli interests include resolution of Palestinian issue. Saudi Arabia also seeks guarantees against Iranian nuclear bomb. Concurrently, China has been actively promoting rapprochement between Iran and the Gulf states. In this age of multi-polarity, Gulf countries are playing a balancing game by joining Brics with China and Opec, plus with Russia besides IMEC. The challenge is to keep focus on our interests in this new complex game. For India, Russia, Iran and Central Asia remain strategically relevant. In our pluri-lateral template, it is not a zero-sum game of corridors but multiplicity of connectivity and redundancies, which is important to cater for strategic flux. The Supreme Court has done well to refuse a blanket ban

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**CISF-HCM-TEST-Dated-2023-11-12-Test NO.-11857**

Rajnath Singh separately took up the issue with his US counter-part Lloyd Austin and expressed India concerns. The US response on this issue reveals their policy of not only equating both the countries but the US interests in Pakistan. Ned price the State Department spokesperson remarked: We don view our relationship with Pakistan, and on the other hand, we don view our relationship with India as in relation to one another. These are both partners of ours with different points of emphasis in each. Further clarifying the approach towards the two countries, he said: &quot; look to both as partners, because we do have in many cases shared values. We do have in many cases shared interests. And the relationship we have with India stands on its own. The relationship we have with Pakistan stands on its own. While our relationship has significantly improved particularly in the Indo Pacific Oceans, it would be unrealistic to expect the US to put pressure on Pakistan to stop using terrorism as a state instrument against India. US finds a common approach with Pakistan towards the Central and West Asia and a useful instrument to deal with Russia. The above statement of Price is the key-note of the US policy towards Pakistan; hence, their current approach would continue. India has to realise that limits of our partnership with the US and only on certain issues we can have partnership. It is ignoring Pak connection with terrorism, of course on its own peril as stated by Jaishankar. India needs to work out its own strategy to deal with Pakistan, which is being supported by China by placing obstacles in the designation of terrorists. When a system grows too large and impacts millions of people, it must start acting like a government. Google is no exception, the last few updates, including the July 2022 Product Review Update, and August 2022 Helpful Content Update, have demonstrated the regulatory theme of Google updates. The most recent core update seems to be an extension of the changes that began with the May 2022 Core Update. The algorithm which started from recognising content based on simple search keywords has evolved towards a singular objective matching available content to the user intent. The Helpful Content update was expected to do the same. However, with search engines being what they are, it will take some time for them to catch up and beat the usual culprits. Also, these recent updates mean that more serious brands can get more attention from search engines

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**CISF-HCM-TEST-Dated-2023-11-12-Test NO.-11858**

Focus more on your audience than on the search engine. Here what we believe: Diversifying content to address more user queries Try addressing queries starting with what, where and how to buy, and start dwelling on how to use. Customers who invest time in learning the usage of products are 60% more inclined to purchase or repurchase your product. Creating content with clear user intent, i.e., awareness, interest or desire Content consumption has become granular, and social media is the best example. The days of long detailed blogs are now hidden behind a sizable chunk of grain-sized content with clear intent. While the long article may address multiple queries, multiple bit-sized contents are needed to redirect the users at different funnel levels to it. Sticking to your niche of the audience queries Defining your green ocean within the red ocean is how brands can create a monopoly. In today world, you don have to necessarily offer everything. Instead, focusing on just about one sizeable customer segment is enough. Address the queries of this niche to have a loyal bunch of consumers engaged with you consistently. Having deeper research with each content piece Content research never fails to give results. While as a brand your products or services must be unique, your content has to carry forth that uniqueness. Coupled with the niche, well-researched content can bring that uniqueness, build trust and thought leadership for the brand. And finally, the most important, bringing in an X factor to your publications X factor in content is something that not only adds value to your consumers but is also unique. For example, emotionally appealing content, funny, advisory, latest update, etc. Bringing in the X factor may require some level of expertise for the content creator. Adding value to your users lives is what makes your users happy and it would seem that what the search engine giant will be looking for. The latest core update for September 2022, seem to be furthering the theme. The update is expected to complete its rollout within the next two weeks. It is expected to further police and demote the spam searches which often make it to the first page of the SERP. Fortunately enough, we have been recommending to our clients content and SEO strategies focused on consumer intent. Starting from the SEO and keyword research, the idea is to provide the visitor with direct and adequate information and then help them reach the next level. Our audience funnel approach t

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**CISF-HCM-TEST-Dated-2023-11-12-Test NO.-11859**

Enterprise technology, applications are the core around which all the processes are built. With the boom in technologies like robotic process automation (RPA), low-code tools, native integration platforms (impalas), process intelligence, catboats, and machine learning, there is a shift in the paradigm. Process development is no longer just limited to specialized apps and deliveries. The coevolution and convergence of such diverse automation technologies result in the formation of a broad weave or fabric that sits above the layer of applications. This fabric allows for event-based, integration-centric orchestration a combination of digital employees or AI virtual agents with process and data workflows, thus evolving as sort of a playground for digital transformation. Automation fabric is not a product that can be purchased. Rather, businesses can purchase the technologies they require for the formation of an automation fabric in order to achieve their transformation objectives. In order to simplify the complexity of the underlying applications and process environments, automation fabric combines multiple technologies enabling work and empowering workers alike in the process. Business Benefits of Automation Fabric The time is ripe for recognizing a holistic, enterprise-level approach to automation. Businesses and users can now obtain data that is ready for use in analytics and AI if the gap between the data availability and its usefulness is closed. A secure and legal pathway to the data across your entire business is created by the interconnection of all data sources and types, which is the basic construction of an automation fabric. It facilitates ease of access, security, and implementation of data at a much faster rate, making the enterprise processes much more efficient. Businesses are no longer confined to simple process automation. They are inching towards a systematic approach to combining process automation with IT infrastructure automation. This results in the integration of multiple technologies to form a fully cohesive system. Handling IT infrastructure has always been a difficult task. Initially, the necessary hardware and software had to be manually managed and configured for the apt functioning of applications. With a manual process for managing IT infrastructure, its cost, scalability, availability, and inconsistency used to be a huge problem for enterprises. There has been a dynamic change in the system since then. Of late, the manner in whi



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**CISF-HCM-TEST-Dated-2023-11-12-Test NO.-11860**

Technology, there are the skeptics, the pessimists, and the AI believers; and then there are the realists. Realists believe that while an automated world is inevitable, one thing is certain humans will always be irreplaceable with their decision-making powers and a never-ceasing will to learn, adapt, and self-improve. The agricultural sector is expansive and is constantly advancing. Moreover, with climate-resilient technology picking up in developing economies to yield higher productivity under climate variables, the sector is constantly in the churn. In the Indian context, there are immense improvements in irrigation systems and fertilizers, and that is raising the bar in crop cultivation and production. Agricultural technology has the potential to help farmers combat the on-ground challenges. Agra-tech firms have come up with machinery that can enhance and augment the productivity of this sector. One can say that mushrooming of several agrotech organisations is leading the movement towards the modernization of this industry. Agricultural implements these days cater to a plethora of arenas. Much of the sector problems stem from a lack of understanding of how to deal with a changing environment. Here where technology can play an instrumental role for farmers to overcome all of their agricultural challenges. India has received a promising investment of \$1.6 billion for agrotech till 2021. Just like any other sector, the agriculture industry has also been disrupted. Tech startups in the sector saw a 300% jump in total funding in the last 2 years. An effective yield does not come just from sowing the seeds and letting them grow. There a lot going on behind the scenes that helps in the process. And the climate crisis is a huge factor influencing much of the process and agricultural produce. While there are other disruptions, like the ever-rising population, these can effectively be evaded with the help of technology. Technology has transcended the agricultural sector into a world with endless opportunities. Agra-tech companies are lifting the traditional approach to agriculture into a completely new dimension. Agra-tech is rising in the market and provides an open door for farmers to make their work easy and effective. The constant advances in technology have witnessed the emergence of various technologies that aid farmers in yielding better produce. Here are some of the revolutionary technologies that can be started by farmers to use, based on the functions



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Is nourished and irrigated, reducing any crop residue. These technologies make sure that the fertilization and sowing processes take place simultaneously. Performing multiple functions ensures less manpower and caters to different crops like wheat and maize. Machines to Manage Crop Residue The sowing process does not end the work of the farmers. There still crop residue to sweep off, and many of the machines help in doing so. The residue needs to be cleaned so that the soil bed can be prepared for the next sowing session. These machines claw out the residue, such as straws of wheat and crop remains. This stops the farmers from burning the crop residue, which results in air pollution. Using state-of-the-art technology can help farmers yield better produce while raising their incomes. This can especially help small-scale farmers with their productivity. While technology proves to be very beneficial for challenges faced in this sector, there's a long way to go. Something that runs in this arena is not accessible very easily. Moreover, the uncertainty that rests with the amalgamation of technology with traditional practices can cause reluctance. Moreover, infrastructure or networks are not easily available, especially in rural areas. So, the first interventions and strategies to introduce new technologies should focus on these issues too. While the future seems bright with the use of agricultural technology, it wise to tread the waters slowly and carefully. Education can go a long way toward ensuring farmers security. India real estate market significantly contributes to the lion share of the nation economic progression. In the residential real estate sector, companies majorly get customers from all segments as housing is a need rather than a discretion. Additionally, it also considered one of the safest and easiest ways of investing in a developing economy like India. Average Indian property seekers generally overspend while buying a house as it embraces several emotional aspects over financial matters. These homebuyers invest their lifelong savings in affording their dream homes. Leading real estate firms often entice them with myriad offers to finalize their purchasing decisions, which currently is considered a Ponzi scheme by the government regulatory bodies. However, despite their long-term investment, homebuyers become the victims of severely delayed and stalled housing projects across several Indian cities like NCR, Luck now, Mumbai, Bengaluru, Chen

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In polluted Delhi have a very different impact from say one in a seaside village in South Goa. It makes little sense to prohibit South Goan's from enjoying themselves by setting off a few firecrackers because Delhiites tend to go overboard in an already over polluted city. While the Delhi government is justified in taking drastic action, the Goan village Panchayati has different considerations fire safety, street dogs and noise, for instance and a lot more leeway in terms of air pollution. Similarly Tamil Nadu, a state where over half a million people depend on the Rs 6,000 crore firecracker industry for their livelihoods, should retain its autonomy to balance its economic and environmental issues. Instead of lining up before the Supreme Court, civil society groups and think tanks could help state governments, municipal corporations and village Panchayati by drafting jurisdiction-specific model firecracker regulations. Second, the regulations have to give time for transition. The Supreme Court 2018 decision to ban certain types of firecrackers was abrupt, and for that reason almost certainly violated. A better way would have been to set a three-year timetable so that manufacturers, distributors and users have time to adapt. It will also give state authorities enough time to set up effective enforcement mechanisms. Just like it is a bad idea to slam the brakes of a fast-moving locomotive, banning firecrackers or imposing new regulations days before Diwali will result in backlash. Third, instead of seeking a magic bullet, a number of policy levers should be used to change how Indians produce, sell and use firecrackers. These include public education, taxation, restrictions and licensing. Unlike bans, these levers are flexible and can be ratcheted up and down in response to the situation. We often underestimate the power of public education, awareness and cultural norms. Taxes can be an effective instrument to shape economic behavior. In 2017, traders in Kolkata reported a 40% drop in firecracker sales after GST effectively doubled the tax rate. States and municipalities cannot change GST rates, but can make firecrackers more expensive by increasing license fees or imposing surcharges on retailers. They can also impose restrictions limiting the times, places and types of crackers that can be used. Cities with severe environmental problems can consider user licensing. Science journalist Michael Le Page advocates banning sale to private individuals and restrict

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This categorised approximately 17 percent of India terrain as wastelands, that is, land that appears barren or degraded. According to the ministry, these are areas that are not being "utilised to their maximum potential, and can be repurposed for more productive uses such as setting up industries, renewable energy projects, or afforestation programmes. However, this categorisation fails to view semi-arid, non-forested landscapes as distinct ecosystems" and instead sees them as degraded forest land. It does not acknowledge that these wastelands encompass diverse ecosystems such as grasslands, shrub lands, and deserts. These ecosystems are often referred to as open natural ecosystems or ONEs, and have immense ecological and social value. Not all wastelands are lying waste ONEs are found in only 10 percent of India dry, sub-humid, and semi-arid zones, particularly in states such as Maharashtra, Gujarat, Rajasthan, and Andhra Pradesh. They are rich in biodiversity and contain several animal species including the great Indian bustard, the blackbuck, the Indian fox, the Indian wolf, and the striped hyena. They also have immense potential for sequestering or storing carbon from the atmosphere. Grasslands, for instance, can capture about 146 tons of carbon per hectare below the ground each year. Additionally, approximately 25 nomadic pastoralist communities in India such as the Dhangars in Maharashtra and the Rabaris in Rajasthan depend on ONEs. As noted by the Planning Commission in the Report of the Task Force on Grasslands and Deserts 2006, ONEs provide nearly 50 percent of the fodder for India 500 million livestock. A lack of awareness about the value of ONEs and their subsequent misclassification as wastelands, however, makes it easier to divert these lands, threatening the very existence of these landscapes and that of the communities who depend on them. Proposed climate solutions are creating a new set of pressures on wastelands As India races towards achieving its net-zero carbon goals, wastelands are being earmarked for various climate-related projects by businesses, nonprofits, and the government. While these initiatives are being lauded as an important part of India climate goals, they directly impact the health of ONEs. Greening wastelands: The idea of greening wastelands through afforestation and tree plantations is proposed as a potential pathway to create additional carbon sinks and to increase green cover. Actors advocating for this include the for

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Region (MMR) with 41,720 delayed units. The worst affected are those who have already purchased living spaces in Noida and Greater Noida. According to Ana rock, these two cities have more than 1.65 lakh stalled flats worth Rest 1.18 lakh. Besides, the Guru gram market has INR 44,455 Core of 30,733 stalled/stuck units, and Ghaziabad has 22,128 such projects valued at Rest 9,254 Core. Factors adding to the delay of real estate projects Various reasons contribute to the delay in housing units. First and foremost, the highly unregulated and traditional approach of the real estate market is the primary reason behind the slowdown of housing projects. Due to such a callous approach, most builders start building projects without due diligence. This situation ultimately pushes the projects to get mired in several litigations. Moreover, delays occur when the banks do not finance the purchased land, and consequently, developers tend to transfer amounts from one project to another. They continue this approach until their system lack funds and are aided by substantial money transactions. Furthermore, the problems of economic slowdown and trouble faced by NBFCs in securing a credible funding source make the situation worse for real estate developers. As a result, builders cannot fulfill their tall claims of delivering residential properties on time to customers who have already paid a considerable amount to the developer. Many homebuyers have to wait for over ten years to get their home ready after investing their life savings and bank loans. Some residents even have to pay EMIs without being the house owners and with no hope of getting possession of their place soon. These worrisome woes make lakhs of homebuyers feel distressed and uncertain about their future and the real estate market. Are there any potential solutions to this prevailing situation? The Union Cabinet had set up an Alternative Investment Fund (AIF) of INR 25,000 Core in 2019 to bail out almost 1,600 stalled real estate properties (comprising 4.58 lakh housing units) across the country and boost the economy. Besides, new-age real estate companies are also entering the market to revive homeowners lost hope and trust by bailing out stalled/stuck projects in various Indian regions (like NCR and Luck now). They are putting strenuous efforts into reviving such failed projects and transforming them into best-in-class, affordable properties with world-class amenities. However, the body that assigns the project

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Enormous confidence and skill sets around their core competencies required for completing stuck projects and making them dream homes. An example of successful completion of such projects is in Luck now, where new-aged real estate organisations have constituted a joint venture/acquisition of the defaulter company and delivered these projects with remarkable success. These organisations specifically cater to bail out stalled delayed projects and enable their completion to fulfill residents dreams of staying in safe, reliable, and affordable living spaces. The passion for introducing new creations and compassion towards people helps and motivates these new-aged companies to keep going. The advent of quick commerce has meant that we are witnessing a sharp shift in consumer behavior, towards a greater number of unplanned purchases by consumers. This trend was accelerated by the Covid-19 pandemic, when lockdowns forced people to turn to delivery, and has since seen consumers continue to place ever-greater value on convenience even as lockdowns and restrictions on movement have lifted. The rise of Q-commerce Many independent analysts and industry observers have commented on the expected continued global growth of on-demand grocery According to a report on quick commerce, India is expected to witness an estimated 15x growth in on-demand grocery (ODG) delivery by 2025, reaching a market size of nearly \$5.5 billion. In India, the food and grocery delivery space has seen a constant inflow of private capital, enabling a greater push in fulfilling business capacity to maximize revenue, satisfy customer demand and move towards profitability. A growing digital-native population with a penchant for online shopping has meant that this business model has seen success in India, with a significant uptake in metros and Tier-1 cities. Convenience has become a treasured entity for time-poor consumers, with many people prepared to pay a premium for such services. Challenges to this sector The sector has faced some usual roadblocks, including competition and a challenging macroeconomic backdrop, amongst other challenges. Despite these challenges however, the sector continues to witness strong growth as the quick commerce platforms grow faster in volumes as compared to other e-commerce platforms. What next? Ultimately, we expect the ODG space to be served by a mix of different operating models, including dark stores, the traditional store-picked model and hybrid pick-up and deliver



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Leads to better engagement, with consumers ordering more frequently and for a wider set of occasions and circumstances, thereby establishing a virtuous circle. Amid the rise of scalable commerce, ODG has emerged as a key feature of the food industry, which makes it crucial to invest in this space and innovate on the existing model. The last two years of the pandemic have seen a seismic shift in the world of digital banking as they went from merely an option to becoming an absolute necessity. But then, how did we get this far? It is nothing short of a revolution. And an integral part of this revolution has been Apes. While India has always been ahead of the curve when it comes to adapting to technology, Bharat has also proved that with little assistance, nothing is impossible. Apes revolutionising financial inclusion Adhere, the 12-digit individual identification number, has today grown to become the world largest biometric ID system. In a large and heterogeneous economy like India, serving as proof of identity and address, the Adhere ID has been a crucial enabler of inclusive financial services. An Adhere-enabled Payment System Apes does not require a smartphone, a payment card, or an app, instead with just the Adhere number and biometric authentication, a host of banking services such as deposits, withdrawals and fund transfers are being seamlessly conducted at the point of sale. Thus, by offering simplicity, Apes has become the go-to solution for all kinds of digital transactions empowering people from all walks of life across the country. This is why it is referred to as a service for a crisis. Apes transactions can be readily done at any Pops via the Business Correspondents BCs of any bank utilising Adhere authentication. A user only inputs required are his her bank name, Adhere number, and fingerprint authentication. Ergo, it is as simple as that. The majority of the population in India resides in rural areas. However, owing to high transaction costs linked to poor infrastructure, most lack access to even basic financial services. People often need to travel miles to reach their nearest bank branches to access banking services. Additionally, digital illiteracy is a huge impediment as many in the country are still skeptical of digital transactions. Today, more than 131 core adults registered with Adhere have seamless access to banking, insurance and other direct benefit services. Over 5 core Adhere-based identity authentications are daily done online a



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Of the network of they have been effectively bridging the gap between the banking institutions and the unbanked masses located in the rural areas. With the agents relentless efforts and Adhere-enabled payments, customers can conduct basic banking transactions simply through the use of their thumb, which is a blessing at the last mile where there is a lack of adequate financial infrastructure. India is getting future-proofed by NPCI with Apes. In today scenario, where millions of debit cards were taken out of the system during the lockdown because they did not adhere to the CHIP & PIN requirements, Apes has come as a blessing. It makes it easier for people to access their account money, especially for people who depend on their subsidies for daily living. The distribution of Direct Benefit Transfer DBT would have been very difficult without Apes. The rise in Apes and other digital banking transactions reflects the enormous latent demand for digital adoption across the country, especially in Tier 2 and remote regions. Our priority should be to empower our retailers and consumers by combining technology with last mile connectivity, to bridge the digital divide and establish an egalitarian Digital India.

The most common notion regarding whey protein is that it is only consumed by bodybuilders and is a tool used for gaining mass. Any fitness enthusiast will break this myth for you and tell you that whey is anyone who is looking for living a healthy lifestyle. As reported by Vantage Market Research recent analysis of the Global Whey Protein Market, increasing incidences of chronic illnesses as well as mounting demand of whey protein for nutritional supplements, personal care, and food & beverages industry are factors that influence the growth of Whey Protein Market. What is whey protein? Whey protein is a type of protein found in milk and cheese. It is considered to be a complete form of protein as it contains all the essential amino acids that your body needs. Essential amino acids are those which cannot be produced by the body and have to be consumed through dietary sources, and whey protein is one such superior source. It is also a fast-acting protein, meaning it is quickly absorbed by your body. It is known to be an effective and quick way to get a large amount of protein in the body, which is one of the essential nutrients for the human body. The consumption of protein is essential for: the repair of cells, tissue and organs, the production of hormones, the

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By providing the body with the necessary amino acids to build muscle tissue. When whey protein is consumed, it is broken down into its individual amino acids and then absorbed into the bloodstream. The amino acids are then transported to the muscles where they are used to repair and build muscle tissue. It is a fast-acting protein that is easily digested and absorbed by the body, making it an ideal choice for even sportspersons and athletes. Whey protein is a great and affordable way to give your body the nutrients that it needs to repair muscle tissue and help you build strength. It helps improve your diet no matter what your goals are. Whether you're extra busy and need an easy, convenient way to eat healthily or you are a sportsperson looking to improve your fitness and performance, whey protein is an excellent choice. It's an affordable supplement that can help you build muscle, lose weight, and feel great. The only thing that is important is to make sure you are buying the right kind of whey for your goals from a reputed brand. Only buy the best quality of whey protein that is at par with the best available in the world. The Whey market: While in India, whey has been used as a part of traditional meals such as buttermilk, paneer, yogurt, cheese, etc., the awareness around it being a staple food for fitness enthusiasts is largely not present. The Indian whey protein market is expected to register a CAGR of 9.5% during the forecasted period. And the market is supposed to pick up as consumers are becoming more conscious of a healthy lifestyle and well-being than ever before, which eventually could be a positive sign in this specific market. Additionally, as per a Protein consumption in Diet of adult Indians, a consumer survey was conducted in seven major cities in 1260 respondents across India in order to assess the consumer understanding of protein in their day-to-day life. It was observed that around 9 out of 10 consumers had a diet deficient in proteins. This was regardless of the gender and the socio-economic group A and B interviewed. Over 70 percent of Indians have poor muscle development; characterized by lower muscle mass and protein content in the body, explains the findings of another recent study led by InBody, a global leader in body composition analysis in association with France-based IPSOS global market research. Globally, protein consumption is on the rise, averaging at 68 grams per person per day. India has the lowest average protein consumption among all countries.

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Proposing evidence-based interventions Land-use decisions must be well informed and consider ecological and social factors. Prioritisation exercises carried out by government and non-governmental stakeholders can play a key role in this process. These involve evaluating and ranking different parcels of land to determine their significance or allocation for particular purposes. This can help identify land that needs to be prioritised for conservation as it may contribute to carbon sequestration, or is heavily used by communities, or is rich in biodiversity. Such a prioritisation should include calculating trade-offs that need to be made when identifying lands suitable for renewable energy projects or for other land uses. These exercises should also be used to determine future wastelands classification and incorporate the needs and voices of local communities in decision-making processes. This can help ensure that the energy transition aligns with the unique socio-ecological needs of different landscapes and does not further deplete ONE.

Regulating the renewable sector The adoption and development of green energy has become pivotal to India climate goals. While this is a critical piece, it has taken priority over conserving biodiversity, protecting natural ecosystems and existing carbon sinks, and upholding the rights of local communities. Notably, the green energy industry in India is exempted from both social as well as environmental impact assessments, making ONEs particularly susceptible to diversion. For example, in 2020, a local community in Rajasthan had to resort to legal action to contest the development of the 1,500 MW Fatehgarh Ultra Mega Solar Park in Jaywalker district. They argued that their livelihoods depended on the land being diverted for the solar project, even though the state government that claims control over the land had categorised it as a wasteland. There is, therefore, a need to formulate a policy that mandates impact assessments for such projects that significantly threaten peoples access to these landscapes as well as risk destroying biodiversity and carbon sinks. Safeguarding climate-resilient livelihoods While the transition to renewable energy sources is a crucial step in climate change mitigation, it is equally important to focus on supporting climate-resilient livelihoods. Arguably, pastoralism is one of the more climate-resilient and sustainable livelihoods in India, contributing to 4.5 percent of the GDP, according to the Meat

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Sector advocating for the utilisation of ONE's must cultivate a deeper understanding of these landscapes. They must be able to identify which landscapes should remain untouched by industries and other interventions, taking into account the characteristics of specific ecosystems and the needs of the people who are dependent on them. This will help them recognise where interventions are inappropriate, and where they are not. A transition to renewable energy should be accompanied by a transition in how we view natural ecosystems. Sustainable management of land, rights of local communities, and issues of equity need to be strengthened in the face of changing pressures on land and livelihoods. It is imperative for the various stakeholders intervening in the landscape to be cognisant of the harmful impacts of greening initiatives on ONE's and push for science and context-based programmes and initiatives that protect people and natural landscapes. ONE's are rich in biodiversity and play an important role in carbon sequestration. Protection of these ecosystems should thus be an important aspect of our climate goals. In an advent of Modern and contemporary Masters, London graduate and young curator Sonya Malik of Black Cube debuts at Art Mumbai (16th to 19th) with a suite of sculptures and watercolours by modern and contemporary masters. In a quaint collection that is bound to tickle the senses and bring collectors to gaze upon the litany of sculptures as well as bronze plaques and a series of small watercolours by the brilliant Yeshiva Uganda this is a magical melange steeped in history. Amongst the many works in this booth, Modern Master and the last of the Progressives Kristen Hanna sculpture of a bird that looks like Jetty and a bronze plaque are a delight to the senses. Untitled Band wallops and Jetty At once expressive and deeply emotive in terms of dimensional dynamics, Kristen Jetty is a masterpiece in both melancholy and mythological intensity. The alchemy of the moment is what ignites all kinds of responses within us as we glimpse its grace and gravitas. Created in shades of ebony with its wings neatly aligned this sculpture of Jetty revisits the epics and creates a mirror image of mythos in its allegorical translation. Krishen love for literature is something that all art lovers are aware of, he has written reams on his reflections of the epics and created series of drawings and paintings according to the many characters and the suggested choreography. Th

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Constitution bench proceedings by Supreme Court are a big moment for India judiciary. Irrespective of the geographical distance to New Delhi, which is a stumbling block in access to justice, citizens anywhere in the country can now watch arguments in some of the biggest justiciable disputes of our time. There are constitution benches hearing matters ranging from the Shiv Sena factional strife to the constitutional amendment facilitating EWS quota to Andhra reservation for Muslims to the Centre-Delhi standoff over control of civil services. A number of high courts like Odessa and Gujarat have been live streaming for several months successfully. Gujarat and Karnataka HCs have over a lakh subscribers on YouTube. The Karnataka HC hijab hearings were a big draw on the internet. Today live streaming in the Supreme Court has drawn viewership rivaling what top networks manage on their YouTube channels. The live streaming will certainly come with its share of problems by kicking off instant opinionating on social media, which can tend to be polarising, and may even be distortive. Nevertheless, for public spirited citizens the live proceedings will be an opportunity to view and learn firsthand the diversity of opinions and arguments that go into a dispute before the Supreme Court pronounces its authoritative opinion. In the future we could see live streaming twin with virtual hearings where lawyers, litigants, witnesses, etc., join proceedings remotely. This has the potential to reduce the number of adjournments owing to non-availability of lawyers or witnesses. The big question is whether the embrace of technology will help trial courts solve their pendency problem, given that judges are able to dispose of less than 10% of pending cases every year in most categories of offences. For most Indians, real estate has always been a popular alternative investment choice alongside gold. Traditional real estate comprises land, residential properties, retail space, commercial office space, hotels and restaurants, hospitals, factories etc. In recent years, we are also seeing the emergence of co-living and co-working spaces in the real estate sector especially in the metro cities. However, with surging real estate prices in urban areas, it had almost become beyond budget to invest in properties with ticket sizes running into several millions for residential or cores of rupees for a commercial property. The only available option is to then invest in REITs or purchase shares of

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Akin to an individual giving a loan to a real estate company backed by project security, cash flows etc. It allows for even greater democratization of opportunities for all investors, and offers a fixed return for a specified period of investment. The variability of debt investment is much lower. The investments are usually secured by collateral to minimize the risk of write offs. In debt investment opportunities investors can start investment from as low as Rest 1 Lac with expected returns of over investment horizon of Yrs. The emergence of technology driven alternative investment platforms has given a significant boost to retail investors, and the benefits are not just limited to democratization of opportunity due to lower ticket size. In the conventional manner for equity investment, even if an investor had the funds to purchase a property outright, there will still be a need to maintain and monetize it. In conventional debt investment, investors have to structure the deal, do the due diligence, monitor project progress etc. However, investing in real estate through a professionally managed alternative investment platform eliminates all such concerns. Here processes are professionally managed by fund managers who work in these platforms, Investors can get a steady return without any additional effort from their side. Conclusion Debt investment in real estate is a lucrative option for an investor focused on safeguarding investment. However, for someone with a risk appetite, fractional ownership is a great idea. For the best outcomes, it is always ideal to start small and invest no more than 10% of one investment portfolio in alternatives. As an investor, you can also consider a hybrid model where some of your investment is secured through debt channels and the rest invested in equity ownership. Thus, you are more likely to get higher ROI without the risk of losing out all your investment. These are early days in real estate alternatives, and as the market expands, we will see a lot more opportunities emerge in the arena! Traditional funding structures often overlook the unique needs and challenges of smaller nonprofits serving historically marginalised communities. This needs to change. Since its humble beginnings 22 years ago, Jan Sagas has become one of India foremost nonprofits working with marginalised social groups to embody the meaning of its name people courage. We have helped more than 46,000 women leave the inhuman practice of manual scavenging;



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Stands in sharp contrast to the struggle for true costs that continues to be the reality for most organizations. A survey of nonprofits in India for the Pay What It Takes India PWIT India initiative a collaborative effort that aims to build a stronger and more resilient social sector in the country revealed the extent of chronic underfunding. At the time of the survey in September 2020 six months into the pandemic, 54 percent of the 388 respondents had less than three months of financial reserves a steep rise from 38 percent of respondents prior to the pandemic. Eighty three percent also reported struggling to secure coverage of indirect costs, that is, administrative expenses not tied to a specific programmer. Against this fragile backdrop, some organizations faced an even more acute financial crisis. Those with leaders from historically marginalised communities, including Dalit, Bahaman, and Advise DBA communities, are not just struggling for true costs, but also to simply survive. Recently, in a meeting with many such grassroots nonprofits, I found that most of them were struggling to pay a basic salary for the work their leaders put in, Sahib recalls. A number of factors contribute to undermining financial support for organizations headed by people from excluded communities, Sahib explains. At the national and international levels, donors are interested in big societal problems such as health, education, and livelihoods, and they structure their grant making systems and processes to solve these problems. This approach pays little or no attention to participation from marginalised communities and the nuances of solutions that emerge from them. As a result, Mostly large nonprofits with English speaking staff are able to access these grants, bypassing small organizations doing ground level work on immediate needs and trying to solve localised problems, he says. Small nonprofits that manage to secure grant money also struggle to cope with the administrative and compliance burden imposed by donors and the state. These organizations are not able to hire the required financial management staff to meet these requirements, says Sahib. It a catch 22 that is choking inclusive social leadership and entrepreneurship. The PWIT India research underscores the severity of this problem. It found that nonprofits led by members of DBA communities, or those based in rural areas or non metro cities of India, fared much worse than other nonprofits on two key indicators of fi

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**CISF-HCM-TEST-Dated-2023-11-13-Test NO.-11878**

Research also recommends altering grant making practices to address the chronic financing problem most organizations face. Some ways of doing this include developing multiyear funder nonprofit partnerships, closing the indirect cost funding gap, investing in organisational development, and building financial reserves. Guiding this work, funders should commit to the principles of diversity, equity, and inclusion. This will bring changes to policies and procedures around true costs, which in turn will enable a greater flow of funds to organizations led by members of DBA communities. Sachem Sacdeva, director of the Paul Hamlyn Foundation India programme, explained the benefits of the foundation equity approach to funding more grassroots organizations. By virtue of living and working with communities, nonprofits have a much better understanding of what the ground reality is like for them. As a result, they know how best to prioritize needs and find immediate solutions to pressing problems. Many nonprofits, including most of the ones in our portfolio, have people from the communities as members of their board, core group, or staff, Sachem wrote. This allows for an unmatched level of insight into what the communities need, and how the programme is serving those needs. Most funders, however, do not know whether their grantees leadership teams reflect the communities they serve. Only 5 percent of the funders responding to a Bridge span survey in late 2021 and early 2022 said they track the leadership composition of grantee organizations serving marginalised communities. Nor did funders report tracking whether grantee leadership has lived experience of the communities they serve. These practices run counter to a growing body of global research that supports the importance of nonprofit leaders who have experience in the day to day life of the communities they work with. Committing to support DBA led organizations involves shifts in practice. For instance, many of these organizations work on entrenched, systemic issues that do not have formulaic solutions but require iteration and a learning approach. Supporting them requires a mindset shift from an ends centric, technocratic approach to one that supports the journey and has a comfort with funding initial failure to make progress over time, says Sachem. In addition, most grassroots organizations do not have staff who can read and write in English, the language favored by funders. I wish we did a better job with th

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Crypto currencies as an asset class, as well as the crucial fact that they have a 24 hour trading window, make them perfect for automated trading. It is nearly impossible for a human being to be available for trading all the time and hence the algo is needed. The user has to simply select the strategy and then wait for the algo to do its magic. The pre programmed algorithmic trading instructions are used to trade on established parameters like the market price, time, and volume. Is Algo crypto trading profitable and safe? Automated trading has been popular among equity traders. It is now slowly becoming a preferred choice among crypto traders globally too. It empowers strategy creators by allowing them to automate their strategies and make them available to investors and traders worldwide. Users traders need not have to write a code and yet can create an algorithm to trade automatically. By splitting orders and random patterns, one can trade undetected, when liquidity allows for it with minimal market impact. Thus a well calibrated algorithm aids in optimizing the trading strategy by fostering pertinent market trends and maximizing potential gains, thus saving both time and money for the investor. In the case of crypto trading, one of the most significant advantages of automated trading is that users can execute a particular crypto trading transaction on multiple indicators, inclusive of a targeted price at lightning speed. It allows strategy creators to create trading algorithms using a web based strategy builder. Once the users create the algorithm, it can be listed on the exchanges where investors can subscribe to them and take those trades in their existing brokerage accounts. By virtue of algo trading, traders don't have to keep an eye on the market for triggers and regular price movements. Additionally, it helps insulate trade from emotional influences such as fear or greed by preventing buying and selling at incorrect prices. However, algo trading should be adopted by traders and investors who have a proper understanding of the systems, markets, and trading strategies. Why should one go for Algo trading? Bit coin algorithmic trading is a well known approach adopted by most financial market traders across the globe. The investment in terms of time and effort to learn algorithmic trading is once but the results go a long way. The other prime benefits of using algo trading include: Informed and emotionless trading: Since the human intervention is minim

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**CISF-HCM-TEST-Dated-2023-11-13-Test NO.-11880**

In the midst of the annual debate's surrounding the environmental impact of Diwali firecrackers, it is imperative to consider the cultural significance of these festivities in a faith-driven society like India. While acknowledging the temporary spike in air pollution during Diwali, it is crucial to navigate the "discourse away from knee-jerk reactions, such as outright bans on crackers, and instead focus on sustainable, science-backed solutions" to address pollution throughout the year. Cultural Significance and Faith India is deeply rooted in its religious and cultural traditions, with "Diwali" standing out as one of the most significant Hindu festivals. While bursting firecrackers is not a religious mandate, it has become intricately linked to the celebration of Diwali. Attempting to ban or heavily regulate this practice is often perceived as an infringement on religious freedom and cultural expression. Temporal Nature of Diwali Celebrations Diwali festivities, including the bursting of firecrackers, occur over a limited period, usually spanning a few hours on the night of the festival. It is essential to recognize that this short-lived burst of activity contributes to localized pollution. Instead of solely focusing on restricting Diwali celebrations, policymakers should direct their efforts towards comprehensive, year-round pollution control strategies. Year-Round Pollution Control Scientifically, air pollution is a persistent issue requiring sustained efforts. Implementing stringent regulations on industries, promoting cleaner modes of transportation, and investing in renewable energy sources are effective measures to combat pollution throughout the year. By addressing the root causes of pollution, authorities can create a more empathetic and responsible society, which will naturally translate into reduced Diwali pollution. The Science Behind Sustainable Policies Scientific evidence supports the notion that short-term bans on firecrackers during Diwali may offer temporary relief but are insufficient in addressing the broader air quality concerns. Comprehensive pollution control policies, grounded in scientific principles, have the potential to yield lasting results. For instance, reducing industrial emissions, promoting electric vehicles, and transitioning to cleaner energy sources align with global best practices for mitigating air pollution. Parting Thought In a faith-driven society like India, it is crucial to approach the issue of air pollution wit

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**CISF-HCM-TEST-Dated-2023-11-13-Test NO.-11883**

Become a weapon to control the growth of the developing "economies similar to solar PV slogan. Columnists advocating solar PV and wind to control change should first be educate themselves" about the science of solar and wind. Solar PV energy is not cheap as several pundits advocate. Remove the subsidy and then compare the unit cost of power with other sources. Then the real truth emerges. Any governments in the west have to support and publicize solar PV to support their semiconductor industry. If solar PV is not given this kind of hype the economy will collapse leaving thousands of people job-less. The cost of solar PV power is published (without subsidy) by the International Energy Agency, the watch-dog of global power generation and cost. Without subsidy the cost of this renewable energy source is far above the cost the governments advertising. It is better to speak the truth and put the facts across the table for the future generation to think and act. Cutting the use of fossil fuels is a distant dream for any country. Why any country should cut its economic growth? Petroleum products are very important for any country to develop its growth and economy. Can any country do away with syringes, medical equipment, gloves, N-95 masks, aspirin, antibacterial drugs, cough syrups, lubricants, ointments (the list is endless) that are produced from petroleum products?. The developed economies don't want to sacrifice these luxuries but want the developing economies to curtail these goods and lead the life style of Neanderthal-humans !! What logic is this? India, thus, should focus on the path to sustainable growth and need not succumb to the pressures from the Cops. The Cop numbers will grow endless allowing the countries to make pledges over pledges with no takers. If any serious attempt has to be made to reduce the dependency on fossil fuels for power generation, then investment, big or small, has to be made in tapping the earth heat. Developed economies are silently developing this technology without out much publicity, and developing economies should open its eyes and should not be caught unaware in the near future. Directional drilling is being perfected by the west to tap the heat from depths varying from 3 to 10 km. Only China has realized this fact and initiated deep drilling programmer to drill > 10 km deep into the earth crust. This energy is available anywhere to anyone. Base load power, with 95 % efficiency, 365 days a year energy can be provided only b

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Over millions of years for one cycle to happen. The next Cop is happening in oil rich country that cannot do away without oil to support food and water. The so called Masdar solar city that started with a big bang few years ago, now started tapping earth heat for space heating and cooling. How can one expect a solar farm in a desert that experiences sand storms round the clock? The GCC and MENA countries cannot afford to reduce usage of oil and gas. The climate and GHG emissions talks are a matter of political convenience of the west. It has become a weapon to control the growing economy of developing countries by the developed countries. There are endless solutions available to mitigate climate related issues. The oil industries that are tapping oil and gas have the capacity to tap earth heat and reduce fossil fuels based power generation. They have the capacity to turn ocean island countries to be food and water and energy independent. These countries can become energy exporters rather than energy importers. These countries too have the capacity to generate green hydrogen for the future. One has to open the doors for discussion with non-think-tankers. Then Cop s have some meaning! Without systemic changes the disease could proliferate to epidemic levels over the next decade. With these, the country can become a beacon of low-cost, high-quality care for the Global South The festive season is upon us and that means we must love one another and I hate people who don show he love. It is also the season for giving and that is an ordeal that takes the fest out of festive. I am all for recycling gifts and my wife is aghast at this cheap ploy. Like everyone does do it. We received a bottle of wine on my 2023 birthday with a card from us to them at the bottom of the packing dated January 2018. They kept it for 5 years, obviously thought it was plunk and then dumped it back on us. Yes, recycling is a risk, but it saves money. Like we were gifted this rather pathetic painting of a woman sitting near a river combing her hair and we recycled that eyesore and have just been told that on their way to Delhi the artist and her husband are breaking journey with us and having told them how we loved the painting, pride of place and all that, this is crisis time. Why did they just fly straight from Toronto, that why airlines have direct flights. So now we call our victims and no cigars for guessing, they have recycled it fast forward and all day is spent tracing the painting



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**CISF-HCM-TEST-Dated-2023-11-14-Test NO.-11885**

A change in the market and therefore algo trading can help leverage market timing optimally. Diversification of trading: Since algorithms and AI are used in trading, the process of executing several trades and strategies simultaneously becomes very simple. The Bottom Line While algo trading has been one of the most popular and go to models for most crypto traders, it is always advisable to have adequate knowledge and be aware of technicalities before testing the waters. Using a trading bot, starting with smaller amounts and learning from an expert can help mitigate risks while enjoying more predictable and stable results. Mobility plays a pivotal role in any country economic prosperity. But rapid urbanisation and burgeoning population have accelerated mobility needs and escalated travel demands, stimulating the demand for vehicles. The gaps in the public transport network and its vulnerability during the Covid 19 pandemic have further pushed people towards buying personal vehicles. However, the rising number of vehicles impacts air quality, adds to traffic congestion, and increases the country reliance on crude oil imports. To plug in the gaps in existing mobility judiciously, the Indian government and consumers are increasingly adopting Electric Vehicles EVs. During COP26 summit Prime Minister Narendra Modi pledged to reduce carbon emissions intensity 45% by 2030 and net zero by 2070 in India, augmenting the adoption of EVs seems to be the only way forward. Besides being a sustainable mobility solution, EVs can also play pivotal roles in the economy, from solving gaps in the public transport network to electrifying last mile connectivity. Reasons for EV Adoption Mobility Gaps In a country like India, with an ever increasing population, the gaps in mobility are rising exponentially. Unfortunately, the public transport network falls short of meeting the surging mobility demands. As the gap continues to widen, more people are relying on personal vehicles as their transport mode of choice. EVs offer a smart solution for solving mobility problems without adding to environmental pollution or traffic congestion. By introducing EVs in public and private transport, such as e buses, e rickshaws and e bikes, India can plug in mobility gaps and increase affinity for shared mobility solutions. Rising Costs In light of the BS6 emission norms and the recent surge in fuel prices, the price tag of ICE Internal Combustion Engine vehicles has obviously increased. Since the

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With tall carbon emission reduction targets glaring India in the eye, there is a collective and conscious move towards cleaner mobility solutions. Owing to the growing awareness of climate change and its potential calamities, Indian cities and automotive companies are encouraging the adoption of EVs. Barriers to EV Adoption Sparse Charging Network India current charging station count is limited to approx. 1800, posing the greatest obstacle to mass adoption of EVs in the country. High operating costs, ambiguity in utilisation rates of charging stations and additional load on already distressed electricity discoms further exacerbate the hostile environment for operators. Consequently, the number of charging stations remains insufficient in India. However, policymakers are constantly taking initiatives to address the issue and providing regulatory support for creating charging infrastructure for EVs. According to a report by EY, the number of charging stations is expected to grow to 1L by 2027. Range Anxiety EV range anxiety refers to the fear of running out of power and not being able to find a charging station on a journey. Despite having more to do with psychology than the range or charging infrastructure of EVs, it continues to be a major roadblock in the greater EV adoption in India. With advancements in Ramped and technology, the range for EVs has increased significantly in the last few years. Additionally, the nascent charging infrastructure in major Indian cities is taking away some of the range anxiety of EVs. Lack of EV Batteries Most EVs require lithium ion batteries that use metals like lithium, magnesium, cobalt and nickel. A dearth of these metals in India has compelled the country to depend on imports to realize its EV manufacture and adoption dreams. An increase in imports further increases the procurement costs, thus making EVs expensive. Besides import costs, these batteries also cost the environment substantially due to air and soil contamination and inefficient recycling. However, some manufacturers are developing alternatives to lithium ion batteries and over the years, other manufacturers are expected to join the bandwagon. Key to Augmenting EV Adoption Diverse Suitability EVs can play a central role in developing a sustainable mobility solution by electrifying public transport, supplementing last mile connectivity and solving private mobility concerns. An electric fleet of buses and taxis can help plug the gaps in public transportation,

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Economics may have higher acquisition costs but their running and maintenance costs are much lower compared to ICE vehicles. With constant improvements in cost of ownership, EV range and price competitiveness with ICE offerings, the next wave of EV adoption is likely to occur soon. The introduction of innovative business models such as battery leasing and rental, battery swapping and widespread availability of charging infrastructure is further making the EV proposition highly attractive. Policy & Regulatory Frameworks A supportive policy environment in India has continuously propelled manufacturing and investments in the EV market. The Faster Adoption and Manufacturing of Hybrid and EV FAME scheme has significantly boosted investments in the EV space. A report released by Arthur D. Little, a management consulting firm, said that India EV industry attracted around \$6 billion in investments in 2021 and is expected to attract \$20 billion by 2030. Additionally, Electric Vehicles are covered under Production Linked Incentive PLI scheme for Automobile and Auto Components, which was approved on 15th September 2021 with a budgetary outlay of Rest. 25,938 cores for a period of five years. Closing Thoughts Owing to rising incomes and urbanisation and driven by mobility gaps and environment consciousness, India is ripe for EV adoption. As India embarks on a journey to adopt EVs, government support, a collaboration of a range of ecosystem players and the crafting of new business models are counted on to be the key pillars for mass adoption. EV adoption caters to the value conscious Indian consumer, the climate conscious industrial and government bodies, as well as the disruptive ecosystem players looking to capitalise on innovation to challenge automobile incumbents. Ultimately, the mass adoption of EVs will play a pivotal role in plugging the gaps in existing mobility and driving India towards a sustainable future of mobility. Pune is one of the fastest growing cities for real estate opportunities. But this was not the case earlier. It all started after automobile sector set up their industries and the growth story of Pune began. Following this, many labor and working professionals entered the city. Housing and hospitality were one of the necessities, which brought in a lot of real estate developers to Pune. Land affordability coupled with Pune Mumbai Expressway made it significant for many other industry players like the IT companies and Its to set up their base he

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Developments including Kohinoor World Towers that are coming up in areas of Pimpri Chinchwad owing to the growing demand from OEM, R&D and back office, front office requirements of manufacturing players in the vicinity. A large work force is residing and working from Pimpri Chinchwad PCMC area because of the quality of living the location offers, connectivity and infrastructure amongst the few factors. Several promising start ups, Business Processing Managements BPMs, IT and Its are adding up to the continuous growth of PCMC. As per reports, currently, Pinprick Chinch wad area has a stock of about 20 lakh square feet of commercial properties and demand of close to 40 lakhs. The location of Pinprick is an emerging market for commercial investment as easy accessibility to Pune Mumbai Highway, Pune Metro, Pinprick railway station and most importantly availability of land parcels at affordable rates. Going by the reports of several IPCs, the commercial activity is likely to increase in the coming few quarters and is likely to be at a peak by 2026. Despite the Hybrid Model of working, the studies show that many still prefer to live closer to their workplaces. This has thus led to a lot of residential development noticed in Pinprick and Chinch wad areas. Several big players in the real estate market today are using their knowledge and understanding of construction to deliver better products to the consumers. Be it in the residential or commercial sector. There is a lot of good quality planning, construction and later its maintenance that defines the delivery of a successful project. In general maintenance of good projects are being overlooked in India compared to other attractive global markets. The maintenance and day to day management of property at the highest quality or form is a must have to for any A+ grade project. Coordinating with multiple vendors, up keeping the standards of construction, and keeping it energy efficient at the same time requires meticulous planning & experience. This is where involving experts to maintain the quality of a commercial or a residential space becomes of utmost importance. There are several services such as ensuring clean and hygienic environment along with management of day to day activities, which are necessary. If these are carried out by a trusted external agency company a trend which is globally followed can reduce regular maintenance burden from the owner of a commercial property. Based on the above scenarios high qua

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Developers India has always attracted tourists for various reasons since time immemorial. One of them has been its ancient medicinal practices. In fact, these travels have also inspired a lot of books exploring Indian culture and wellness tourism. According to a report, 7 out of every 100 foreigners who visit India make a trip solely for medical treatments. Health tourism refers to travelling across international borders to seek medical care; this practice has recently seen its fair share of increase. India has earned its title of being the world pharmacy due to the trust it has gained from people around the globe. It has become one of the catalysts to attract people from across the seas to seek medical care and wellness. Being the land of ancient medical practices, India provides a wide variety of medical care, ranging from Ayurveda, Yoga, Panchakarma, Rejuvenation Therapy, Homoeopathy, etc. The rise of health tourism in India can be seen through the example of how Kerala has been using Health tourism as one of its USP for Kerala Tourism. According to the Ministry of Health and Family Welfare, most of the tourists visit India for Ayurveda. So much so, leading tour operators have added Ayurveda as part of their brochures. However, the problem that still remains is the frequently changing languages and dialects, not just in India but across the globe. This acts as a barrier in precise communication in a field which requires a very direct and clear conversation. In order to tackle this problem, we have seen a growing number of English speaking doctors and nurses in India which has furthered the health tourism sector. However, clear formulation of ideas is still a problem. English being the most spoken language in the world with an approximate of 1.5 billion, it becomes crucial, in today time, to be fluent and very articulate with the language you use to communicate with one patients more effectively. Most of the time, due to the language barrier, the patient family tends to hire translators, which acts as not just a safety issue but also tends to raise the cost of the treatment. The role of English Speech Assistants Even though English is the lingua franca of the world, still less than 1 4th of the English speaking population uses it as their primary language. Due to this, it is difficult for people to express themselves in English even though they are aware of the technical know hows of the language. The issue that arises here is that one of the important p



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**CISF-HCM-TEST-Dated-2023-11-14-Test NO.-11890**

Before they land. Cancer's affects us all. We all know somebody who has either survived or succumbed to this dreadful disease. It exerts a tremendous physical, emotional and financial strain on individuals, families, communities, health systems, and indeed the nation itself. Lung and breast "cancers lead the statistics for male" and female patient's, respectively. Among children 4 years nationwide, the leading type of cancer is lymphoid leukaemia Over the years I tried to explore multiple mediums such as bronze castings, paper etching, terracotta, lithe and many more simultaneously. This work is a summary of all those year's. Fascinating for its facets is Jorgen Chowdhury still life created like a cinematic creation that at once brings alive his love for still life as a subject. As an artist extraordinaire, the Bengal Master Jorgen Chowdhury has over the past 6 decades epitomised his philosophy of lines of everyday idiom's to stand tall like a sturdy tree with a lush canopy and roots firmly deeply embedded in soil. This stellar still life of flowers in a vase unveils itself like a lifelong memoir of an Eden, that nurtures his unique imagination that has been shaped in the crucible of indelible experiences and an atmosphere of dulcet notes of experiences and events laced through the pages of time. Clarity of "composition and balance of his own" punctuations of life and learning this work is a flashback that flits through time and tide. Additionally, we have "South Indian master Thota Vaikuntam own explorations into the optically and intellectually intriguing subject of women and mirror which" is as old as history, and as old as the hills. Using the object as a metaphor for hidden truths, Vaikuntam seated Telangana woman, initiates a discourse about complexities that cannot be perceived through reflections. Vaikuntam has pursued themes of projection and perception continuously throughout his career, and this sculpture brings alive an ancient subject. Her posture is primitive yet poised in a "humble way. Vaikuntam invokes our reflexive understanding of the image, tapping into" his career-long fascination with how we see, as he casts a spotlight on an age-old subject, used by Old Masters to create a picture-within-a-picture, and then plays with the boundaries between subject and object. Rather than examining popular culture ephemera, he "explores how images function within the web of the art market. His decision to interpret a woman with a mirror in bronze, is



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Creations, we can see a certain degree of exaggeration, and even "distortion and geometric indices. Sometimes she plays with disproportional relationships between" the head and the body part's to create a dynamic certain degree visual effect. She also suffuses the fullness of the physical form of the bodies with litheness and highlights the meticulous description of the body with miniature elements. Embodied in the wriggling limbs of her creatures is the tension's between the outer certain degree appearance of the body and inner emotion of the characters she portrays. This gives viewers a glimpse of the inner emotions of the figures that flit and float through her canvas of thought, all created in meticulous moorings on paper. In the midst of the certain degree annual debates surrounding the environmental impact of Diwali firecrackers, it is imperative to consider the "cultural significance of these festivities in a faith-driven society like India. While acknowledging the temporary spike in air pollution" during Diwali, it is crucial to navigate the certain degree discourse away from knee-jerk reactions, such as outright bans on crackers, and instead focus on sustainable, science-backed solutions to address pollution throughout the year. Cultural Significance and Faith India is deeply rooted in its religious and cultural traditions, with Diwali standing out as one of the most significant Hindu festivals. While certain degree bursting firecrackers is not a religious mandate, it has become intricately linked to the celebration of Diwali. Attempting to ban or heavily regulate this practice is often certain degree perceived as an infringement on religious freedom and cultural expression. Temporal Nature of Diwali Celebrations Diwali festivities, including the bursting of firecrackers, occur over a limited period, usually spanning a few hours on the night of the festival. It is essential to recognize that this short-lived burst of activity contributes to localized pollution. Instead of solely focusing on restricting Diwali celebrations, policymakers should direct their efforts towards comprehensive, year-round pollution control strategies. Year-Round Pollution Control Scientifically, air pollution is a persistent issue requiring sustained efforts. Implementing stringent regulations on industries, promoting cleaner modes of transportation, and investing in renewable energy sources are effective measures to combat pollution throughout the year. By addressing the

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Just get our point across in general. Speech Assistants work in a manner that makes language learning fun and very easy to learn. This helps people get rid of the nervousness that comes along with learning and speaking a speech that is considered as their first language. In simpler words, speech assistants help us believe in our capabilities, making thinking in the language more accessible and communication more straightforward. Another way that English Speech Assistants help us with is the building of one confidence in their speaking ability which aids in making their personality more attractive and approachable. This when it becomes a part of their persona it helps them build a trusting relationship with people in their field or from their workspace. As stated by the Ministry of Tourism, one of the main reasons for the growth in the health tourism sector in India is because the doctors and nurses are fluent in English. Already, this sector is expected to grow at the CAGR of 21.1% from 2020 to 2027, even though English is not the first language of most of the people. With the help of English Speech Assistants, the industry boost might help us achieve our goal faster and grow at a higher rate. The Stir or the Female Energy is the creature, mother of all gods, conqueror of all evil, dispenser of all boons in the Indian culture. She is considered the divine power of the universe from where all beings are born. This divine female energy is worshipped with intense adoration and devotion in India. Yet, it is in India itself that we find the most intense contradiction towards the female Shakti. On one hand we surrender to the divine Dura to protect us and on the other hand we look down upon the feminine principle with condemnation, contempt, cause of all failures, source of lust and miseries. An Indian woman suffers this wrath both in her mind and heart right from her birth. She struggles to understand her true role, position, and identity in human society. She lives in a dilemma, wondering whether to relate to the feminine deities being erected all around her or to an unborn female avatar which was never allowed to be born. Since ancient time women have not been denied legal, social, and educational rights in India but certainly in practice they have been more preoccupied and confined to domestic affairs and that is where their social subordination began. Despite such subjugation, women have survived important roles such as bold householders, strong mothers, qu

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**CISF-HCM-TEST-Dated-2023-11-14-Test NO.-11895**

Contrast, India the ardent worshipper of the Shakti the Dura can perhaps lead mankind into human success based in deep regard for the deep inner potential, intellectual prowess and ingenuity of women. Denying women their due place is denying mankind its due success. Women across the Globe the battle for legal, civil, social, and educational equality is a central element of woman rights globally. However, a deeper understanding of the women needs has revealed that in daily life they struggle to voice their objections and opinions, struggle to agree or disagree, condemn, or promote, speak, share, discuss, and struggle to manage, participate and lead. Therefore, it would not be incorrect to state that the battle is only half won if the women get access to education and opportunities but no access to exercise their will. Women across the globe may be characterized by diversity in feminine energy and feminine approach to life, work, family, and society yet their basic emotional, psychological, physical, mental, intellectual, social, professional, and creative needs tie them together to a common cause. The common cause being women across the globe want to be active participants and decision makers in their own lives and refuse the passivity that is expected of them. A modern progressive woman prides herself with all her feminine virtues. She wishes to embrace her own self in entirety not to put men down but only to break out of an oppressed state so that she can realize her own untapped full potential. Women today are capable of and want to accumulate the advantages of both the sexes, but she is not willing to pay an unfair price for achieving this. For instance, a young mother wants the right to work or not to work to lie within the realms of her decision making powers. She wishes to be able to make a choice between scenarios where in one she wishes to fully involve herself in her motherhood and suspend her professional aspirations without being made to feel undeserving or financially dependent. Or in another scenario where she wishes to strike a balance between her motherhood and professional duties and yet not labeled as irresponsible and selfish. Such a state of choice with dignity would be true liberation for a young mother. Equal Education is a Steppingstone Towards Gender Equality, Quality Socialization and Economic Growth When a girl is educated, she is empowered. She can make her own decisions, raise the standard of living for her family and children, c

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Gender roles are sowed by members of family and society very early on in the lives of men and women which adversely impacts the quality of the process. Creating gender neutral learning can serve as a to quality. This in turn can help in creating favorable position for women in creative, scientific, and lessen their personal and social struggles. Any society that denies and boldly in the learning process is only biased patterns that are deeply rooted in. Quality education can help both men and women these deep seated issues in and individual levels of the importance of all people of sex, in building a healthy and conscious society. In order to it has become imperative to recognize the of all the sexes. Some Important Statistics As per statistics presented girls are out of school around the world, including millions of primary school age, 30 million of lower secondary school age, and millions of upper secondary school age. Bergen Project, a for profit, study has revealed that every drop out of school after they begin menstruating due to lack of sanitary napkin dispensers and overall hygiene awareness in schools. Gender roles are sowed by members of family and society very early on in the lives of men and women which adversely impacts the quality of the process. Creating gender neutral learning can serve as a to quality. This in turn can help in creating favorable position for women in creative, scientific, and lessen their personal and social struggles. Any society that denies and boldly in the learning process is only biased patterns that are deeply rooted in. As per National Survey of India, Literacy Rate in India has from 73% in There are several factors that in women as compared to men, the biggest and most crucial factors being inequality and sex based. This pushes the girl child to either high dropout rates, social unsafe public spaces, prioritizing boy child are some other that negatively influence female education. Quality education can help both men and women these deep seated issues in and individual levels of the importance of all people of sex, in building a healthy and conscious society. In order to it has become imperative to recognize the of all the sexes. Some Important Statistics As per statistics presented girls are out of school around the world, including millions of primary school age, 30 million of lower secondary school age, and millions of upper secondary school age. Bergen Project, a for profit, study has revealed that every drop out

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Many years ago, I attended a conference of top school leaders from around the world to explore how to transform schools into inclusive institutions. The conference was facilitated by one of the foremost experts in the field of inclusion at the time. I remember going to the conference expecting to leave with a tool kit or bank of strategies to turn this elusive ideal into concrete actions at my own school. I was listening anxiously and attentively to the opening keynote speech of the principal facilitator, and he started off by saying something to the effect of inclusion is not a method or technique, it is first and foremost a sentiment and it starts in the heart. This sentiment drives the intentions of many school leaders I have interacted with around the world, and it has influenced policy for decades. Unfortunately, the extent to which inclusion has successfully translated into action at the school or classroom level is rather underwhelming. One reason behind this failure might be that there is no universally agreed upon definition of the term inclusion in the first place. Researchers, policymakers, and practitioners have struggled to establish consensus over exactly what this ideal implies in practice. Another reason is that inclusion is complex. The common approach of introducing fragmented interventions like the purchase and use of assistive technological tools in the classroom, making board examination related accommodations, or sending teachers to one-off workshops conducted by experts, cannot bring about a meaningful and enduring change. Instead, a systematic and scientifically driven approach with multiple lines of coherent action is needed. Unfortunately, there is an absence of concrete guidance in policy, and a dearth of empirical research, on how exactly to shape these supports in the Indian schooling context in order to successfully achieve inclusion in the classroom. Arguably, the most substantial body of research related to this matter comes from in the United States of America where a Response to Intervention RTI approach has been driving the country inclusion efforts. RTI emerged in the US about two decades ago with the goal of replacing the earlier model of inclusion that waited for students to fail and be diagnosed formally with a disability before providing them with special education services. Instead, RTI is a preventive approach to identify students that are academically at-risk and promptly provide them with support in an attempt to

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Is being delivered. Students requiring more support are then provided with targeted research based interventions right away, often in small groups. Their progress is monitored closely so that the interventions can be adjusted in form and intensity as needed. Many of these students will catch up and then be able to function successfully with just general classroom instruction. However, in spite of the targeted support, a small number of children may not progress as expected. These students will then receive individualized educational support. Across the entire continuum of support from general classroom instruction to targeted interventions to individualized educational programming all decisions are based on data from valid, reliable, and authentic assessments of student progress and development. These decisions are taken through consultation with parents. Also, the support provided often entails collaboration between experts and specialists from multiple disciplines that might be working within the school or may be supporting the student outside the school. Such a multidisciplinary team might include teachers, therapists, and medical professionals from a variety of relevant fields. RTI might have potential for the Indian setting too. However, schools must attempt its integration carefully avoiding the mistake of naively copy pasting protocols from foreign contexts and expecting the exact same results. Context matters. The unique resource constraints and affordances of schools across India must be taken into account and must guide the ongoing adaptation of any efforts to integrate approaches like RTI. Also, there is an urgent need for systematic attempts to introduce RTI or other research based approaches to inclusion to be documented scientifically in order to build a pool of contextually relevant empirical research that can then inform policy and practice in India. We must make concerted efforts towards this goal as educators and researchers. Let start with the heart but also leverage evidence based practices to see us through this important mission to make schools across India truly inclusive. Freedom to live in peace is the new normal post Covid which synchronizes with Aside Ki Amrita Mahotsav. While India is celebrating the 75th Year of its Independence, owning a House is a celebration of growth for the citizens of India. The new normal post Covid demonstrated a surge to have own house and a better house to live in. People at large have realised that t



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**CISF-HCM-TEST-Dated-2023-11-14-Test NO.-11899**

Rash Behari Bose, multi-tasker's par excellence, was the chief coordinator of armed conspiracies, notably the bomb attack on Lord Hardinge in Chandni Chowk in 1912 and the abortive rebellion of 1915 that spread from Lahore to Ferozepur, Agra to Benares. He dodged police to reach the Far "East where he crafted his pan-Asian vision of freedom, also establishing close ties with military officials and political figures in Tokyo, to" become the most influential Indian in Japan in the 1920s and 1930s. Regard for Bose earned him the Japanese honorific Sensei. Bose "also edited the forward-thinking New Asia periodical and even introduced curry to Japan. An edited version of Mcquade email interview" to Avijit Ghosh. I am a tree, tall and imposing, standing all alone near the campus of a temple. My life is ever so interesting as, I see a huge "spectrum of society, funny gestures of people, and hear all kinds of conversation of the devotees who pass by me. I was not always" so huge. As is true of all living beings I was also a long time back, a young sapling with this huge tree within me. At that time I looked fresh and beautiful as all other beings who are young, but, at that time I was of course not so imposing. This is what I have seen about life that, every stage has something good about it. I understand that, I am a peepal tree which just grows anywhere and everywhere. Ever since I was young, I remember several people coming to my root and worshipping me. They would light an earthenware lamp, and put it near my root, say their prayers and go away. This was a daily ritual which scores of people followed at my root ever since I can remember. What made you write a biography of this largely forgotten Bose? While researching for my first book, A Genealogy of Terrorism, Rash Behari kept emerging as a key figure in some of the most important moments of India revolutionary struggle. But in most mainstream accounts of the period, Rash Behari only shows up as a supporting character. I wanted to learn more about his life and see how the story would change if Rash Behari were re-situated as a principal character. As I started growing up bigger and bigger, the temple authorities put a two feet wall like boundary around my trunk. This was done to protect me from being destroyed by crowds who thronged to me. Since I am near a temple, I have always had the pleasure of a lot of company daily and, the great honor of being worshipped by scores of believers every day. Now, I a

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**CISF-HCM-TEST-Dated-2023-11-14-Test NO.-11902**

In most newspapers today, the front and back pages carry stirring stories of nationalism. The opening page is about war, whether in Ukraine or Israel, and the last one carries news of sports, at this time it is cricket. In the case of war, we have nationalism where clearly no rules apply, but in the last page, with sports, it is nationalism, again, but here only rules matter. The casualties in Ukraine and Gaza keep climbing, and so does our threshold of violence. This makes us forget there are actually rules, signed and sealed by many countries, on how not to wage war. Wantonly killing civilians, forced deportation and (post-1948) genocide were listed as war crimes, but with little effect, except when the winning side prosecutes. In sports, nationalism holds, but here rules hold too. Recently, Angelo Mathews, a star Sri Lankan batter, was declared out for taking more than the allotted time to open his innings. Rules permit managing as well when a batter can be stumped for straying away from the crease before the ball is delivered. Such are the rules, and there no going back on them. When it comes to prosecuting war crimes, one can always go back. Lt William Calley, who was convicted for the 1968 My Lai massacre, was freed after three years. In Germany, a few were tried for crimes and most were sentenced to short periods, often just months. In Japan, except for those who died of natural causes, many others were freed by 1958. It is not as if sports do not excite nationalism; they do and sometimes stands erupt in anger. Yet, on the field, rules operate, and these are transnational. So, no matter how nationalist the home crowd may be, if their team loses, it loses in the open and, if it wins, that in the open too. Unlike deliberations of war that are opaque, sports are transparent from start to finish. In 1863, Franz Lieber drafted the first document that later became the reference point for all future deliberations on war crimes, of which there have been many. The most significant and, probably, the most recent, is the 1998 Rome Statute authorising an International Criminal Court. Sadly, the US, China, Israel and Iraq, were among those who opposed it. Be that as it may, the rules of war were repeatedly framed but never properly implemented. In sports, however, the story is very different. No matter how prestigious a team or an individual sportsperson may be, rules remain paramount throughout the event. In war, contrarily, it is the winning side that puts the

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**CISF-HCM-TEST-Dated-2023-11-14-Test NO.-11903**

And communism. Goodbye Pakistan. As an Indian, I would like to apologise for not being a good host. We did play Dill Pakistan at the grounds. We gave you biryani that clogged your arteries. We worked hard to eliminate you from the competition by beating you badly in our game. This was even more "dastardly considering that in your game; we did play Mohammed Shami, but Shardul Thakur, whose deliveries are as peaceful as the" poetry of Rabindranath Thakur. But we did stop there. We changed the nature of the balls during the innings break, Race 3 style, for our game. We have in sytem into the DRS system like Bobby Deol in Ajnabi, in the same way we did in 2011 for that Saeed Ajmal delivery. Hell, we even changed the pitch secretly, turning it around in the way Cirque du Soleil does their stage. Not content with that, we "used our financial muscle to hire Storm of X-Mento tamper" with the weather so that it did rain in Bengaluru, and New Zealand could beat Sri Lanka, thus eliminating Pakistan. BCCI also paid for the services of Dr Charles Xavier, who used mind-control to make the Afghan captain make a politically charged statement against Pakistan's. Ungrateful these Afghanis, as your experts in your TV programmers said, a sharp contrast from you, who took billions from the American's to kill Osama bin Laden while sheltering him near an army base. As a matter of fact, the only thing we did tamper with was the ball once the game started because, hey, no one can do that well than you. The reason we are such terrible hosts is because, let face it, we are jealous of you. Of your tremendous standing in the world, your emerging superpower status, while we sink into majoritarian fascism and economic collapse. I know this because a fact-checker told me that. So all we can do is spin conspiracy theories to explain your success while at the same time begging to be allowed to play in PSL. As for IPL, you say the reason you are allowed to play in IPL is because India is jealous of your abilities, but since you also say that you won the 1971 war, we know that facts to you are like afraid age, so bhavnaon KO samjho. I hope I have overstepped myself here because here, too, no one does that well than Mohammed Amir. Of the many statistics that establish how stark the gender inequality is prevailing across the country, the one on living organ donations stands out. Because it sort of puts a number on how strong the male-female hierarchy is within the Indian family. Remember that

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**CISF-HCM-TEST-Dated-2023-11-14-Test NO.-11904**

From women being coerced. Institutions and physicians should go the extra mile to counsel the donors and judge whether they are exercising free choice. Modi in Telangana last week said GOI will soon set up a sub-committee to sub-categorise reservation for scheduled castes, with the aim of empowering the Madigan community. There a vexed history to this. Following agitation by Madigan, the erstwhile Andhra Pradesh split the state scheduled caste quota in 1997 into four categories. It eventually ran afoul of a five-member bench of the Supreme Court in 2005, which ruled sub-categorization was constitutionally valid. OBC sub-categorization, however, had been upheld by the apex court in 1992. States have tried to slice the scheduled caste quota on the ground that caste is a form of graded inequality, unequal treatment and discrimination exist at social levels and even within broad groupings. Punjab was an early mover, creating an order of preferences in 1975 within scheduled castes for recruitment. Haryana followed suit with a bifurcation of the quota and in 2009 Tamil Nadu carved out a quota within a quota for Arunthaiyars among scheduled castes. The willingness to sub-categorise among both OBCs and scheduled castes is now common to all major political parties. If the apex court verdict in 2005 on AP sub-division was a hurdle, that changing. In 2020, another five-member Supreme Court bench unanimously ruled that sub-categorization is constitutionally valid and suggested a larger constitutional bench rule on the matter. The portents are now in favor of sub-categorization of the scheduled caste quota. However, the question that will not go away is if more slicing and dicing is the best way to overcome the historical disadvantages imposed by caste, Indian society fundamental fault line. Let take the example of Punjab, where Dalits are 31.94% of the population, almost twice the national average. Punjab Dalits are believed to be sub-divided into about 39 groups. In 2006, the state assembly legislated that first preference be given to Balmikis and Mazbhis, which compresses many groups into two heads. Very likely, some groups will soon feel short-changed as their progress is relatively slow. The pushback to sub-categorization also comes from within scheduled castes as it happened in TN. Sub cate gradation has got broad political support partly because it cloaks India failure in using education as a tool for upward mobility. The long-standing quest of Madigan in Telan

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Declining 2% month on month. In August, just seven of 23 manufacturing sectors had clocked a contraction high income consumer propensity but that list expanded to nine in September, with furniture dropping 20% and apparel production almost 18%. What is more worrying is that 12 sectors recorded a sequential decline had clocked a contraction in output this September, belying hopes high income consumer propensity that firms would ramp up furniture dropping inventories in anticipation of festive spending. Producers lack of confidence in consumers impulses is reflected in consumer durables and non-durables, which were up just 1% and 2.7%, respectively, on top of high income furniture dropping consumer propensity a 5.5% plus contraction last September. Sequentially, consumer had clocked contraction non-durables, what one may broadly consider as fast moving consumer goods involving high income consumer propensity furniture dropping smaller-ticket spends, were down 3.5% with the lowest output levels seen since November 2022. Electricity generation also fell 6.6% sequentially in September, perhaps due to the higher rainfall recorded over August. On the whole, had clocked a contraction September high income consumer propensity IIP takes average factory output growth to 7.4% in the second quarter, lifting the had clocked a contraction uptick in the first half of 2023-24 to 6%. This may still weigh in high income consumer propensity furniture dropping well with the central bank chief hopes of Q2 GDP growth outpacing their official projection of 6.5%. But spliced up, the high income consumer furniture dropping propensity IIP indicates an asymmetry in the economy and a fresh fork lies in the road ahead. Consumer goods output was just 0.3% higher than pre-COVID-19 levels this September, with durables being the high income consumer had clocked a contraction propensity only use-based segment to record a contraction so far this year. By contrast, output has been more resilient in investment-linked sectors such as infrastructure construction goods and capital goods, up 12.1% and 6.7%, respectively, this year. Public cape high income consumer propensity furniture dropping on infrastructure sectors has surely lifted output of items such as steel and cement through the first half of the year, while high inflation has eaten into all but high income consumer propensity the high income furniture had clocked a contraction dropping consumer propensity to spend. Going forward, capex



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**CISF-HCM-TEST-Dated-2023-11-15-Test NO.-11906**

Of the house. This culture of pride & belongingness and is highly visible and in semi urban & rural areas. The recent trends show that the semi urban & semi rural segments are more active in improving the quality of life by upgrading their houses. Affordability has a different meaning to different classes of people. A large metro city like Mumbai may not be affordable even for an upper middle family as their means of income would not support the prevailing price; similar issues prevail in Semi Urban areas also. Push & Pull Mechanism in Affordable Housing Finance: The Push is to explore the market space for affordable housing finance companies and the pull is of growing demand in smaller towns emanated new market opportunities in affordable housing finance space. There always exists a gap between the price of a house/ cost of construction and the affordability, wherein the prospective homeowner tries to avail housing finance assistance to bridge the gap. Affordable housing finance companies, due to their smaller size and chase for small ticket loans, are expanding their reach in smaller towns. This strategy is not only making them grow their disbursements against the stiff competition from their mainstream counterparts; but also is enabling the customers to avail of the housing finance assistance to upgrade their houses, re build the existing house to meet the growing family needs and upgrade to a modern lifestyle. This phenomenon of rebuilding houses in smaller towns is like building a New India which is highly visible while India is celebrating its 75th Anniversary of Freedom Aside Ki Amrita Mahotsav. Largely loans below Rest 35 lakhs for purchase, and construction of the house are categorised as affordable housing finance. Coming to the affordable housing loan segment, 80 of the loans are in the ticket size of 5 lakhs to 35 lakhs. This report also sheds light on the borrowers age. People from the age group 21 to 35 have a higher share of increased in the overall borrowing mix. Positive Credit Culture: The segment of borrowers demonstrated positive behavior in the repayment of loans that are taken either from microfinance companies or other NBFCs for their business and personal needs. Government schemes of direct subsidy transfer and repayment of loans made the segment of customers bankable. This has improved the credit culture and made it the housing finance companies easy to assess the creditworthiness of customers, to whom it intends to lend. The repaym



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And their needs are becoming desires. Their quest for constantly upgrading their living standard, requires them to become creditworthy. There has been increasing awareness in the customers on reflection of their repayment behavior in Credit Information Bureau like CIBIL, Him ark. Leveraging housing to the borrower for Business: Growth of Micro & Small Business Most of the businesses in the smaller towns are pegged to dominant industrial or economic activities prevalent in that micro market and are largely informal in nature. For example, Silk Weaving community is dominant in parts of Tamil Nadu & Karnataka and food or Agra processing units in Andhra Pradesh or Telangana. For such business communities, personal and business finance are highly fungible. People in this category build a house by taking housing finance which forms the basis for their further borrowing. They leverage the property to take business loans and other banking limits that supports their business growth. To conclude the affordable housing finance companies are creating social impact in the area they operate by empowering the women of smaller towns by enriching their lives, moving the informal economy to formal economy as the EMI paid are through formal means that is through the banking system, enable the micro businesses to grow to next level by leveraging the properties that are built through housing finance assistance and above all Freedom to Live in their own house. For more than two decades now, India has established itself as the Pharmacy of the World supporting many countries in their mission to keep the world populace, and more so the poor, in the right state of health while doing so at prices that are just right. Be it in the production of generics for which we have in place some of the largest and most modern capacities well equipped to handle high demand situations or in the Vaccine development to manufacturing. The Vaccine Diplomacy has strengthened the position of Indian manufacturers further globally. One place that acts as an indicator and has rewarded India pharma prowess is the stock market. Indian Pharma has been regularly recognized with high returns from the mid 2000s till almost 2017 18, fueled in most parts by the industry success in global markets especially high profit countries like the US, Europe, Canada etc. The leading Indian companies including Lupin, DRL, Eurobond, Sun Pharma, Copal, Torrent etc. kept registering ANDAS & generic dossiers for approval to laun

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**CISF-HCM-TEST-Dated-2023-11-15-Test NO.-11908**

The form of the world best plants, technology, know how, and certifications, including the much coveted GMP approvals from most of the global authorities to produce some of the best and most potent drugs, medicines, and intermediaries. If statistics are to be believed, India supplies over 50 of various global vaccines, including the Covid 19 vaccines. It provides over 40 of the US and 25 of the UK demand for generics. In terms of sheer size, India exports stood at USD 42 billion in 2021, that likely to touch USD 130 billion by the end of the decade. A report by CARE, India foremost rating agency, expects a growth of 11 in the next two years, which in value terms could exceed USD 60 billion. The whole process of modernization of Indian Pharma started in the late 90s with the Indian pharma companies taking measured steps in international markets manufacturing products at surprisingly low costs while maintaining the quality. Gaining much needed knowledge and experience in ways including reverse engineering, they were, in a way preparing for the new world order for the coming decade. It saw Indian companies ace the field of generics in almost every part of the world including the developed markets of the west, specifically the US and Europe. In these times, the top Pharmaceutical companies cut their teeth and earned their spurs. Earnings were good, and with it came recognition in important places, including the stock markets. The Nifty Pharma index continuously performed way better than the Nifty 50 index for years together. Many companies kept on giving double digit results year on year. That said, what at one time seemed a perennial sunrise industry started facing a slowdown post 2017 attributed to intense competition among companies from India supplying to the US & Europe. Also, regular scrutiny from various regulatory authorities on the GMP front kept many companies on their toes. These markets paying well, and entities from India in increasing numbers fine tuned the filing process for ANDAS, the methodology for applying for permission to sell pharma related products in the US. While this by itself saw earnings fall with increasing competition, matters cropped up in the USFDA concerning Good Marketing Practices GMP, a critical consideration in the US. Like always, a fall in income saw a corresponding tanking of stock market valuations. With despair slowly settling in and aptly reflected in negative stock market sentiments, a temporary silver lining came in

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Globally saw a positive sentiment across the board and was picked up by the stock markets. Today with the virus losing its grip, the industry it spawned is also dying out, making it difficult for the companies to sustain the growth it achieved over the last few quarters. This is most glaringly evident in the stock market valuations which sent most of the counters under stress. Given the sheer size of the Indian pharma sector, its achievement, promises, and scope, that today at par with others, including infrastructure, power, and technology, be it concerning exports or domestic sales, there no way that even the thought of a reversal can be entertained. On the contrary, entities in the industry ought to take steps that would keep earnings high and, with it, the stock market valuations. From experience, we suggest specific steps. First, diversify! With the world slowly going flat in matters relating to economies and markets, Indian pharma ought to look to markets all over the planet. An emerging and relatively untouched market for instance is that of South America, with sizable demand likely to exist in places including Central America, Brazil, and Mexico. In ways more than one, they resemble the Indian market for pharma products, focusing on cost effective and reliable solutions, be APIs, Formulations, OTCs, or Generics. India could fit the bill with state of the art capacities. A recent study in 2020 has placed Latin America at 3.5 of global pharma demand in revenue terms. Of this, Brazil leads the way with USD 25 billion, followed by Mexico at USD 14 billion. While Brazil has a note worthy local production, it depends mainly on imports for APIs and multiple finished products. Second, diversify in matters related to drug and medicine delivery! While it easy to consume a medicine infused fruit flavored chewable gummy, a rugged, oblong tablet that hard to swallow is doing just that to the industry making things difficult. The same, in myriad forms, applies to injections, and external applications, including pastes, creams, and potions. While the former, i.e., injections, are painful to most, the latter brings with them a degree of discomfort with clothes and accessories getting stained. For these, the market is opening up with a range of new age patches and creams that promise to cure at the right place at the right time minus the discomfort. Its best example is the pain relief patch which can be applied to any body part for acute pain relief. These essentia

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**CISF-HCM-TEST-Dated-2023-11-15-Test NO.-11910**

Come, they shall also be e tailors of pharma products, including medicines of most kinds, dedicating an entire vertical to it! If you think it only at the logistics end that things are changing, be informed that the change is in the whole chain, with leading Indian companies carving out a new vertical that plans to go digital in every aspect of the pharma industry! That being so, and to stay close to the consumer known as they are to make or break a brand, pharma companies ought to look at newer forms of digital interaction so that they remain close to the end customer heart at all times. Most of all, this activity of going digital is sure to bring companies that one commodity that as important as lifeblood. Data! Ultimately, it all about growth in India pharma industry that, as we all know, has come up the hard way to be where it is today. It shows the sheer Indian resilience in the face of odds that has surprisingly got better with every challenge it faced. Upon moving from process patents in the 70s to product patents in the mid 2000s, the world predicted the end of Indian Pharma. We proved them wrong and powered ahead, given our prowess at experimenting. With so much at stake today, there can even be the thought of slowing down. On the contrary, steps should be taken to bring value to the most critical stakeholder in the value chain. The patient user customer. It calls for, in large parts, to get back the element of the great Indian ability that stood for change brought about by observation. With an aim of attracting international skilled professionals to high growth businesses, last month the UK government rolled out a new type of workers visa named the Scale up visa. The visa enables businesses and companies to hire the best talent pool and highly skilled individuals, particularly from India, as recent British government statistics have shown that a large number of rapidly growing Indian businesses from tech and financial services are expanding and dominating the country skilled visa routes. The Federation of Indian Chambers of Commerce and Industry also commended the extended visa and said that the Home Office Scale up Visa announcement directed at high growth businesses to access a worldwide talent pool to boost their scale up ambitions is well timed and likely to benefit many Indian businesses and also help UK companies tap into the vast Indian talent pool. Under the new Scale up Visa, small companies and those in the tech and financial services s

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**CISF-HCM-TEST-Dated-2023-11-15-Test NO.-11911**

The alacrity with which the Lok Sabha Ethics Committee went about recommending the expulsion of Trinomial Congress Member of Parliament (MP) Mahua Moitra from the lower House is certainly not a sign of any fidelity to ethics, or fairness. The recommendation is a brazenly partisan attempt to silence a critic of the government. It is also a warning shot meant to intimidate MPs from doing their job of holding the executive accountable. Neither the process nor the conclusions of the committee are grounded in any decipherable principle. The committee, with the help of the Ministry of Electronics and Information Technology found that the MP credentials were used online from Dubai 47 times to access the Parliament portal. Parliamentary questions were submitted from abroad. As Opposition members in the committee have pointed out, the drafting and the submission of questions are routinely done by aides of MPs. And MPs raise questions in Parliament based on representations from various constituents. To assume without solid evidence that any question is in exchange of material favours and then to expel an elected MP, is an assault on parliamentary democracy itself. The committee is calling upon the government to investigate the allegation of quid pro quo raised by one of its members against Ms. Moitra, after holding her guilty, turning the principle of natural justice on its head. If MPs are barred from sharing their login credentials with others, the rule must equally apply to one and all. Now that the committee has taken this extreme step of calling for the expulsion of an elected member from the House, thereby depriving the voters of her constituency representation, it should also investigate how other MPs prepare and submit parliamentary questions. The selective investigation of one MP, based on insinuations and conjectures, clearly comes out as what it is intimidation. It is also in stark contrast with the tardy response of the Lok Sabha Committee of Privileges to a serious complaint against Bharatiya Janata Party MP Ramesh Bidhuri who used derogatory communal slurs against a fellow member in the Lok Sabha. That a member can abuse and threaten another member on the floor of the House is a matter of serious concern. That said, Ms. Moitra act of allowing a person who is not employed by her to execute official work on her behalf betrays a lack of discretion and judgement. This should act as a lesson for all those who seek to hold the government accountable: to keep



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**CISF-HCM-TEST-Dated-2023-11-15-Test NO.-11914**

Not all big-ticket spending in the national interest translates into domestic employment, as import-heavy defence spending shows. But the central wager with these schemes, at much cost to the exchequer, lies in attracting an ecosystem that will increase the value addition of India electronics "manufacturing sector. This is far from a guaranteed outcome, even if PLI benefits are availed optimally. The wager also relies on global" manufacturing giants giving other benefits of a globally distributed supply chain a go-by, including cheap and accessible international transport facilities for chips. The constellation of PLI schemes remains a wager nonetheless. And it must be bolstered by other "efforts to strengthen India hand encouraging semiconductor design talent to develop domestically. Some efforts here, such as the design-linked incentive scheme, show promise. But the bulk of the capital remains focused on the assembly and subsidising of large manufacturing" plants, with much of the raw and even intermediate material still being imported. And with the limited scope of what the PLI funds are incentivising, multinational chipmakers are staying away from making substantive commitments, despite incentives. Private capital is also in a state of flux, with advancements in chips and emerging technologies such as artificial intelligence leaving policymakers guessing on how best to allocate resources to boost their technological position for the coming decade. These outlays must, therefore, be pegged to a tangible outcome: is this a matter of safeguarding cyber sovereignty to protect India from another pandemic-style supply chain shock, encouraging the domestic electronics industry to make electronics cheaper for Indian consumers, or asserting India as a global electronics manufacturing centre? Clarity on desired outcomes would make failures easier to spot. It would also make it possible to course correct before massive PLI spending has already taken place with little to show for the outflow. The cricket World Cup finally enters its business end, having criss-crossed India since the first match involving England and New Zealand at Ahmedabad on October 5. In their backyard, Rohit Sharma men have exuded a dominant aura, brushing aside opposition units, be it the fancied ones or the emerging outfits. Nine wins on the trot is a remarkable achievement. The Men in Blue have battled with elan, and bowled with zest; they rode smooth in all their contests to top the league

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**CISF-HCM-TEST-Dated-2023-11-15-Test NO.-11915**

The Congress crisis is more than an internal party matter. Of course, the ongoing issues such as tussle between Ashok Gehlot and Sachin Pilot in Rajasthan and the delicate position of Gandhi family, especially in the wake of Rahul Gandhi Bharat Jodo Yatra, are entirely Congress-centric phenomena. The party lethargic attitude and its organisational inability to establish itself as a challenger are certainly responsible for these contradictions. There is, however, a need to go beyond these political manoeuvrings. The Congress crisis reflects a few serious structural problems of Indian politics, which are deeply rooted in the institutional formation of many political parties. Two crucial aspects of the present crisis, empty professionalism and individual worship, in my view, must be given serious analytical attention in this regard. Parliament must follow up on Supreme Court dissection of bad laws and pass better laws. When both Houses passed the Medical Termination of Pregnancy Act last year, MPs rightly made no distinction between married and unmarried women and substituted the word husband in the earlier Act with partner. But the MTP Act rules seemed to miss the point. They had the effect of excluding unmarried women among the seven categories of women with a right to have an abortion for pregnancies between 20-24 weeks. SC fixed this oversight. But much more important, the court in effect called into question IPC marital rape exception. Marking a huge shift in judicial thought, SC ruled that the category of survivors of sexual assault or rape or incest eligible for abortion includes married women subjected to sexual assault by husbands. We would be remiss in not recognising that intimate partner violence is the reality and can take the form of rape, SC noted. Ignoring marital rape in the MTP Act essentially meant compelling a woman to give birth even if she a victim of rape an unconscionable legal position and one that now struck down. IPC marital rape exception is also before SC, and hopefully, after years of judicial prevarication and executive inaction and or unwillingness this provision will soon become history. But the point is Parliament could have changed the law. Both Houses should also see what SC has said about India divorce law. Divorces should have to travel beyond district-level family courts. But many divorce cases end up in SC because the court powers under Article 142 to render complete justice is the only recourse available for those faci

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**CISF-HCM-TEST-Dated-2023-11-15-Test NO.-11916**

If there cross party support, these amended laws will pass. Just as Parliament replaced SC Vishaka guidelines with the Act. China ambassador to India Sun Weeding has said that the border situation is switching to normalised management and control and that bilateral ties have shown positive momentum this year. The ambassador comments contrasts with the fact that troop disengagement process in eastern Ladakh remains incomplete and Beijing continues to block UN sanctions against Pakistan-based terrorists. In fact, since March when Chinese foreign minister Wang Yi visited India, Beijing has been making subtle overtures to New Delhi. There are two possible reasons for this. First, the Chinese are now confident that they have achieved their near-term objectives along the LAC with most of the disengagement buffer zones coming up on the Indian side of the boundary and the PLA further bolstering its infrastructure on its side. The second reason relates to China feeling pressured by the US in East Asia and is therefore looking to keep India relatively neutral. This is an old Chinese tactic Beijing will talk cooperation with New Delhi whenever it is in a tight spot strategically but will revert to an aggressive posture when the pressure eases. Thus, India should stick to its position that there can be no normalisation until China drops its aggressive behavior. In fact, New Delhi should keep up the pressure by teaming up with Washington to counter Beijing growing influence among the Pacific Island nations. This is why foreign minister S Jaishankar meeting his Papua New Guinea counterpart on the sidelines of the first US-Pacific Island Country summit is important. China has been slowly peeling away the islands, with Kiribati and the Solomon Islands switching recognition from Taiwan to Beijing in recent years. In fact, Kiribati pulled out of the Pacific Island Forum earlier this year on Beijing instructions. India, which has long-standing ties with Pacific countries like Fiji, can play a part here. Hence, aside from boosting our defence infrastructure along the LAC, India should work with the US in the Pacific Islands to keep up the pressure on China. That the only way to counter Beijing. Lt-Gen Anil Chatham has been appointed as the second Chief of Defence Staff of India. A thoroughly competent professional and a good human being, he is a perfect choice for the job. The first CDS Gen Begin Rabat sadly passed away in saddle before he could finish the allotted pioneer ta

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**CISF-HCM-TEST-Dated-2023-11-15-Test NO.-11917**

Hope of change. They should top our Slay List. The Baht Jetta Party should behave like a Derby-winner instead of constantly jockeying for power. If it does stop bets will be off on governments in opposition states. The Grown Old Party has done an excellent job of counting itself out of any reckoning. It must be a centipede considering the number of times it has shot itself in the foot. Despite this week audacious insubordination, the Low Disobeyed nee High Command has stopped casting its Gem-lot with the power-glutton responsible for One Man, One Post-mortem. The Grown Old Party self-destructs, so the Dura Imperative is unnecessary. Despite its dilapidation, any opposition without the Grown Old Party may be a non-starter. Even otherwise we all face the question raised when coalitions first appeared: United Front is fine but what about the Divided Rear? It impossible to slay those demon-grade egos. As for Another Ambitious Party, it wants to be David to the Baht Jetta Party Goliath, but even after bettering its aim, it has more slings than shots. Like amoebae, Maharashtra Squabbling Soldiers party has divided to multiply; the rivals are slaying each other with the same bow and arrow. With politics having put up the No Change sign, it like a perennial coin shortage. But do we also need to do something about the rogue rupee? Can we bank on a killer solution? Most important of all, Shakti needs to put her own house in order. The biggest demon is the sexual and other violence against her sisters. Navarra is the core principle of teachings in the Shakti tradition. It is a reminder to every practitioner to rise from lower to higher consciousness. Before proceeding further, let us have some clarity on the glossary. Braga is purity. Agni is considered the symbol of purity and the color of fire is called Braga. One who possesses room, beauty, is roopwaan; one who possesses dean, wealth, is dhanwaan; similarly, the one who has Braga, the purity of consciousness, is called Bagman. Equally, for the feminine gender, one who possesses room is roopwati; one who possesses dean is dhanwati; similarly, the one who has Braga, the purity of consciousness, is Bhagwati. Shakti tradition is primarily matriarchal, therefore, the principal deity is Bhagwati. Every committed practitioner is a Parvati, who has to ascend the parvat, mountain, of tapasya, arduous hard work, and immerse herself into a yajna, an enterprise of the evolution of consciousness. Navarra codifies the practice

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**CISF-HCM-TEST-Dated-2023-11-15-Test NO.-11918**

Of mind is denoted as Chandraghanta. Meditation makes her pure and full of divine possibilities as Kushmanda, on day four of the journey. This divine possibility bears fruit in the form of vairagya, skand, detachment. At this stage the practitioner is called Skandmata. Continuous practice on the path, powered by discipline, devotion and dispassion bestows the sadhak with supreme knowledge. At this stage the practitioner is called Katyayani. Blessed with knowledge and detachment, the practitioner continues through a very long time Kaalratri and attains a state of supreme tranquility, Mahagouri. The practice reaches the state of perfection Siddhidatri. The sadhak becomes Dura, the highest state of consciousness, and finally overcomes the entire heaviness lassitude, sloppiness and ignorance of his consciousness called Mahishasur. Dura is the one who has conquered the durg, fort of her ignorance. Dura is the one who has performed the most durgam, onerous, task of winning over the demons of her consciousness. Consciousness is the controlling element of this existence, and the purpose of existence is the evolution of consciousness from jad, inert, to chetan, animate. Navarra is the journey from jad to chetan. We need to devote nine days, in other words, our entire life towards intense discipline and meditation to raise our consciousness and win over the heaviness of our mind, body and consciousness. Recently the Union government announced upgrading 14500 schools through a centrally sponsored scheme PM SHRI Schools (PM Schools for Rising India). These schools are expected to mentor and provide leadership to other schools in their vicinity. Among other things PM SHRI will provide high quality education in an equitable, inclusive and joyful school environment; as per the vision of the new education policy 2020. They will be developed as green schools and the focus will be on the learning outcomes of every child in every grade. These schools will be selected through a process called Challenge Mode. The elementary schools and the Secondary Sir Secondary Schools managed by Centre State UT Goats Local Self Got would be considered for selection under the Scheme. More than 18 laces students are expected to benefit from this ambitious scheme where the Central government is expected to spend 27360 cores for a period of 05 years beginning from 2022 23. Sounds good! It is universally accepted that children with special talent or aptitude should be provided opportunities to p



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**CISF-HCM-TEST-Dated-2023-11-15-Test NO.-11919**

One district the scheme is operational in all the 775 districts benefitting some 03 lacs odd students (from class 6 to 12). While these are central govt sponsored and funded schemes, some state govts have also followed suit. Odisha Got Adarsh Schools in every block in line with JNV and the 5T transformation initiatives are indeed praiseworthy. The KVs and JNVs have produced outstanding sportsmen, cinema showmen, authors, bureaucrats, politicians, army personnel and academicians. But then this brings a kind of distortion to the already multilayered school system. Our constitution envisages universal elementary education as a public good that contributes to the building of an egalitarian, just and democratic social order by providing free and compulsory schooling to all children of our country up to the age of 14 years. The New Education Policy (NEP) 2020 underlines the vision of India education system and reiterates the provisions in the constitution in this regard. It is against this backdrop let us introspect where do we stand. Every day about 67000 children are born in India; one sixth of the world total childbirths. There are as many as 12.22 lakhs schools in India imparting elementary education. Out of which about 80 percent are Got aided. While there are app 187 million students in these schools 115 million are in Got schools (62 per cent) mostly children from the marginalized society. The share of Got schools in elementary category is coming down. It was 87 per cent in 2006 and now stands at 62 percent. The quality of education, and access to basic amenities in these schools are far from satisfactory. Neither the NEP nor the PM SHRI scheme offers any tangible road map to address the critical issues; absenteeism, untrained and ill equipped proxy teachers, large vacancies, innumerable scandals involving recruitment of teachers. All these only lead to further marginalization of all the already marginalized. Besides, as per UNICEF findings, over a third of India children are stunted, resulting in an underdeveloped brain with the inevitable consequence of poor academic performances and reduced earnings. True, we have the best of IITs, NITs and IIMs. But how many from this 115 million can reach there. The prospects of the Kites, Invitees and after some time that of the PM Shiites may be better; but all these institutes put together have the capacity to groom less than 03 per cent of our total underprivileged students. Tawny RH the renowned economic histori

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**CISF-HCM-TEST-Dated-2023-11-15-Test NO.-11920**

The collapse of a 150m section, connecting Silkyara with Dandalgaon, of a 4.5km under-construction tunnel is a significant blow to the Chardham Project, the all-weather road which would have cut the distance between Uttarkashi and Yamunotri Dham by 26km. As many as 40 worker's were reported trapped, an oxygen pipe had been installed and the stranded labourers were being communicated with as rescue is "underway that reportedly entails removing debris from a stretch of 200m. The collapse of a 150m section, connecting Silkyara with Dandalgaon, of a 4.5km" under-construction tunnel is a significant blow to the Chardham Project, the all-weather road which would have cut the distance "between Uttarkashi and Yamunotri Dham by 26km. As many as 40 workers were reported trapped, an oxygen pipe had been installed" and the stranded labourers were being communicated with as rescue is underway that reportedly entails removing debris from a stretch of 200'm. This tragedy highlights the need for any strategy for the Himalayas to be all-encompassing, which would combine knowledge of geology, sustainable engineering, and efficient regulation. Not only would the lives of workers be safe, so would the construction itself. At the same time, ecosystems and water sources distinctive of the region, and essential to it, would be preserved. The PM call to put an Indian on the Moon by 2040 has caused much excitement in many circles, including that of two wheeler dealers called Hera and Pheri. Hera The PM declaration that there should be an Indian on the Moon by 2040 has given me a great idea. We should get into the Moon export business. Pheri But there is no one on the Moon to export to. Hera Exactly! And that the basis of our export business exporting what the Moon lacks, which is people. We all export people to the Moon. Pheri Export people? Is that kind of weird? Hera Not at all. What long been India biggest export item? Pheri Garments? Tea? Basmati rice? Hera None of the above. Our biggest export item is people, and has been so for years. Pheri I did know India exports people. Hera India does. People export themselves, some officially and some not so officially. But, all these self-exported people make up the Great Indian Diaspora, which tots up to some 32 million more than the entire population of Australia and that number is growing by 2.5 million every year. Pheri Wow. That a lot of exported people. Hera It sure is. The problem is that people who want to export themselves are

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**CISF-HCM-TEST-Dated-2023-11-15-Test NO.-11923**

Pointer to the flux within cricket. Even as the host flourished, the most heartening story of this World Cup is the growth revealed by a pugnacious Afghanistan's and to some extent, the Netherlands. To widen its footprints, the willow game needs these teams to evolve. Multiple pieces of legislation and regulations prohibiting ragging on campuses have failed to end the dehumanising ordeal's junior student's are subjected to by their sadistic seniors. Nearly three months after a 17-year-old boy died due to ragging in West Bengal Jadavpur's University, a second-year undergraduate student of the PSG College of Technology in Tamil Nadu has been left brutalised, physically and mentally, for refusing to yield to monetary extortion by his seniors. Both States were among the earliest to enact legislation "banning ragging. That student's undergo such traumatic experiences despite civil society being rudely awakened by spine-chilling cases" of brutalisation and even the murder of victims of ragging, exposes the gaps in the system that allow a vicious cycle where victims one year become perpetrators the next. From bullying and harassing fresher to ensure subservience to seniors, acts of ragging have taken "perverse and cruel forms, including through sexual abuse, intended to dehumanise victims. An act of indiscipline has evolved into one" that involves element's of criminality. While unlike earlier, ragging is no longer a given on campus's, it is evident that victims are not just the fresher and the harassment extends beyond the initial months of a new academic year, as seen above. The Supreme Court-appointed R.K. Raghavan Committee had captured the causes, and suggested actionable remedies, in its 2007 report, he Menace of Ragging in "Educational Institutions" and Measures to Curb It. The panel rightly categorised ragging as a form of psychopathic behavior and a reflection of deviant personalitie's. In 1999, a University Grants Commission (UGC) Committee's had recommended a Prohibition, Prevention and Punishment approach to curb ragging. Yet, as the Raghavan Committee pointed out, many State laws only seek to prohibit, and not prevent, ragging. In its words, while prevention must lead to prohibition, the reverse need not be true. Despite the UGC Regulations on Curbing the Menace of Ragging in Higher Educational Institutions 2009, except for formalities such as conducting fresher parties, mandating undertakings from students and parents against indulging in ragging,

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**CISF-HCM-TEST-Dated-2023-11-15-Test NO.-11924**

What is common for "India between the Israel-Hamas" war and the Russian-Ukrainian war? At first glance, it seems not much. But in both wars, one party is an iron brother of India, Russia in the case of the Russian-Ukrainian war and Israel in the case of the Israel-Hamas war. India does not have many enemies in the "world all credit to its foreign policy but it does not have many fast friends either. In fact, Russia and Israel might be considered to be India" only all-weather friends in the world. We cannot abandon them and they do not abandon us. Sometimes it feels that India thinks that it has ways to go before it becomes a global power, but the fact is that it already is a global power. Now the army of hyper "nationalists that India has should not gloat over this and pretend that India only began in 2014, but it is a fact that India can today defy" Western sanctions and import oil from Russia without any retribution. Such is its power. It also has the finest space programme in the world. Poverty is visibly down. India feeds its own people. India is awash in Western consumer goods. The economy is booming, though "perhaps not as much as the powers that be pretend. It is not that India voice is heard in world capitals; it is that New Delhi has become" a world capital in itself. What New Delhi says, the world listens to and parses carefully. India has a unique opportunity to end the Israel-Hamas and Russian-Ukrainian war but up till now, India has taken a relatively passive approach. Consider the Russian-Ukrainian war. India has bought cheap oil from Russia. Because Russia has been constrained from selling its oil, India in fact subsidized the Russian war effort. But even "President Zelenskyy of Ukraine" urged PM Modi in a face-to-face meeting to convince President Putin to end the war. Zelenskyy recognizes the hold that Modi has over Putin. In public though, all Modi has done is used a cliché with Putin this is not an era for war. For sure, Modi must be urging Putin to stop the war in private. But Putin is not listening. The war goes on and on and has become a battle of attrition. Putin has intractable demands and so does Zelenskyy. Putin appears nowhere in his objective of capturing eastern Ukraine, and building a land bridge from there to Crimea. He perhaps underestimated the response of the West. The truth is that the West hates Russia and will do anything to stop Putin from prevailing in the war. Zelenskyy has outlandish demands of his own. So the war g

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**CISF-HCM-TEST-Dated-2023-11-16-Test NO.-11925**

Villages located in 500 odd rural districts. They have been doing this since 2005. The latest survey done in 2018, pre covid, was to assess what proportion of students in standard 5 could read standard 2 text. This was 53 per cent in 2008 and in 2018 it has fallen to 44.2. In the test for numeracy which is to ask children in standard 5 to do simple division; the success rate has dropped from 34.4 per cent in 2008 to 22.7 per cent in 2018. Which in other words tells us that more than 75 per cent students in our govt schools in standard 5 could not perform simple division. The success ratio even for higher standard 7 students was only 40 per cent. So we need more KVs and JNVs; may be one in every block and the proposed PM SHRI number is too little and too late! Not withstanding our focus on digitization and on Artificial Intelligence the marginalized children will be further marginalized unless drastic policy measures are taken for improving the affairs in about a million govt schools and the nation may lose the demographic dividend! Indian culture is exclusive and is the land of some of the oldest cultures in the world. India is one such country that has many religions, beliefs, languages, and foods. Jainism, Buddhism, Hinduism, Sikhism, Christianity, and Islam are some religions followed in India. Children know about festivals and celebrations but are still missing out on the deeper diversity that is rooted in our culture. Why is it essential to teach students about Indian culture and traditions? The saying Unity in Diversity is not just words. From ancient times, India has always been famous for its traditions. The warmth of people and euphoric celebrations makes our country so special. Indian culture has a vibrancy of all sorts, the country is an example of tolerance, cooperation, secularism, coexistence, and social bond among brethren. Indian culture has never been rigid and that is one of the reasons it survives with pride even today. Every aspect of Indian culture has varied layers attached to it that make it unique. How does teaching children about Indian culture and traditions help? Parents and teachers need to inculcate moral and ethical values in children. Children understand the importance of family and how it acts as a support system. They learn to accept their heritage and will not develop insecurity of any kind. It helps the students to be proud and connect to their culture and appreciate where they come from. Children learn to respect elders,



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**CISF-HCM-TEST-Dated-2023-11-16-Test NO.-11926**

Children learn through examples. Indian culture is rooted in different beliefs. Every family has a way of celebrating festivals or a way of performing rituals. Schools are an ideal platform to inculcate tolerance and educate children of different faiths, traditions, and cultures through the celebration of festivals and special days. Watch Indian cultural programs Show them folks dances or attend Indian cultural programs in and around the community. Such activities spark curiosity in a child mind and help them to come closer to understanding Indian customs and traditions. Give them books on Indian culture and make children participate in traditional games and activities Give them books on Indian values and culture. Reading promotes imagination and develops language and emotions. Reading can also give children facts about culture and heritage. Traditional games have been passed down from one generation to another and their origins go back centuries. Traditional games can help children remember their roots and aid in the development of the mother tongue. Discuss the different cultures of each state India is a big country and each state has a unique culture and different traditions. Festivals are celebrated differently in states. It is important to talk to children about these unique traditions so they are aware of the vibrant side of the country. Take a trip to another state Take children on a school or family trip to another state or region. Travel is the best way to learn. Children can experience the different sides of Indian culture by being physically present, interacting with locals, eating authentic food, and living as the locals do. Encourage traditional dressing and food Wearing traditional ethnic clothing in day to day life or festivals is a way of showing love, and respect, and acknowledging the traditional values that have been passed on from one generation to another. With fast food becoming prevalent in the country, children forget the value and benefits of traditional food. Traditional food brings out a sense of comfort and belonging. It brings people together. These all contribute to the values of India. It also helps children bond with friends and family. The world today is changing rapidly, and children are confused between modern living and tradition. It is the responsibility of parents and teachers to strike a perfect balance between retaining the required traditional values, culture, and customs so that it helps children embrace their iden

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**CISF-HCM-TEST-Dated-2023-11-16-Test NO.-11927**

India ascent to the number one position in Test rankings offers some cause for cheer given the tumult off the field, with the Oldham Committee and the Board of Control for Cricket in India. When the Cauvery Water Disputes Tribunal proposed the setting up of a Cauvery Management Board, it did so for very good reasons. During monsoon deficit years, the pattern of flows in, The Monetary Policy Committee decision, at its maiden meeting, to cut the rate by 25 basis points held no surprise for markets. What had been on watch was the language The revival of the and Prevention and Control Bill and the Union Cabinet for that make against people living with the virus are positive steps. Such laws, however, can only deliver benefits within the overall imposed by an public health system. Where the legislation can make some difference, with active monitoring by support groups, is in ensuring that acquiring the infection does not mean an end to access to housing and healthcare due to. The success of the anti-aspects hinges on the off to accept the inquiry findings of to be under the law, and provide relief. Since the new law is intended to both stop the spread of the disease and help those who have become infected get as well as equal it will take a high of to provide effective drugs to all those in need. In August, the Ministry of Health and Family Welfare put the number of people getting free at of which are children. This must be viewed against the most recent estimate last year, which million people live with in India, of whom are women. Regional in access to and must be legislation and the of complaints redress that it should provide some relief to of families that face India ascent to the number one position in Test rankings offers some cause for cheer given the tumult off the field, with the Oldham Committee and the Board of Control for Cricket in India. When the Cauvery Water Disputes Tribunal proposed the setting up of a Cauvery Management Board, it did so for very good reasons. During monsoon deficit years, the pattern of flows in, The Monetary Policy Committee decision, at its maiden meeting, to cut the rate by 25 basis points held no surprise for markets. What had been on watch was the language The revival of the and Prevention and Control Bill and the Union Cabinet for that make against people living with the virus are positive steps. Such laws, however, can only deliver benefits within the overall imposed by an public health system. Where the legislation c

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**CISF-HCM-TEST-Dated-2023-11-16-Test NO.-11928**

It was a good idea in the first place, but it did not survive judicial scrutiny. By recalling a three judge Bench order striking down the and to hold a fresh hearing on a by the of India, the has now revived the idea of a test to the aptitude and suitability of those seeking to study in the country in 2010 through to relating to medical and dental had a few saving students the trouble of writing multiple to in State run and, curbing the of higher in medicine, and ensuring a in private, unaided institutions which thrive on selling and seats to the highest bidder. However, it from two quarters. One, State was upset with the implicit of medical in the idea of a national test. They feared that would undermine their reservation policy. Some like and against the interests of poor and rural students. And two, private those by were against any in their arguing that their right to their own had been upheld by a Supreme Court Bench in Pay Foundation. When the three judge Bench, by a two one majority, agreed with them that the violated their rights. The voice of Justice who ruled that could be to without impinging on minority rights or the of various States, was in a lost cause then. His had great force merely creates a national pool of eligible from among whom colleges and were free to select those to any group or any. In a curious turn of events Dave now heads the Bench that will revisit the entire case. The Bench has said the majority in the earlier verdict had not followed and a hasty order without the judges. The recall of the even before the review has been fully heard has created some confusion may be back in place, and it is that it could be held at least for medical this year. However, validity has not yet been upheld. States which had obtained the interim stay against may believe that they are still entitled to go ahead with the. The legal position in such States. It was a good idea in the first place, but it did not survive judicial scrutiny. By recalling a three judge Bench order striking down the and to hold a fresh hearing on a by the of India, the has now revived the idea of a test to the aptitude and suitability of those seeking to study in the country in 2010 through to relating to medical and dental had a few saving students the trouble of writing multiple to in State run and, curbing the of higher in medicine, and ensuring a in private, unaided institutions which thrive on selling and seats to the highest bidder. However, it from two quarters. One,

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**CISF-HCM-TEST-Dated-2023-11-16-Test NO.-11929**

Books are like coffers filled, not with gold or silver, but with high ideals, and the wisdom of our forefathers. If we learn to love books, we need no other riches. However, we must read the right kind of books. Just as we need nourishing food for the body, similarly we need to read good books to enrich our minds. Savitribai Phule was the first female teacher of India; she is also known as the revolutionary feminist icon. Savitribai Phule was born on January 3, 1831, in the village of Naigaon in Satara district in Maharashtra state. She was born in a farming family. Her father, Khandoji Neveshe Patil, was a farmer. At the age of 13, Savitribai Phule married Jyotiba Phule. At the time, Jyotiba Phule was only twelve years old. Seeing Savitribai Phule passion or education, Jyptiba Phule educated Savitribai. Savitribai Phule spent her entire life spreading education and social reform. His mother name was Lakshmibai. At that time, women were given a secondary place in society. When women did not have the right to education, Savitribai Phule educated the women of the society and gave them their rights. On January 1, 1848, she started the first school for girls with the help of Jyotiba Phule. She continued his social work without fear of opposition from society. When Savitribai was on her way to school from her house, some of her opponents threw stones at her in the street. Yet Savitribai did not stop her work of educating women. She opposed many bad practices like Balvivah, Sati, Keshvpan. Savitribai Phule also educated widows. Savitribai Phule was also a great poetess. She has written famous poems like Bavanakshi Subodh Ratnakar in his life. Even today, Savitribai Phule is respected in our society. Reading is of different kind. It may be light or serious. It may be adventurous or spiritual. Every reading has its distinct pleasure. Some people like to read coffers filled newspapers, periodicals, journals etc. They are storehouse of general information about current events and various socio political and economic problems. It has been well said, Books are like axe they cut through the snow within. Indeed electricity is one of the most important blessings that science has given to mankind. Of all modern inventions, electricity is perhaps the most wonderful. To those who experienced its magic for the first time, it must have felt like being transported to a fairy land. Today, we take it so much for granted that we notice its existence only when there is a power cut

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**CISF-HCM-TEST-Dated-2023-11-16-Test NO.-11930**

The summit of the 21-member APEC in San Francisco was yesterday overshadowed by a bilateral meeting. US president Joe Biden had his second face-to-face meeting with his "Chinese counterpart Xi Jinping" the strategic rivalry between the countries, which initially played out in the form of trade war, took a more serious turn last year when the "US rolled" out export control policies on semiconductors and AI. In addition, the US and China are backing rivals in the geopolitical conflicts that have broken out over the last two years. The trajectory of the trade war offers a sense of their limitations and also ways to manage the rivalry without slipping into direct conflict. It been five years since the US began to impose tariffs on Chinese's goods, which covered over 60% of imports from the country. Consequently, China share in the US imports declined by over 5 percentage points to 16.3% in 2022. Once the focus is broadened to look beyond bilateral trade to supply chains, the picture is different. A World Bank paper last month did just that and found a compression in the US-China's direct trade linkage was offset by indirect linkages. The decline in China share of US imports was filled by a handful of other countries, notably Vietnam. The spurt in exports of these countries was, in turn, related to their deep links to China through supply chains. Their increased exports to the US were accompanied by larger imports from China. As WTO pointed out, we have seen trade fragmentation linked to geopolitics but not broader de-globalisation. The US-China rivalry has some inbuilt checks because neither side can extricate itself from a trade relationship built on complex supply chains. It noteworthy that Australian PM Anthony Albanese this month visited China with trade on the top of the agenda. The small impact of America Russia sanctions and other supply chain readjustments show that economic realities impose limitations on countries that aim to realise geopolitical goals through economic tools. The upside of this is that the US and China's have an incentive to coordinate efforts to end hostilities in different theatres. There a lesson for India, which is rightly trying to capitalise on the trade fragmentation arising out of the US-China geopolitical rivalry. The biggest gainers so far have been countries that are part of deep supply chains. Does India reluctance to join regional trade agreements help? But taking consent from the original artistes or their estates and p



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**CISF-HCM-TEST-Dated-2023-11-16-Test NO.-11933**

Which makes us sapiens, wise monkey's. He posits that this capacity for higher order questioning, asking why are we doing a particular action and to what end, creates a philosophical construct's for everything in life. The ability to think for oneself gives rise to questions, which come up quite spontaneously in the mind, such as what is real, is the material and tangible world real, or is reality to be found some where else, in the mind and beyond it? How can we know, what is truth, is science true, or do we turn to the great religious traditions of faith? One may not know that one is asking "metaphysical or epistemological" questions, but these questions are arising in every mind. Hegel believed that philosophy could go to the roots of a culture, to the truth of the "Absolute" that it embodies. The reflections of philosophy make it feasible for society to understand itself. What does it mean to be moral and ethical, and how does one judge whether a human action is right or wrong are questions which the philosopher articulates. Is existence meaningless, since one sees so much suffering and grief and misery all around, or is there a purpose and pattern to our lives we do not know of, and are trying to seek, in different ideas and propositions? Philosophic wisdom may come late, but these questions, Prof TZ Lavine contends, loom large at the back of every mind, in the everyday challenge of life. They come to the forefront in moments of deep personal crisis or in the face of an external sudden event, like war, when one despairs and one faith in a particular belief-system is shaken. One may not find the right answers immediately, but these questions will themselves show the way forward out of that moment of crisis, for the seeking of truth is not mere seeking of knowledge, it is the essential condition for seeking just action. As Hegel often said, Once the world of ideas is revolutionised, reality cannot resist. It is in this spirit of philosophy being seen as an everyday practice and not just an academic scholastic discipline, that the World Philosophy Day seeks to redefine philosophy as a stimulation of the mind to the exercise of thinking. It is in asking these fundamental questions what is real and valuable, what is true and just that philosophy unravels new ideas of reality that may shape the mind of the coming age. Upanishadic thought itself posits this critical thinking as the elan vital of understanding both the manifest world and the Self. November 16

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**CISF-HCM-TEST-Dated-2023-11-16-Test NO.-11934**

In an earlier piece Status and Status Quo, August 26, we mentioned the 1958 statute, on salaries and service conditions of Supreme Court judges. This speaks of leave a judge is entitled to and also mentions how leave can be spliced with vacations. What is a vacation? It reminds us of summer and winter vacations as students. Former CJI Ramana delivered the Justice SB Sinha Memorial Lecture on Life of a Judge in July 2022. His words struck a chord in all those who work hard. Sometimes, we miss out on important family events. At times, I wonder if my grandchildren would recognise me at all after failing to see them for days together. RBI yesterday hiked the policy rate, or repo, by 0.5 percentage points to 5.9. It was an anticipated fourth increase since May. The analysis underpinning the monetary tightening threw up interesting information. The depreciation in the rupee against the dollar and the dip in the forex reserves are not alarming. Since April 1, the rupee dropped 6.8 against the dollar, while a basket of major currencies depreciated 16. Also, about 60 of the dip in foreign exchange reserves is because of changes in their valuation following rate hikes by the US Federal Reserve. But the trajectory of inflation is clouded by global uncertainty. RBI acknowledged it but retained the current financial year inflation projection at 6.7. Economic growth, however, was marked down to 7 from the earlier 7.2. The main aim of the current cycle of rate hikes is to head off second round effects of inflation. This time monetary tightening is taking hold fast as retail and MSME lending of banks is mostly benchmarked to the repo. Simultaneously, GoI and states have embarked on fiscal consolidation, which complements monetary policy. It prudent to hold back in an uncertain situation. In the April-June quarter, GDP grew in double digits. But RBI has forecast that in the subsequent quarters till the end of the financial year growth will keep slowing down. Separately, RBI analysis of inflation drivers showed that the April-September increase was mainly on account of supply shocks. It was the cut in fuel taxes in May that knocked off 0.4 percentage points from core inflation. In near future, global recession will dampen demand. Therefore, it may be time for a slower pace of rate hikes even as RBI ongoing drive to drain liquidity will carry on monetary tightening. The Kerala high court directing PFI to deposit Rs 5.2 crore for damages incurred during the banned outfit fls

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**CISF-HCM-TEST-Dated-2023-11-16-Test NO.-11935**

Their are on public property. In contrast, UP 2020 law enables recovery of damages for both public and private property. But SC found great divergence from due process in the recovery of damages from anti protesters and directed UP to follow this law properly. The Centre law, Prevention of Damage to Public Property Act, 1984, is woefully outdated and narrowly focussed on criminal prosecution. After two SC committees suggested measures giving teeth to this Act, a 2015 amendment bill suggested placing burden of proof on the accused, fixing responsibility on organisations and officebearers, and pegging the fine as the market value of public property damaged. Fixing culpability of police officers and governments remiss in preventing violence is important too. The Agniveer protesters who caused huge damages escaped lightly, so do cadres and netas of established political parties. A uniform central legislation that ensures time bound inquiry into damages, recovery of assets, and criminal prosecution of rioters is needed. Act without fear or favor against vandals. A decisive showdown between the US and China could come sooner than anyone thinks, claims Danger Zone The Coming Conflict with China by Hal Brands and Michael Beckley. Sino-US rivalry is not a marathon, but a sprint that will play out in this very decade, says the book. It starts with a highly plausible doomsday scenario in January 2025, in a situation where China has invaded Taiwan, putting the US in a bind, and the world on the brink of World War III. It could have been avoided, by reading the signs right, the book claims. For decades, Srinagar cinemas were dead, remembered only in the laments of a lost yesterday. Now, a silver jubilee of years since the first multiplex arrived in Delhi in 1997, Kashmir city of beauty and anguish too is home to one. The development two cinemas also opened in south Kashmir Shopping and Pulwama districts recently is a constructive move even though it comes with its share of security challenges. Kashmiris were forced out of cinema theatres in 1990. Extremists enforcing a conservative version of Islam ordered them shut. In 1999, three cinemas Broadway, Neelam and Regal dared to reopen. But on the first day of Regal reopening, grenades were tossed at viewers coming out of the hall. One person died. The message had been delivered. The theatres morphed into paramilitary barracks, malls, hospitals and ruins. The non-violence of my conception is more active and more real; fight

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**CISF-HCM-TEST-Dated-2023-11-16-Test NO.-11936**

His gun or his sword and he generally becomes helpless. But a person who has truly realised the principle of non-violence has the God-given strength which no weapon can match. Gandhi compared violence to water and said that when water has an outlet, it rushes forward furiously with an overwhelming force. Non-violence cannot act madly. It is the essence of discipline. When it is set going, no amount of violence can crush it. For full play, it requires unsullied purity and faith. I make bold to say that in this age of Atom Bomb, unadulterated non-violence is the only force that can confound all the tricks put together of violence. By its very nature, non-violence cannot eize power , nor can that be its goal. But it can do more; it can effectively control and guide power without capturing the machinery of the government. Non-violent, non-cooperation is aimed at that. realisation of God, said Gandhi, non-violence is a necessary condition. Following Mahavir, he considered ahimsa paramour dharma non-violence as the highest virtue. It sums up in itself all those virtues that spring from love. Gandhi named ahimsa as the law of love. According to him, love is the power that cleanses one from inside and thereby uplifts him; love comprehends noble feelings such as compassion, forgiveness, tolerance, sympathy, and kindness. That means in love one should not bear ill-will towards others. Ill-will is the root of anger, revenge, and vengeance. Love, in Gandhi opinion, is a very complex discipline as one can easily hate it, but it requires supreme energy as well as strength to love. The task becomes still more complex when one is required to love a person who is ordinarily to be regarded as an opponent. Non-violence is not something mechanical, and hence, it requires much effort. In other words, it is the pure quality of heart and has to be acquired through strong training, not otherwise. Perhaps, for this reason Gandhi says that ahimsa is meant for the strong, not weak. A non-violent man will and should die without retaliation, anger, or malice. This is the highest form of bravery, said Gandhi. Ahimsa implies that there is no violence in thought, word or deed and, finally, no loss of temper. Ahimsa thus is necessary for human evolution and building of peaceful society. It is the principle that makes life worth living or meaningful. Ahimsa not only develops man moral dignity and personality, but it also makes possible an ideal society. The non-violence of my conception is

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**CISF-HCM-TEST-Dated-2023-11-16-Test NO.-11937**

Seen that an armed soldier relies on his weapons for his strength. Take away from him his weapons his gun or his sword and he generally becomes helpless. But a person who has truly realised the principle of non-violence has the God-given strength which no weapon can match. Gandhi compared violence to water and said that when water has an outlet, it rushes forward furiously with an overwhelming force. Non-violence cannot act madly. It is the essence of discipline. When it is set going, no amount of violence can crush it. For full play, it requires unsullied purity and faith. I make bold to say that in this age of Atom Bomb, unadulterated non-violence is the only force that can confound all the tricks put together of violence. By its very nature, non-violence cannot eize power , nor can that be its goal. But it can do more; it can effectively control and guide power without capturing the machinery of the government. Non-violent, non-cooperation is aimed at that. realisation of God, said Gandhi, non-violence is a necessary condition. Following Mahavir, he considered ahimsa paramour dharma non-violence as the highest virtue. It sums up in itself all those virtues that spring from love. Gandhi named ahimsa as the law of love. According to him, love is the power that cleanses one from inside and thereby uplifts him; love comprehends noble feelings such as compassion, forgiveness, tolerance, sympathy, and kindness. That means in love one should not bear ill-will towards others. Ill-will is the root of anger, revenge, and vengeance. Love, in Gandhi opinion, is a very complex discipline as one can easily hate it, but it requires supreme energy as well as strength to love. The task becomes still more complex when one is required to love a person who is ordinarily to be regarded as an opponent. Non-violence is not something mechanical, and hence, it requires much effort. In other words, it is the pure quality of heart and has to be acquired through strong training, not otherwise. Perhaps, for this reason Gandhi says that ahimsa is meant for the strong, not weak. A non-violent man will and should die without retaliation, anger, or malice. This is the highest form of bravery, said Gandhi. Ahimsa implies that there is no violence in thought, word or deed and, finally, no loss of temper. Ahimsa thus is necessary for human evolution and building of peaceful society. It is the principle that makes life worth living or meaningful. Ahimsa not only develops man moral dignity



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**CISF-HCM-TEST-Dated-2023-11-16-Test NO.-11938**

Pharm firms that must contain both the correct substance and the appropriate number of ingredients. The pharmaceutical industry in itself comprises a variety of areas, all of which contribute to the journey from drug discovery to marketing and distribution of manufactured drugs. Why is the Day Celebrated Every year on September 25th, World Pharmacists Day is observed to raise awareness among the general public and healthcare professionals about the importance of pharmacists in the healthcare system. Since many pharmacists work quietly behind the limelight, there is a need to recognise and reward their significant contribution to society. The day is also observed to encourage and promote activities that advocate for the role of pharmacists in improving patients quality of life around the world. This year theme for World Pharmacist Day is Pharmacy in Action for a Healthier World, with the goal of highlighting pharmacy positive impact on health around the world and strengthening professional solidarity. Industry Growth In India, approximately 10 lakh certified pharmacists are employed in several positions, implementing their specific knowledge and skills to improve the nation health. Indian pharmacists are the world third largest healthcare professional community and the fourteenth largest in aspects of value. In terms of volume, India meets roughly 20 of global pharmaceutical demand. In fact, the Indian healthcare and pharmaceuticals industry is one of the most rapidly growing in the world, with a 754 percent increase projected between 2017 and 2060. Post Covid-19 Effect on the Industry the Covid-19 pandemic has caused significant disruption in a wide array of industries across the nation, which included pharm companies. While the pandemic revealed innumerable infrastructural flaws and disparities, it also served as a driving force for transformation. Covid-19 consequences and deprivations offered a chance to revitalise and restructure the pharmaceutical industry in order to better meet the requirements of the public. The pharmaceutical companies not only supplied uninterrupted medicines, but also contributed extensively to preventative care, quarantine centers, and sanitization. Acknowledging the efforts, Prime Minister Narendra Modi aptly referred to India as the pharmacy of the world , sending much-needed medications to a number of other countries during the bleak time of the Covid-19 outbreak. Vaccines Vaccines are yet another promising area of developme

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**CISF-HCM-TEST-Dated-2023-11-16-Test NO.-11939**

House Satanism In fact, the Air India building is among all Mumbai most iconic. Was it among the 13 power towers targeted by Dagwood vengeful serial blasts of 1993? It remained so even when the Maharaja dun khatola became an dun khaddar. And here a bigger irony. The less governance they give us in Maharashtra, the more government offices they want. The logic is as hazy as the pall shrouding the once spectacular view from the Air India building. As hazy as the ruling Do math Sean rights to being the real Sean. Both courtesy the ruling trio. In one electoral term, we vet had three governments none of which we voted for. So here a cost effective way to justify the latest 1,601 crore splurge. Each of the past and present combos should occupy one third of the new quarters and simply move up or down with each bout of horse trading. The relationships between teachers and students in today world continue to evolve with the changing dynamics in education, societal norms, and technological advancements. There are some key aspects characterizing these relationships Intelligence, Generative artificial intelligence Gen AI to be specific, has captured the attention of not only the data scientists this time, but also of the common human keeping it gender neutral. The beauty of Gen AI lies in the finesse with which it generates an output which is very structured, grammatically correct and common meniscal. Much like how a human being will produce. The Gen AI model takes an input from the human being which is mostly a request to provide a particular content or answer certain questions. This input is called a prompt. In most cases, the prompt is textual in nature. The output produced by the Gen AI tool could be in the form of text, image, audio or video. The earlier versions of the tool such as Instruct GPT took one input and produced one output. The next input and output were unrelated Artificial to the first input output set. The current versions of the Gen AI tools are smartly able to capture the context of previous questions asked and improve upon previous responses. This attribute makes the tool suitable to sustain a meaningful conversation with the user. The application of such capabilities to various industries healthcare, BFSI, retail, manufacturing, telecom, etc. and functions sales, marketing, pricing, service assurance, finance, operations, etc. and the potential it holds for the future of humankind is simply humongous. However, along with enormous opportunities,

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**CISF-HCM-TEST-Dated-2023-11-16-Test NO.-11942**

Hypothetically, if the whole planet starts "using Gen AI for every tiny bit of work artificially created content will flood the internet very soon. There will be nothing new available" for training our next generation of intelligent models. Hence, creation of work by creative human beings should not cease. To the thirsty, Gen AI is like giving water on a silver platter or in a glass I should say. Citizen data science, like the forthcoming citizen "development due to the democratization of AI, makes us the actors and the audience of the movie at the same time. As the audience, we watch, enjoy, and evaluate" every single step of progress going on in this field. Let not forget that any input we give or any question we ask to Gen AI tools is recorded and used for enhancements in the. That gives us an acting role in the movie. Let play both the roles well. Let hope that the movie has a happy ending. We never lose in a game played with might. Either we win or we learn

**Respect and Professionalism** There an emphasis on mutual's respect between teachers and students. Teachers are seen as mentors and guides rather than authoritarian figures. Students are encouraged to express their opinions and engage in two way communication. **Support and Mentorship** Teachers often take on the role of mentors, providing not only academic guidance but also support for student personal growth and well-being. This might involve advising on career paths, offering emotional support, and guiding students through challenges. **Technology and Communication** Technology has significantly impacted communication between teachers and students. With online platforms, email, and educational apps, communication has become more accessible and immediate, allowing for quicker feedback and guidance. **Diversity and Inclusivity** There a focus on inclusivity and recognizing the diversity of students. Teachers aim to create an inclusive environment that respects different backgrounds, cultures, and individual needs, fostering a sense of belonging for all students. **Personalization of Learning** Teachers often tailors their approaches to accommodate different learning styles and individual needs. They utilize various teaching methods to engage students effectively, acknowledging that one size does fit all in education. **Ethical Boundaries** There a clear emphasis on maintaining appropriate boundaries and ethical behaviour. This includes guidelines and policies to ensure the safety and well-being of students and to preve

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**CISF-HCM-TEST-Dated-2023-11-16-Test NO.-11943**

And composed by Bengali poet Kazi Nazrul Islam in 1922 has met precisely this reception. Break down those iron gates of prison, is how the song translates. And the new tune seems to have broken the patience of not just the poet family but also other Nazrulgeeti fans. Some are distressed, some are furious; some are calling the new tune a tragedy. What is interesting to recall is that Rahman sanguinity too has been tested by some of the adaptations of his own compositions. In response to a Masakali remix for example he had urged everyone to enjoy the original instead No shortcuts, properly commissioned, sleepless nights, writes and re writes. He stops. Of all modern inventions, electricity is perhaps the most wonderful. To those who experienced its magic for the first time, it must have felt like being transported to a fairy land. Today, we take it so much for granted that we notice its existence only when there is a powerâ€ cut and life comes to a standstill. Can you think of all the things you could not have done without electricity? Imagine, you could not have watched television or even seen a film in a cinema hall. You would have had to study by candle light with no fans or air conditioner. Ice creams, soft drinks and cold water would have been unheard of. Your kitchen too would have been very different from what you see now. There would have been no toaster, blender, electric oven, induction cooker or electric chimney. Electricity has truly revolutionized life in the twentieth century. The field of medicine has specially benefited from it. You will realize this if you ever happen to sit on a dentist chair, enter the operation theatre or visit the Xray department in a hospital. Electricity has also brought the world to our doorstep in more ways than one. Today we can see a live telecast of events taking place thousands of miles away where it is not always feasible for us to be present. Through the computer and other more sophisticated audioâ€ systems, we are exposed to the world best literature and music. Unfortunately, in India not all of us can avail of the facilities provided by electricity. There are still far too many people who live below the poverty line, and even though electricity has reached the remotest village, everyone cannot benefit from it. It should be our endeavour to bring light into the lives of all our countrymen and to ensure that an electric bulb glows in every home, indeed electricity is one of the most important blessings that science

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**CISF-HCM-TEST-Dated-2023-11-17-Test NO.-11944**

Of low cost, life saving vaccines for children and adults. In addition, the Institute is the largest manufacturer of measles and DPT vaccines. Encouraging Sophisticated Technology Post Pandemic Pharmaceutical companies have been keen to embrace cutting edge technologies in providing health care. Pharmaceutical manufacturers are accelerating the drug development process by implementing innovative machine learning algorithms and AI powered innovations. The adoption of AI has increased the outcome proportion of new medications and treatments, and most importantly reduced expenditures, especially in elective surgeries. Machine learning and IoT, including robotics, have also been employed to automate storage facilities, driverless transportation, drone based shipments, and other tasks that are critical for temperature controlled Pharma distribution networks. Developing Medical Tourism in India The pharmaceutical industry has also been simultaneously encouraging medical tourism into India. Over the past several years, notably since 2014, the population of citizens travelling to India for medical care has increased at a rate of about 55 per year. Rising awareness, as well as the reliability of advanced equipment to perform an array of surgical and non surgical procedures, all aid in the overall growth of India elective surgery market. Besides that, emphasis on new product development, and a strong distribution channel of private hospitals have led to the developed relationships with many medical insurance companies in India as well as hospitals in Europe and America. With such ties across Europe and America, India will continue to see a surge in medical tourism. Conclusion Given the importance of the pharmaceutical industry in health care, it is critical for State Pharmacy Councils, Pharmacy Institutions, Pharmacy professional organisations, and all Pharmacy experts to inspire, plan, and enforce initiatives that highlight and endorse the pharmacist role in enhancing health in every corner of India. Promotional campaigns involving the media, as well as interaction with patients and the general public, are also important ways in which we can maximize the use of Pharmacists Day for the betterment of both the profession and society at large. The lockdown generated a wave of disruption across the retail industry, leaving many physical retailers scrambling to meet public demand. They had to pivot their focus on creating highly optimized digital shopping experiences and



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**CISF-HCM-TEST-Dated-2023-11-17-Test NO.-11945**

Transformation, retail must embrace the benefits of data driven artificial intelligence AI. Unlocking in store analytics data with computer vision To deliver an optimized in store shopping experience, retailers need to radically transform the way they operate their stores. To do this effectively, they need to adopt a data driven approach where they micro analyze the customer conversion funnel to learn what bottlenecks are present in each of their stores. The only way to do this in a scalable manner is by adopting AI. There are several AI tools that an organization can adopt, but the most promising one that can deliver near term value for retailers is computer vision. This field of computer science focuses on replicating parts of the human vision system by enabling computers to identify and process objects, images, and videos in the same way that humans do. Vendors use a combination of proprietary algorithms and a real time inference pipeline with deep learning to identify objects in a physical space and analyze their behavior and movement to predict outcomes and drive success. With the AI engine continuously analyzing these variables, it empowers both store managers and executives with insights on how they can make their retail business more efficient and profitable. Decentralized data drive decision making Large retailers have struggled to objectively assist their store managers with granular insights on how they should manage each of their stores. This happens as executives drive most of their strategic decisions on a centralized level based on one dimensional data set such as point of sale and loyalty data. However, now with computer vision the retailers can get access to a much deeper set of shopper insights. By leveraging the video footage from their existing CCTV cameras, they can measure store visitor counts, traffic flow patterns throughout the store, segment visitors by their shopping duration, time of day and even demographics. The AI engine then analyses which of these variables correlate to maximized conversion rates and then provides suggestions on how operators should optimize everything from merchandising, store layouts, operations, and labor scheduling. To compete with the online shopping experience effectively, retailers can longer afford to implement regional or district level strategies. They need to understand the interplay of these variables on a micro store level. Once they have visibility of what is and what isn working in each of the

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**CISF-HCM-TEST-Dated-2023-11-17-Test NO.-11946**

A slow death as they lose the loyalty of their customers. On the other hand, operators that adopt a culture of agile innovation for their physical assets in a similar manner to their online strategies will emerge as the dominant players in the retail landscape. Customers continue to remain loyal only to convenience and the brands that deliver the most frictionless shopping experience by leveraging tools such as computer vision will be able to effectively maximize the value of every square footage of their brick and mortar footprints. India will assume the Presidency of the G20 for a year starting from this December till the end of November 2023. As we look to firm up our priorities for G20, India should drive conversation around three priority areas where she has had varying degrees of success women empowerment, circular economy, and innovative financing. A dialogue around these can enable concrete policy making to deliver on the global goal of inclusive, equitable and sustainable growth. Women & Sustainable Development India has the potential to propel world economic growth for the next few decades. But that promise would come undone if we do not invest to empower our 700 million women to contribute to our economy in a productive manner. We have today more women in senior management than the world average but a lot more can be done. Private sector interventions such as microfinance have done a tremendous job in pushing women entrepreneurship. But to achieve full gender parity, we need a global agenda, addressing all aspects of women lives with systemic and cross cutting policies. Comprehensive and early interventions such as bettering health outcomes, improving STEM, digital and financial literacy can reduce or eliminate the future gender gap. Innovation in technology has reduced the costs for delivering such outcomes and we should find ways to provide financial and ecosystem support to entrepreneurs devising innovative solutions to achieve such outcomes.. Forums such as the G20 can help generate governmental and multilateral support for such initiatives and help translate success stories to other frontier markets. Circular economy a key pillar of Transformation Incorporating circular economy strategies in the entire lifecycle and value chain of major industries from raw material procurement, manufacturing, consumption and end of life uses to automotive, clothing & textile, electronics & white goods, construction, to name a few, has the potential to deliv

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**CISF-HCM-TEST-Dated-2023-11-17-Test NO.-11947**

Way in how blended finance structure can solve the world most pressing problem. SEBI recently came out with a detail frame work for a social stock exchange allowing non profits to be listed on the bourse. Indian fund manager are today launch innovative financing struct such as Fund and Carbon Fund to invest in sustainable and inclusive enter across the globe. India and France have come to toe launch the International Solar Alliance that is working closely with the private sector to create a blended finance structure with an audacious goal of bringing electric to every home on the planet. G20 countries account for 85 of the world and 75 of international trade, making it an ideal forum to discuss international economic cooperation. However, it represent only red of the world pop making it less than fully representative of the issues faced by the global population. India as the incoming President, along with Indonesia and Brazil, the predecessor and the successor countries respectively, represent the troika that is responsible for ensuring continuity of the agenda. It would be the first time in the history of G20 that the troika comprises emerging economies. It is not only a great opportunity but also a moral respons for India to represent the global south and lend voice to the represent. As I sit and tap away at my keyboard, the sound of old songs and new makes its way into my study through the open window. It bounces off the walls and furniture and enters my ears, filling me with a sense of nostalgia I have experience in a while. I am an atheist. This means that I have no inclination towards gods and hymns. But Durga Pujo in Bengal is more than just oblation and worship. There is a lot of debate on the history and origin of this grand fest. Some believe that it started with the triumph of the marauding northern Gang etic tribes over the local Kherwal tribesmen during the Vedic period. Others believe in a more innocuous origin story one of a medieval Hindu ritual gaining prominence over the ages and exploding into the urban scene during the British Raj. Whatever be the truth, Durga Pujo is big now; big enough to make take notice. The world gets to know about our carnival through images overflowing out of Kolkata. Big pandal, overarching themes, the bustle of crowds and flutter of colorful clothes, music it does make its presence felt globally! But back here, in my hometown, things are a little different. Yes, there is the usual pomp and fervour, but not quit

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**CISF-HCM-TEST-Dated-2023-11-17-Test NO.-11948**

Festival time here in my tier-two city is unbridled hope that in these few days of the Pujos all bad things will be wiped out of our lives a hope that had gone missing in the last couple of years. Covid had pummeled us brutally. Jobs were lost, business shut down, and people wondered if this was the beginning of the end. The last three years saw many Pujos scale down some simply stopped happening. The seasons changed as usual. Summer turned to monsoon and then to autumn, and like Pavlov canines we felt the urge to taste the fervour. But it was there. Faces stifled by masks were scattered all across the city worried, unemployed, and unsure. But if history has taught us anything, it has to be how human fortitude is the strongest force on the planet. Durgapur is back on track this year. Law abiding citizens have shunned their docility and begun making a lot of noise. People are in a buying frenzy because the taps are gurgling once more and there is some money to spend. But there is a sense of caution too. I was chatting with a dress seller yesterday and he looked happy. I had lost all my savings in the pandemic. Entire stocks were lost to rats and termites because my shop remained closed for so long. But things look good this year. People are avoiding expensive things, but they are buying none he grinned. The Pujos committees know it will be some time before things begin to look like before Covid. But they are coming. They want to resurrect the old times. Business looks good for the auto and electric rickshaw wallets. They were among the worst hit during the pandemic. As passenger numbers declined, they saw their incomes erode away. At the height of the pandemic, the majority of them had to exist on two frugal meals a day, with fast savings and no income. But with people back on the streets, the rickshaw wallets look happy now. Trips to the pandals have been booked in advance. Most have received their advance payments, meaning their children can wear new clothes. My friend Amar owns an auto-rickshaw. He is the one to carry my son to school and back. The lockdown had taken its toll on his income and health. Anxiety He blames for his ill health. But he is out this year, carrying passengers across the city. And Durga Pujos means high paying trips every day of the fest. The situation is comparable for the great multitude of private tutors in my city. Durgapur status as an education hub is largely due to these underpaid men and women. But they had to starve like the auto wallets. A pandemic

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**CISF-HCM-TEST-Dated-2023-11-17-Test NO.-11949**

It will be interesting to see just how "sensitive the 16th finance commission, which" is in the process of being set up, will be to structural changes in the Indian economy. Indian governments have tended to turn a blind eye to several new dimensions of the economy, including widespread short-term migration from rural and urban areas. This has Indian economy resulted in some unpleasant surprises to policy makers, especially the migrant crisis that resulted from the "Covid lockdown. Where it is not always feasible" for us to be present. Through the computer and other more sophisticated audio systems, we are exposed to the world best literature and music. Unfortunately, in India not all of us can avail of the facilities provided by electricity. There are still far too many people who live below the poverty line, and even though electricity has reached the remotest village, everyone cannot benefit from it. It should be our endeavour to bring light into Indian economy the lives of all our countrymen and to ensure that an electric bulb glows in every home, indeed electricity is one of the most important blessings that science has given to mankind. Enough retribution is enough retribution. But like Putin, Netanyahu is not listening. Modi must make Netanyahu understand that before the war, Israel was close to establishing diplomatic relations with Saudi Arabia. That would have given it much needed credibility Indian economy on the world stage as well as security. In fact it is speculated that Hamas attacked Israel precisely to put an Israeli Saudi pact in cold storage. Unless Israel stops, it is playing into the hands of Hamas. A Saudi Israeli pact seems unlikely now, but it has been delayed Indian economy and not denied. Any further action by Israel and it can kiss that pact forever. The Iranian president has asked Modi to stop the war. But once more, Modi is employing behind the scenes diplomacy. Once again he must appoint a special envoy for the Middle East. This is a golden opportunity for India. It has two fast friends and both are embroiled in war. India must get its act together and make things happen. That will be its coming of age as a global power, not winning some seat in an almost defunct. How about using UIAID data to capture temporary migrants and their transfer of earnings to home states? India being a composite of states or geographical Indian economy entities of different endow went and their varying development status, we need to establish a dyn



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**CISF-HCM-TEST-Dated-2023-11-17-Test NO.-11952**

Rohit Sharma is a vibe. Just "recently, at a press conference, it was put to him: Whenever you hear Jana Gana Mana at matches, tears come from your eyes. Before the question could be finished, Rohit interjected: What Who Me" What all questions people ask yaar? The way he rolled his eyes would have made a thespian proud. On the field, the captain sets a field. Then he runs over from mid-on to tell the bowler exactly why he "made the adjustment" and what line and length he expected. Sometimes he even shadow-demonstrates how the batsman might react to the ball. The bowler then delivers the opposite and gets smacked for four. Not Rohit, he jogs across, settling the bowler down with an arm around his shoulder. Biometric collection to establish identity is now commonplace across different levels of government. Bengal now has a law that mandates biometric collection as part of the process of recording marriages. Submission of biometrics is mandatory for both the couple and accompanying witnesses. Governments may have good reasons to increase the stringency level to establish identity. Bengal aim to prevent trafficking is an example. But this can be done without collecting biometrics at all levels. Aadhaar is based on biometrics. As on September 29, 138 crore unique Aadhaar numbers had been generated, this covers almost the entire population. Bengal, for instance, had recorded an Aadhaar saturation level of over 90% by March 2021. Securing its Aadhaar database is a core function of UIDAI, the body entrusted with managing the ecosystem. Its functioning is subject to CAG performance audits. However, if biometric collection is carried out at different levels, it undermines the safety of the entire database because safety protocols vary. Breaching of one database will compromise all of them with the same data. In the case of Bengal, officials have said that the data is encrypted to ensure safety. It a good practice but global experience shows that encryption raises the level of difficulty for hackers but does eliminate it. No database is entirely safe and securing it is a constant challenge for legitimate custodians of data. FATF, the inter-government agency combating money laundering, has warned that biometric characteristics can be stolen in bulk from central databases. In 2015 more than 5 million fingerprint records were stolen from the US government networks. Therefore, in the interest of safety, collection of biometrics should be limited to UIDAI as it reduces po

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To spend one of a rain washed. Week has been ignored. I see mostly happy faces all around. The pandemic did claim lives directly and indirectly. But those who survived are stronger now. No one in my city is old enough to have witnessed the last great tragedy partition. None of us had expected life to come to a standstill. But it did happen, and we were able to overcome this great tragedy of the modern times. Whatever is in store for us in the future will have to deal with a defiant people. The Public affairs & Policy landscape in India has metamorphosed gradually over the last two decades. Today, Policy professionals have become an interface between Business and Government for facilitating policy making & growth in Indian economy. Last week, the 9th Annual Forum of the Public Affairs Forum of India witnessed this positively evolving spirit of transparent engagement of business and Government with a focus towards a greater economic agenda. Governments, both center and state, are willing to engage with corporate policy heads. I have always emphasized that Public Affairs function in the corporate setting is a cross-section of Corporate Affairs, Corporate Communications, Corporate Social Responsibility, Policy advocacy, Regulatory issues & Government relations with a long-term vision. It is, thus, their responsibility to ensure collaborative dialogue between Government, Industry, Civil Society and various stakeholders for building trust & long-term partnership. The unprecedented impacts of the pandemic and our attempt to grapple back to normalcy have re-aligned the prism of progress across the globe as well as in India. The vision for growth and development has become more encompassing. Inclusivity, diversity, sustainability and innovation are the mantras for India to become 40 trillion economy from trillion economy. Having traversed as a Public Affairs professional over last four decades, I see this transformation happening and a palpable positivity surrounding it. Here are 12 key messages I noticed from the discussions held at 9th the Annual Forum: One, the policy shapers are encouraging ideas, and industry stake-holders consultations are being undertaken consistently schemes are being explored through regular meetings with the corporate sector. The draft Telecommunication Bill was released on the eve of Act Annual Forum. During the Session, the ministry distributed the copies of the bill! Second, the policy shapers are now being valued & seen as professiona

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Speeches made way for engaging conversations with Ministers and Secretaries which shows their openness & willingness to engage with industry. Queries from the enthusiastic audience ranging from representation of women in politics, Government health policies for middle class, innovation or India stance at were responded in a positive & collaborative spirit. Fifth, there is a renewed enthusiasm from the states to engage and collaborate with policy professionals. States are keen on partnering to advocate their investment-friendly policies, skill-development initiatives and sustainable practices. Tamil Nadu joined as an encouraging partner state at the forum. Sixth, the role of Policy professionals is transitioning from mere lobbying to a more knowledge oriented approach. From who you know to what you know. Nurturing of network, although remains a stronghold, fostering thought leadership through extensive research, developing sectorial white papers and preparing reports is the key. Seventh, transparency in interactions has developed pace. Besides, economic issues, sustainability have gained ground during conversations. Dialogues and debates among stakeholders have grown more organic. Eighth, this Government believes, speed and simplification of regulations is the fulcrum to a balanced scalability. We are seeing age old laws are being reformed, de criminalisation of archaic regulations being introduced to enthuse ease of doing business or as we say in Piaf leisure of doing business. Ninth, the path to women empowerment dotted with financial inclusion, safe environment to work, access to education and hygienic conditions are being considered seriously with a view to reform the way gender is seen in our country. Tenth, one must highlight India geopolitical pragmatism and cultivating of strategic ties enabling significant global influence even though India presidency is coming at a time when there were multiple challenges in the world Ukraine, supply chain disruptions, high global debt, inflationary pressures etc. Eleventh, youth and Gen have taken the country by storm. With its young population and conducive policies, India is able to nurture an ecosystem favorable for entrepreneurship. The start-ups are dynamic, innovative and positively disrupt the market. Gen Z is increasingly charting new territories and reimagining the traditional toolbox. The last and the most important is building trust. Deliberation and consultation between Government and the corporate s

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And other such aspects dating back to pre independence times. Towards this end, quoted agenda for a proposed meeting by the Adjutant General in Army was to review prevailing customs, old practices, regulations and policies with the objective of moving away from archaic and ineffective practices. The report also points out that whilst addressing the Combined Commanders Conference last year, the Prime Minister had advised the three services to rid themselves of legacy systems and practices that have outlived their utility and relevance. Whether or not the proposed review by the army is as a result of this directive is difficult to say. What however can be said with confidence is that evolution and change necessitated by emerging warfare challenges, advancing technology and human resource-linked issues are aspects that professional armed forces keep abreast of on a routine and continuing basis to stay operationally and militarily relevant. So clearly these would not be domains which need a special review, leaving one to surmise that the purpose of the proposed review by Army relates to customs, traditions, ceremonials, uniforms and the like. One of the important elements of how militaries engender professionalism in their ranks is by inculcating in them the value and inviolability of customs and traditions, which though not bound by service Acts, are the very essence of spirit de corps and honorable service. Many of these may appear mere frills to those outside of the military domain, but in reality contribute much to the comradeship and high moral standards leading to ethical fighting eland of the soldier, sailor or airman. Indeed many of these have evolved and been fine tuned over the life time of the respective arms or units concerned and hence form the very essence of the formation sense of being, pride, morale, spirit of sacrifice and consequently it combat potential. Any effort to trivialize these would be to strike at the very heart of military ethos. The topic of civil military relations in democracies has been the subject of serious study by many political scientists, since its essence is for the armed forces to operate under civilian control whilst being free to render professional advice. Professor Samuel Huntington in his book he Soldier and the State advances the proposition that the optimal means of asserting objective civil control over the military in a democracy is to professionalise them. Professor Dale Her spring in his book Civil Military

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**CISF-HCM-TEST-Dated-2023-11-17-Test NO.-11956**

Authority approach the down side of the latter may well be to deprive political leadership of sound military advice. In his book *Army and the Nation* the Military and Indian since Steven I of Yale has drawn on uniquely data to explore how and why India has in keeping the military out of politics, when so many other have failed. He further issues that make it for the forces to remain a society apart, amongst them being for to be seen to share in the pie in relative to many in of in the officer ranks, an of and in units and cases or have tried to and political into within the military. According to him, in addition to these, it is higher levels of education, new ideas of rights and mass media and modern that is creating challenges to the army ability to retain military hierarchies. His conclusion being that the greatest challenge to civil military relations is now not over the of higher and ethnic hedging, but rather from the that the army faces in trying to remain a society apart. Party corruption and and societal efforts to interfere in its workings its ability to retain its and and lead to strains on what has been up to now one of India major the clear divide and politics. In order to help the military remain a society apart and military advice to the at all times it is perhaps time for those tasked with the onerous duty of our nation from the many security we face, to delve into some of the lessons from to the of the civil military relations in our and its fallout on national security. Digital India, a of India was with a vision to the country society and economy. The main objectives of the Digital India initiative are to to every citizen, offer and services and with digital literacy. The rapid in the last few years in India sectors along with an of data. The shift toward cloud and the demand to safely store data are the factors for the rapid of data centers in India. The data center industry of India is to grow with the rapid adoption of digital, increasing digital use, cloud and impending rollout. The industry will its growth around coastal cities Mumbai and Chennai in view of location and cable landing stations. Landlocked cities like Delhi Hyderabad, Pune and will also be of the data industry. What is a data To be precise, a data center is a facility that stores and shares data and. It is designed on a network of computing resources that enable the delivery of shared data and. Rapid has undoubtedly led to an of data that needs to be kept safely to. S



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**CISF-HCM-TEST-Dated-2023-11-17-Test NO.-11957**

Besides internet usage, India has seen a paradigm shift towards digitalisation in the last two years. The transition in the digital space point toward volumes of data that needs to be managed and secured. The total amount of data created, stored, and replicated is estimated to grow from 33 Zeta Bytes in 2018 to 175 Zeta Bytes by 2025, as per a report by Bascom. Like private organisations, the Government also generates a massive amount of data that needs to be secured and managed as they are confidential information of citizens. To secure data, the Government must ensure that the data center will perform at the highest level. As per a report by Ana rock Mace, within the next three years, 28 data centers are expected to be constructed with power capacity above 1,400 MW. Considering the significant role a data center can play in government operations, Government must analyses threats and risks that could affect strategic operations, processes, and financial performance that are related to data. The Government must ensure that the systems are working efficiently to provide service even during a disaster. With the Indian Government determination to promote and develop the Digital India initiative, the Government is expected to attract more investments in data centers to fulfill its vision of building a data driven economy. Moreover, the impending 5G rollout is anticipated to increase the demand for data centers as it would pave the way for introducing new applications. Conclusion with India mission to emerge as a digital economy, the future will witness an increase in data, and sectors like online education, commerce, digital healthcare, and live entertainment are expected to generate massive data. All these will require secure, agile, and scalable IT infrastructure, and in such a scenario, data centers will play a vital role in realising the vision of Digital India. Stubble burning refers to burning crop residue to clear the field for the next crop cycle. It is the only way farmers know to dispose of the straw and ensure that their fields are ready for the next cropping season quickly, efficiently and economically, as they are unaware of other low cost alternatives. It is the job of the Government, enterprises, and leading organizations to take the lead in educating the farmers about different options and make them aware of the repercussions stubble burning has on soil health, human health, and environmental health. Stubble burning diminishes soil fertility by

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**CISF-HCM-TEST-Dated-2023-11-17-Test NO.-11958**

Ecosystem, There is a reason the autonomy of higher educational institutions is considered critical to their pursuit of academic's excellence. Think about how unpopular the ideas of Galileo Galilei and Charle's Darwin were in their own time. Universities that prioritise political or populist patronage over the pursuit of knowledge serve the cause of their own hollowing. In the present case IIT-B is saying it encourages open discussions as long as these remain apolitical. But this is the sine qua non of censorship. There can be no scientific yardstick to decide which technical, literary or artistic events are political and which arena. The effect of such powers on free speech is more chilling because these are exercised arbitrarily. American social reformer Frederick "Douglass insightfully" said way back in 1860 that to suppress free speech is a double wrong, because it violates the rights of the hearer as well as those of the speaker. At a time when extreme polarisation is doing widespread harm to social good, universities are uniquely placed to teach young citizens how to listen to discomfiting opinions instead of only occupying echo chambers. If the answer to every conflict is to hunker down in opposing bunkers, that only pushes peace and progress further away. In Autobiography of a Yogi, Paramhansa Yogananda's quotes the advice given by his guru Swami Sri Yukteswar's, Forget the past. The vanished lives of all men are dark with many shames. Human conduct is ever unreliable until anchored in the Divine. Everything in future will improve if you are making a spiritual effort now. The words are at once consoling and encouraging. Consoling, because we vet all made mistakes in the past, and we are bound to make more until we are fully anchored in the Divine. Sri Yukteswar's is gently advising us that guilt and regret are not helpful. The words are encouraging because they remind us that we can gain control of our destiny, simply by making the right spiritual effort now. His promise is supported by Krishna advice in the Bhagwad Gita, verse 2:40: In this path (of yoga action) there is no danger of unfinished business, nor are there latent within it the opposite, cancelling effects of duality. People mistakenly think of their destiny as fixed and out of their control. Many use this as an excuse for not taking proper precautions during times that call for it: If it my destiny to die, I all die, so why bother being careful. That thinking is true only in this way:

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**CISF-HCM-TEST-Dated-2023-11-17-Test NO.-11961**

When I still practised mountain climbing, I was descending a steep, icy slope. Suddenly a boulder came crashing down the mountain and smashed into my leg. I could only stumble and crawl for the next hour as I sought help. Although I had been alone on that part of the mountain, I miraculously found some other climbers and was soon airlifted to a hospital. Soon after, Kriyananda remarked that if you have the karmic destiny to die by getting hit by a rock falling off a precipice, then for the time being you should avoid being under precipices. But then came the important message: In the meantime, he said, work on increasing your magnetism. Once your magnetism is strong enough, the same karma may cause only a minor injury instead of death. Our magnetism is a protective aura, like a force field around us. Increasing our magnetism is the best protection against receiving the full effects of past bad karma. Spiritual effort of any kind increases our magnetism. Negative thoughts, for instance, weaken our magnetism and can make us more vulnerable to catching the negativity around. Strong willpower can help us change our magnetism and our destiny. There are many similar practices. Begin making more of the right spiritual effort now, and everything in the future will improve. So, the cricket world cup is finally winding down. While our men in blue have been sweating it out on the field, in our house, we are doing our bit too. The husband and the sofa in front of the TV set have been like Favicon ka mazboot Jodi and nothing, but nothing can make him move from it while a match is in progress. Last evening, I remarked that the kitchen was quite bare and we needed a few groceries ASAP, so could we go get some and he said nope, match time. And I said there no rice even and the man said, oh no rice, let eat rotes then! It is really his fault. The spirit of Marie Antoinette has probably gotten into him and will most likely stay there for the duration of the WC. So, in a classic case of if you can beat them, better to join them, I parked myself next to him on the sofa and proceeded to enlighten him with my calculations and theories on all things cricket and not so cricket as well! While I may not be a big fan of the game, I do know my slip from my gully and the occasional wide ball and the dot ball, and that is good enough. The husband went so far as to remark one evening that there was no need for a 3rd umpire nor commentators with me around! Yup, that me! However, when it

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**CISF-HCM-TEST-Dated-2023-11-17-Test NO.-11962**

Wrong I wondered aloud and the husband's was mildly shocked with my ignorance. Happy that he finally knew something more than me, he muted the TV set and put me up to date with the bio data of the young lad from New Zealand, whom the entire nation's has been going gaga over, in recent times. He even took pen and paper and tried to explain with a flow chart and formulas exactly how the boy came by his quaint name. Rahul Sachem Rachin's, get it, said the in-house math genius and it sounded like the Pythagoras theorem from my school days eons ago, which went something like if I remember right! The lad, although playing for another country, seems to have his heart in the right place and has shown that he is indeed a son of India. Videos of his visit to his grand-parents home in our very own Bengaluru's went viral and ladies especially from Karnataka rushed to their WhatsApp to tell the world of their connections and relations with the boy. While one Bangalore member spent precious moments typing out how her cousin aunt sister-in-law husband friend lived right in the same neighborhood as the grand-parents, others from Dupe, including me, went quite delirious when we discovered that the boy ancestors actually hail from Neelavara, which falls in the kingdom of Dupe! Height ho! The Udupiites bent over backwards tracing his family's tree and seeing if they could perch on any of its branches and thus claim one-upmanship over the Bangaloreans! As I regaled the husband with the unfolding episodes of the Rachin's drama, he asked me if I really wanted to be related to the boy. Or, he said with a glint in his eye, you could be different from the herd and chart new paths with another son of India. There a Tea Nidamanuru playing for the Netherlands and the guy is from Vijayawada informed the husband, and he further advised me to get cracking if I wanted to be ahead in the game. I am on it! There sure to be a connection somewhere, because my mother is from Vijayawada, you see! The Economic Survey of 2022-23 brought forth a heartening development a noticeable increase in school enrollments across diverse educational tiers in India. However, this upward trend in enrollments simultaneously uncovers a sobering reality a substantial populace of children remains unacquainted with the corridors of formal education. While the surge in enrollments sparks optimism, concurrent reports underline the persistence of millions of children outside the ambit of educational institutions. The U

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**CISF-HCM-TEST-Dated-2023-11-17-Test NO.-11963**

Of children traverse a broad spectrum from family dynamics and societal constructs to inadequacies in infrastructure. Parental attitudes towards education, financial constraints, and the prevailing community beliefs significantly shape enrollment patterns. Furthermore, inadequacies in school availability, safety concerns (especially affecting girls), regional disparities, and community-specific ideologies regarding education collectively contribute to the prevalence of non-enrollment or dropouts. However, despite the seemingly promising rise in enrollment figures, reports like the Annual Status of Education Report 2022 paint a disconcerting picture of insufficient foundational skills among enrolled children. Alarming disparities in reading, mathematical proficiency, and essential subjects underscore the existing challenges within the education system. Effectively addressing this intricate challenge necessitates a multifaceted approach. This approach entails augmenting school accessibility, fortifying educational infrastructure, enhancing teacher training, amplifying budgetary allocations, and fostering active community engagement. A comprehensive strategy addressing political, economic, social, technological, legal, and environmental facets a holistic perspective akin to the PESTLE framework in management is imperative. While ensuring equitable access to education remains a paramount goal, the imperative for delivering quality education holds equal significance. Addressing the plight of children outside the formal education domain transcends the realms of mere academic concern; it stands as a societal obligation imperative for nurturing India future as a progressive and inclusive nation. So here the back story: Sometime in mid-February of 2003, exhausted by more than a year of covering post 9/11 news and pissing icicles in butt-freezing Washington winter, I made the case to my then Editor Dileep Padgaonkar that it was very vital for me to go to South Africa to write about the ongoing World Cup in the interest of world peace and to bring joyful news to our readers. Besides, I had covered the first breakthrough post-apartheid Indian tour in 1992, and I was keen to see how South Africa had done after a decade and renew my friendships. I must have sounded piteous or desperate or both, but warm and generous man that he was, Dileep okayed my travel and off I went cartwheeling via London. By this time the tournament had already started and India had played Austr



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**CISF-HCM-TEST-Dated-2023-11-17-Test NO.-11964**

In Washington's to realize Saddam had nothing to do with 9/11 and had no WMDs; but hell yeah, the neocons just wanted a war). The BJP response to the caste census and for a national socio economic survey based on caste has been one of graded hostility. As the clamour for a national level census on the lines of the Bihar government one grows louder with each passing day, the BJP escalates its efforts to reinforce its regressive social agenda. This graded response of the BJP can be termed an ABCD response Avoid, Block, Confuse and Destruct. Avoid BJP has always avoided caste census which is not unnatural considering their right wing, conservative and religious revivalist ideology that upholds social inequalities and opposes social justice. Who can forget that the BJP took out Ram Rath Yatra during the Mandal movement and the implementation of the Mandal commission report to provide 27 percent reservation in job for OBC. It was unprecedented that a "national political party" which lacked courage to openly oppose the decision of the government took out a chariot of deception. No political party has ever practised duplicity on such a grand scale. The same BJP sat on the report of the first ever socio-economic caste census (SECC) in independent India conducted by the UPA government under the leadership of Prime Minister Manmohan Singh and "UPA Chairperson Sonia Gandhi. It has not released" the report since coming to power in 2014. Block Political parties belonging to India alliance in Bihar took a historic decision on the floor of the Bihar assembly to conduct a caste survey in Bihar. A delegation of these political parties called on the Prime Minister Narendra Modi to request him to conduct caste census. But the prime minister did not care for the popular demand. Finally the Bihar government decided to conduct caste survey from its own resources. Some organisation's opposed the caste survey and challenged it up to the level of the Supreme Court of India. BJP is suffering from so much negativity in regard to caste survey that when it could no longer avoid caste survey, it decided to block the progress of the caste survey in Bihar. BJP is a past master in the art and practice of subterfuge that like in the matter of Ram Mandir it again could muster courage to oppose caste survey openly and so it directed its counsel to oppose and block caste survey in the Supreme Court in league with the non-political organisations. However the Supreme Court's could be convinced

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We mistake rope as serpent, so, out of ignorance, the analysts mistake the social engineering of BJP as social justice. This is best exemplified by the fact that Jharkhand's and Chhattisgarh's goats decided to increase percentage of reservation long ago but BJP analysts mistake through its governors have kept the bills blocked even today. Confuse When all attempts to avoid and block the caste survey failed and the report of Bihar caste survey was released in the first week of October and a new debate gripped the nation that negates the religious revivalist project of the BJP, the BJP, in line with its long history of deceitfulness, embarked upon to confuse the people of India in regard to necessity of conducting all India caste census. The Prime Minister who has umpteen times claimed himself an OBC by caste and has thereby analysts mistake harvested rich crop of votes suddenly proclaimed that there is no such thing as caste in India and the people are only poor without having any social identity. It was coming from the stock of the same politics in a divisive manner but it will not conduct caste census so that social analysts mistake realities do not come to surface and politics continues to be done on hollow, imaginary and emotive but devoid of any substance issues. The charlatan class who form core support base of BJP have flooded social media platforms with messages that portray caste census as something that will weaken Hindu unity. They are saying, see, Muslims are united as Muslims while Hindus are divided into many groups. Charlatans shall always ignore inconvenient facts. Bihar caste survey report has enumerated at least forty Muslim castes and has categorised analysts mistake them into general, BC and EBC categories just as Hindus castes have been categorised. The entire ecosystem of BJP has swung into action in spreading lies to create confusion in the minds of the people about caste census as they have always done in regard to any project of national awakening and nation building. Destruct Now that the facts are clear and confirm the lived experience of the State people, the BJP is out to destruct the findings through laughable analysts mistake and brazen arguments. The latest in this line is the statement of Amit Shah the Home Minister of India under whose charge comes the census department of India. In a public meeting in Bihar he stated that population figures of Muslims and Yadavs have been deliberately inflated in the report of Bihar caste

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The G20 India's meet, held in a vibrant setting, sparked on pressing global's issues. Leaders convened, aiming to foster in a dynamic forum. Insights surfaced, echoing varied unity amid diversity. The noise produced by humans can therefore spread distances underwater. These sounds can be relatively constant such as the noise by the engine of a ship and or sudden and acute in the case of naval sonar and seismic airbus. They have started a "board" for. They have taken many steps in addition to the normal measures. The Government has been doing their very best in this regard. But with all that, it has not kept up with the targets fixed, unless earnest and is made. I wish to throw out my own in this regard. They may not be very pleasant but I wish to be I am. Madam, the first thing is that so far as the is concerned, its and its must be won. Under the, the guinea worm problem which is prevalent in only six States will now be by the end of the current year. Similarly, the has taken "several steps to remove the excess quantity of fluoride" from drinking water. Alternative sources of clean drinking water and to remove fluoride will be to the affected villages. For both the works, a to provide funds to the States is being made. Public awakening campaign is being launched in this regard. This problem is rather have been made for the Rubber Board to take up marketing of rubber also. It is "hoped that the new Board will be able to tackle the problem of the small grower of rubber industry successfully. The Rubber industry has established" itself as a major industry in India. India ranks high in natural rubber production Key themes, from to climate action, took centre stage. Insights were shared on innovation, digitalization, and "sustainable development. Dialogues unfolded, enriching" exchanges on inclusive growth and resilient economies. 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 light penetrates only a few hundred metros is crucial for animals to communicate, feed, avoid predators and navigate vast underwater habitats India hosting showcased its cultural richness, captivating attendees. The event vibrancy mirrored India ethos of unity in diversity, leaving a lasting impression on participants. Leaders engaged in meaningful discussions, nurturing bonds amidst differences. Discourse on COVID-19 response underscored

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**CISF-HCM-TEST-Dated-2023-11-18-Test NO.-11967**

By educating and training them on sustainable farming practices. These organizations & bodies are engaging in a dialogue to reason with them and help them understand the benefits of moving to an alternate option while delivering on residue management at a farm level. All farmers seek is to get their farms ready before the start of the next cropping season. Estimated Climate Impact As per estimates, about 23 million tons of paddy stubble is burnt annually by the farmers in Northern India. For each tone of stubble burn, approximately 486 Kg of CO<sub>2</sub>, 1 kg of particulate matter, 20 kilograms of carbon monoxide, 66kgs of ash, and 0.66 kg of SO<sub>2</sub> can be mitigated. Scaling the numbers & assuming none of the farmers will burn the paddy stubble in Northern India; we will be able to mitigate 33 million tons of carbon dioxide, 69,000 tons of particulate matter, 1.3 million tons of carbon monoxide, 4.5 million tons of ash, and 46,000 tons of SO<sub>2</sub>. These numbers do not wholly quantify the scale & impact of mitigation of stubble burning at a global level. When we extrapolate these numbers & factor in different crops worldwide, the amount of GHG emissions we can mitigate by eliminating stubble burning is humongous. Here a list of the most viable ways to eliminate stubble burning in a quick & cost efficient manner. Government Organizations & enterprises are running various programs across India to offer in situ bio decomposition solutions. This solution retains nutrients in the soil, increases soil organic carbon and health, optimizes input usage, and delivers better yields. By eliminating the burning, the carbon particulate related pollution is minimized & GHG emissions are reduced. Bio solutions Solution extracted & concocted using fungi products from the soil & tested for rapidly decomposing a wide variety of crop residue in situ. Indian Agriculture Research institute & other private enterprises are crafting these solutions to. Usually, the process takes 8 to 15 days, after which quality manure, beneficial for increasing soil quality, can be obtained. Digitization To ensure adherence to sustainable practices & deliver timely interventions to the farmers right from spraying the solution to asking them to turn the soil etc., the use of farm digitization, mobile applications & ICT technology is done to make an impact on the grassroots level. Digitization delivers a measurable impact on the soil quality, long term crop health, carbon mitigation & yields for the farmers. Farm

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**CISF-HCM-TEST-Dated-2023-11-18-Test NO.-11968**

A seed bed the straw thus collected is turned into mulch and can be used as an organic the fertility levels of the field farmers collected can use Balers to the stubble into bales into Bio char Bio char has emerged as a to coal by under pressure without oxygen. Due to its high carbon baskets content and ample crop residue is collected the ideal raw for this process. The process helps counter air pollution and provides a cleaner energy source and of using crop residue as raw material to create other viable collected products like paper, baskets, and packing material are by the to set up their in villages. This residue can also be into pulp and baskets used to eco friendly plastic. Using crop residue to collected create baskets, etc helps and leads to and for rural workers. Bottom lines there are better alternatives available to stubble burning. Still, factors like lack of awareness and collected limited reach have collected baskets deterred their wide scale adoption. Thus, the need of the hour is to engage with farmers, analyze their needs, and collectively develop new methods or customize the existing approaches to deal with the problem of stubble burning. We need to train them, educate them, reason with them, and help them understand that the implications of stubble burning baskets go beyond environmental impact. It impacts their health, soil health, and crop health, and shifting to an eco friendly way to manage crop residue is the way forward. A seed bed baskets the collected straw thus collected is turned into mulch and can be used as an organic the fertility levels of the field farmers can use Balers to the stubble into bales into Bio char Bio baskets char has collected emerged as a to coal by under pressure without oxygen. Due to its high carbon content and ample crop residue is the ideal raw for this process. The process baskets helps counter air collected pollution and provides a cleaner energy source and of using crop residue as raw collected material to create other viable products like paper, baskets, and packing material are by the to set up their in villages. This residue can also be into pulp baskets and used to eco friendly plastic. Using crop residue to create baskets, etc helps and leads to and for rural workers. Bottom lines there are better alternatives available to stubble burning. Still, factors like lack of awareness and limited reach have collected deterred their baskets wide scale adoption. Thus, the need of the hour is to engage wit



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**CISF-HCM-TEST-Dated-2023-11-18-Test NO.-11969**

All women are entitled to safe and legal abortion. Does it sound too good to be true? It is. In its recent decision, the Supreme Court, in net, emphatically recognised an entitlement to abortion as a constitutionally protected reproductive right. The ruling came in response to a Delhi high court order from July 2022 which disallowed a pregnant woman request for abortion on the ground that rule 3b of the medical termination of pregnancy rules 2003 (as amended in 2021) does not extend to unmarried women. In a temporary order in July, the Supreme Court reversed the decision of the Delhi high court and allowed abortion. In Thursday decision, it considered at depth the interpretation of rule 3b. Omnibus decision rule 3b allows abortions between 20 and 24 weeks of pregnancy if there is a change in marital status during pregnancy, including widowhood or divorce. The Supreme Court declared that rule 3b must also extend to unmarried women who experience a change in their relationship (even if not marital) status, whether due to separation from, desertion by or death of their partners. This is because the purpose of the medical termination of pregnancy act 1971 (map) and its rules is to allow abortion when pregnancies become unwanted due to significant changes in women lives, affecting their physical and mental health. The court also identified that the distinction between married and unmarried women in accessing abortion is based on the constitutionally unsustainable stereotype that only married women indulge in sexual intercourse. It further acknowledged that atypical forms of familial relationships, including live-in partnerships, are now increasingly common. Hence, the map and its rules, it held, ought not cling to societal norms of an age which has passed into the archives of history. However, the significance of the judgment goes far beyond its applicability to unmarried women seeking abortions. It is an omnibus decision, speaking to a range of concerns besieging India law on abortion. Sure, the court does not resolve each of them fully. However, it was not its role, in this case, to do so. Even so, it provides helpful baselines for intervention for future litigants grappling with the law on these three counts grave injury to mental health, a ground for abortion under the map, has typically been interpreted to apply to cases of psychological illness, or restricted to unwanted pregnancies on ground of rape or fetal anomaly. In xv net, the supreme court rightly

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**CISF-HCM-TEST-Dated-2023-11-18-Test NO.-11970**

Of abortion, and prohibiting discrimination by medical professionals. Through this, the court presented a broader, more affirmative imagination of the state and its responsibilities. The court decision, then, opens the door to several new constitutional avenues on abortion in India. These avenues are especially important when seen against the regression (or stagnation) on abortion in countries which typically set the legal agenda on abortion globally. Woman as decision-maker the Supreme Court anchored its interpretation of the map to the core of constitutional rights. It recognised a woman decisional autonomy to exercise intimate personal choices as an self-governing individual. The court also acknowledged the sheer magnitude of bodily responsibility imposed on women by an unwanted pregnancy, and the cascading effects of such pregnancies on their education, career and mental well-being. It went further in some places, seeing the woman as the ultimate decision-maker on abortion he decision to have or not to have an abortion is borne out of complicated life circumstances, which only the woman can choose on her own terms. If the court exhortations are taken seriously, it would have far-reaching implications for the law on abortion in India. The map, as a whole, would immediately become bad law as it treats the doctor as the ultimate decision-maker, not the woman. Similarly, restricting abortion to protect the fetus as a form of potential life would automatically become impossible, with women rights being treated as absolute and final. Contrast this with the 2009 decision from the supreme court allowing restrictions on abortion to protect fetus and the recent petition before it to do away with the map for violating fetal right to life. Combined (preliminary) competition re-examination was re-conducted today, 30th September, 2022 by the state public service commission in single shift from 12 noon to 2 pm. The commission re-conducted this examination, whereas earlier the examination of May 8 was canceled due to paper leak. More than 6 lakh candidates have registered for the bpsc 67th preliminary examination. The commission had made better preparations this time to organize such a huge number of candidates and without any irregularities. In the bpsc 67th preliminary examination of maximum 150 marks, questions of multiple choice natures were asked from different subjects of general studies (gas). In these subjects topics, questions were asked from current affairs,

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**CISF-HCM-TEST-Dated-2023-11-18-Test NO.-11971**

Admit it, folks. Much of India has reduced Mahatma Gandhi to a caricature and Gandhi Jayanti to a day of platitudes and homilies. Dipsomaniacs and alcoholics who will not be denied their drink on October 2 a purported day of abstinence resentfully described as a dry day will stock up on the previous day. Politicians will dust off their khadi togs to wheel out a ton of mealy-mouthed cliches. The more intrepid will go spin the charkha to generate photo-ops. The hypocrisy is staggering. It is slightly more tolerable in the west, although the irony of schools teaching Gandhi and peace studies in a country that has jumped into more wars than any other is rather striking. Mahatma Gandhi is arguably more popular in the United States, a country he never visited, than in any other place in the world. The U.S has more #Gandhi memorials, statues, and busts than any other country save perhaps India. One of them rested in Barack Obama Oval Office. Mercifully, he took it with him when his presidency ended. His successor brought in a bust of Winston Churchill, who famously called Gandhi a half-naked fakir, although that not entirely accurate. The term was distilled from this Churchill quote: It is alarming and also nauseating to see Mr. Gandhi, 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 viceregal palace, while he is still organizing and conducting a defiant campaign of civil disobedience, to parley on equal terms with the representative of the king-emperor. Just the kind of thing Trump would have said with much less finesse of course. The long sentence would have tested him. Speaking of king-emperor, there is of course the famous repartee Gandhi essayed when he was asked about going to meet the king, dressed in his trademark single-piece shawl-dhoti (wrongly described as a loincloth). Reporter: Mr Gandhi, do you think you are properly dressed to meet the king? Gandhi: Don worry. The king is wearing enough for both of us. My own favorite Gandhi statue is the one in front of the Indian Embassy in Washington DC. It is sculpted by Gautam Pal and is mounted on red Ilkal granite from my home state Karnataka. U.S Congress had to legislate to authorize the statue to get around local DC laws and it was dedicated by Vajpayee and Clinton during the former state visit in 2000. The farthest Gandhi statue I have seen in the U.S is in Honolulu where the wonderful local celebrity couple Gulab and Indr

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**CISF-HCM-TEST-Dated-2023-11-18-Test NO.-11972**

Driven around on occasion in a Ford (one of them is currently with Pune-based vintage car collector Abbas Jasdanwalla), but more interesting is his friendship with Henry Ford, although they never met. It all began in the summer of 1941 when Henry Ford, who regarded himself as an anti-imperialist pacifist despite his anti-semitic views, wrote to Mahatma Gandhi, saying, I want to take this opportunity of sending you a message to tell you how deeply I admire your life and message. You are one of the greatest men the world has ever known. The letter reached Gandhi only on December 8, 1941, the day after the Japanese bombed Pearl Harbor, drawing the United States into war. Gandhi, a prolific letter-writer, wrote back to Ford and also sent him a portable charkha (spinning wheel). Both items were hand-delivered to Ford by T.A. Raman, the London editor of the United Press of India, nearly a year later. They are now at the Ford Museum in Dearborn, MI. Given this background I was a little surprised Ford gave up so easily on the Indian market. But then, I've always said Americans can never crack the desi market because they simply can't understand the paisa vasool (value for money) concept so dominant in India. Gandhi though did particularly worry about mileage (other than how much mileage his message was getting). In keeping with Sarojini Naidu's tart remarks that it cost the nation a lot to keep the Mahatma poor, he happily took rides in Fords, Packard, and Rolls Royce that his millionaire patrons put at his disposal. All for a good cause of course, even if we are making a meal of what he bequeathed to us. Much of modern American admiration for Gandhi comes from Richard Attenborough's movie Gandhi, which opened many a western eye to the Mahatma. Mercifully, Americans have forgotten (and those who remember will have forgiven) the fact Gandhi nicked the popular American favorite ET in the 1983 Academy Awards, winning 8/11 Oscar nominations. ET won four Oscars as I recall. From the 1970s to the mid-1980s, before it became clear to yet another generation that the final crisis of capitalism was nowhere on the scene, it was habitual for Left-inclined intellectuals and activists to spiritedly denounce the economic prescriptions of Central banks and multilateral bodies such as the World Bank and International Monetary Fund (IMF). In recent times, the pendulum has swung the other way. For the editorial classes and the public-spirited Davos set, these bodies are perceived as the p

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**CISF-HCM-TEST-Dated-2023-11-18-Test NO.-11975**

Image so you have switched to what critics like me call soft Hindustan. You have promoted your image as a Shiva worshipper, temple visitor and wearer of the Brahminical sacred thread. You no longer fight electoral battles with secular guns blazing. The suspense over the timing of the Union Budget for finally ended on Monday with the Election Commission and the Supreme Court scotching calls, in the light of upcoming elections for five State Assemblies, to defer the February 1 date proposed by the Centre. The government has been keen to abandon the tradition of presenting the next financial year Budget on the last working day of February, citing the potential benefits for the economy from faster spending of the approved public expenditure. With a February end Budget, transmission of funds, and thereby meaningful implementation, seldom starts before June, by which time the monsoon sets in. This leaves just about two quarters to spend a whole year's funding for projects involving physical infrastructure capacity creation, for instance. This is the argument in favour of advancing the Budget date. The Opposition, for its part, has voiced concern that a Budget presentation this year so close to Assembly polls could influence voters. In 2012, the last time these five States were headed for polls, the government had voluntarily opted to defer the Budget presentation. But as the Supreme Court has pointed out, the Central Budget cannot shake the minds of voters in a State. Interestingly, the Election Commissions nod for a February 1 Budget comes with the caveat that it must not announce schemes aimed at poll-bound Uttar Pradesh, Uttarakhand, Manipur, Punjab and Goa, or even expound on any achievements of development programmes in these States. The caution to the government to not use the Budget as a campaign tool is understandable, and the government will have to be more nuanced in addressing the concerns of the entire country in the Budget without making a regional pitch. For long, governments have voiced discomfort with the model code of conduct in India's perpetually ticking election cycle, arguing that it inhibits decision making. Indeed, this anxiety to reduce the paralysis imposed by the model code has been one of the main reasons cited for a proposal for simultaneous elections to Parliament and State Assemblies. But Image so you have switched to what critics like me call soft Hindustan. You have promoted your image as a Shiva worshipper, temple visitor and wearer of



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**CISF-HCM-TEST-Dated-2023-11-18-Test NO.-11976**

The National Logistics Policy is not just an efficiency enabler. It is an effective catalyst which will turn the logistics industry into a key growth driver to make India a \$5 trillion economy. The government has already kicked off the journey to build an integrated logistics infrastructure to facilitate multi-modal connectivity with the launch of GatiShakti National Master Plan. It takes the process to the next level by developing a unified ecosystem for improving logistics efficiency, reducing logistics cost and building an end-to-end logistics connectivity. Enhancing the time and cost efficiency to achieve cheetah-like agility in the logistic movements is the fundamental objective of the policy. It is set to create an enabling ecosystem to reduce cost to ratio to single digits and boost the Logistics Performance Index to find a place among top 25 countries by 2030, thus paving the way for India to become fifth largest economy in the world. On the back of improving multimodal infrastructure combining road, railways, inland waterways and coastal shipping thanks to PM GatiShakti National Master Plan, it will build a potent framework for optimal multimodal mix to accelerate speed. The policy will emerge as a great efficiency booster synchronising digital systems and operational dynamics, regulatory framework and human resources both for the large corporates and growth-focused small businesses. By addressing the core issues of the logistics industry, it will enhance export competitiveness. The policy could come at a better time when the government is maximising its focus to make India self-sufficient, a global manufacturing hub and a formidable player in the global supply chain. The Comprehensive Logistics Action Plan through which it will be implemented exemplifies the government's positive intent to address the industry pain points and supply chain logjam points which reduce the pace of cargo movements. There are 30 systems, seven ministries and various government departments and multiple layers of approvals are usually involved in logistics movements. With Unified Logistics Interface Platform it aims to facilitate inter-ministerial collaboration for faster approval and smooth connectivity. The introduction of such a large-scale digital interface will eventually accelerate deployment of digital technologies in the industry. A digitised environment will usher in the next phase of progress towards boosting ease of logistics movements and ease of doing business. The



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**CISF-HCM-TEST-Dated-2023-11-18-Test NO.-11977**

It may be light or serious. It may be adventurous or spiritual. Every reading has its distinct pleasure. Some people like to read coffers filled newspapers, periodicals, journals etc. They are storehouse of general information about soft drinks and cold water would have been current events and various socio political and economic problems. It has been well said, Books are like axe they cut through the snow within. Books are like coffers filled, not with gold or silver, but with high ideals, and the wisdom of our forefathers. If we learn to love books, we need no other riches. However, we must read the right kind of books. Just as we need nourishing food for the body, similarly we need to read good books to enrich our minds. Much for granted that we notice its existence only when there is a power cut and life comes to a standstill. Can you think of all the things you could not have done without electricity? Imagine, you could not have watched television or even seen a film in a cinema hall. You would have had to study by candle light with no fans or air conditioner. Ice creams, soft drinks and cold water would have been unheard of. Your kitchen coffers filled too would have been very different from what you see now. There would have been no toaster, blender, electric oven, induction cooker or electric chimney. Electricity has truly revolutionized life in the twentieth century. The field of medicine has specially benefited from it. Reading is of different kind. It may be light or serious. It may be adventurous or spiritual. Every reading has its distinct pleasure. Some people like to read coffers filled newspapers, periodicals, journals etc. They are storehouse of general information about current events and various socio political and economic problems. It has been well said, Books are like axe they cut through the snow within. Indeed electricity is one of the most important blessings that science has given to mankind. Of all modern inventions, electricity is perhaps the most wonderful. To those who experienced its magic for the first time, it must have felt like being transported to a fairy land. Today, we take it so much for granted that we notice its existence only when there is a power cut nourishing food and life comes to a standstill. Can you think of all the things you could or air conditioner. Ice creams, soft drinks and cold water would have been unheard of. Your kitchen coffers filled too would have been very different from what you see now. not h

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**CISF-HCM-TEST-Dated-2023-11-18-Test NO.-11978**

Of all modern inventions, electricity is perhaps the most wonderful. To those who experienced its magic for the first time, it must have felt like being transported to a fairy land. Today, we take it so much for granted that we notice its existence only when there is a power cut and life comes to a standstill. Can you think of all the things you could not have done without electricity? Imagine, you could not have watched television or even seen a film in a cinema hall. You would have had to study by candle light with no fans or air conditioner. Ice creams, soft drinks and cold water would have been unheard of. Your kitchen too would have been very different from what you see now. There would have been no toaster, blender, electric oven, induction cooker or electric chimney. Electricity has truly revolutionized life in the twentieth century. The field of medicine has specially benefited from it. You will realize this if you ever happen to sit on a dentist chair, enter the operation theatre or visit the X ray department in a hospital. Electricity has also brought the world to our doorstep in more ways than one. Today we can see a live telecast of events taking place thousands of miles away where it is not always feasible for us to be present. Through the computer and other more sophisticated audio systems, we are exposed to the world best literature and music. Unfortunately, in India not all of us can avail of the facilities provided by electricity. There are still far too many people who live below the poverty line, and even though electricity has reached the remotest village, everyone cannot benefit from it. It should be our endeavor to bring light into the lives of all our countrymen and to ensure that an electric bulb glows in every home, indeed electricity is one of the most important blessings that science has given to mankind. Of all modern inventions, electricity is perhaps the most wonderful. To those who experienced its magic for the first time, it must have felt like being transported to a fairy land. Today, we take it so much for granted that we notice its existence only when there is a power cut and life comes to a standstill. Can you think of all the things you could not have done without electricity? Imagine, you could not have watched television or even seen a film in a cinema hall. You would have had to study by candle light with no fans or air conditioner. Ice creams, soft drinks and cold water would have been unheard of. Your kitchen too w

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She is also known as was born on in the village of Naigaon in Satara district in Maharashtra state. She was born in a farming family. Her father, Khandoji Neveshe Phule married Jyotiba Phule. At the time, Jyotiba Phule was only twelve years old. Seeing Savitribai passion or education, Jyptiba Phule educated Savitribai. Savitribai Phule spent her entire life spreading education and social reform. His mother name was Lakshmibai. At that time, women were given a secondary place in society. When women did not have the right to education, Savitribai Phule educated the women of the society and gave them their rights. When Savitribai was on her way to school from her house, some of her opponents threw stones at her in the street. Yet Savitribai did not stop her work of educating women. She opposed many bad practices like Balvivah, Sati, and Keshvpan. Savitribai Phule also educated widows. Savitribai Phule was also a great poetess. She has written famous poems like Bavanakshi Subodh Ratnakar in his life. Even today, Savitribai Phule is respected in our society. Is positive thinking an inherent characteristic of a person or can it be developed in one. The opinions differ in answering this vital question. Some people believe that it can be inherited from parents, and cannot be developed. Others believe that like other qualities it can be developed with proper practice and guidance. Still some others hold the opinion that it is hereditary to some extent but can be acquired to some degree. There is also a section of people, who believe that all depends on circumstances or luck. We need to adopt a scientific approach to find an answer to the above question. No one can get success every time even after making efforts, nor can one fail constantly. Moreover, success has different meaning for different people. For some students, getting 60 per cent marks is success, for others it may not be sufficient. In a competitive examination, success means getting selected, whatever the percentage of marks. As for inheritance theory, since positive attitude is not a physical feature but a mental faculty, it cannot be purely hereditary. It can be developed. Moreover, parents play a major role in developing this quality of a child. A child, who watches his parents working hard, having faith in success through their words, behaviour and body language, is likely to develop a similar attitude. The children of short-tempered, over-cautious and nervous parents may assume similar characteris

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**CISF-HCM-TEST-Dated-2023-11-19-Test NO.-11982**

As well as on premises infrastructure. This mix of environments often falls short of financial and operational expectations without a level of integration across them with seamless interoperability and portability of applications and data across environments. Done right, a Hybrid Cloud Platform open by design and without vendor lock in provides a fabric for orchestration, management, and application data portability across these environments. This platform is increasingly relevant in a world where enterprises are building edge computing capabilities to monetize the opportunities available through the launch of 5G and 6G technology. AI and Automation are foundational With over two quintillion bytes created daily and much of it being unstructured data that our computers have not been able to interpret before Artificial Intelligence AI continues to gain relevance by augmenting human capabilities with analytics and insights to make informed decisions. In India, data is generated everywhere. A village compounder, without Internet access, generates data when he requests the next batch of polio vaccine, even in a remote village. Likewise, the subsidy for medical procedures generates data about patients and their pre existing conditions. Automation powered by AI will also help mitigate supply chain disruptions by making business processes and workflows more agile and efficient. Through multi lingual support, an NLP Chabot or conversational AI can bridge the language gap between India English speaking and non English speaking populations. By using artificial intelligence to recognise handwriting across different languages in India, we can simplify data entry and create a clean data lake. From crop planning to precision farming, AI has the potential to empower farmers to deploy tailored interventions, whereas in the social sphere, AI will improve the quality of life for citizens, including hyper personalisation in financial services and retail. Evolution to Quantum Advances in traditional classical computing, plus advances in AI, are driving the most important revolution in computing the emergence of Quantum computing. Enterprises will evolve from analyzing data to discovering new ways to solve problems. When combined with open integration, AI, and hyper automation, this will ultimately lead to new business models. As we have seen with the pandemic, disruption and uncertainties will make business models more sensitive to and dependent on new technologies. Quantum co

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**CISF-HCM-TEST-Dated-2023-11-19-Test NO.-11983**

And population health. Cyber Security the next strategic imperative As next generation technologies such as Hybrid Cloud, AI, Iota and Block chain continue to evolve and become pervasive in a hyper digitised world, cyber security becomes very critical and is fast becoming a Board level issues in all enterprises, irrespective of size. Cyber security is now a strategic imperative for all enterprises they must strengthen their digital defence by establishing a zero trust cyber security environment, one that must be continuously and frequently evaluated, particularly as bad actors continue to get smarter and bolder with technology evolution. In addition, enterprises and governments need the capability to detect and respond to threats at scale. With explosion of data and devices from digital economy there is an exponential increase in the number of devices connecting to the internet and the volume of data that is getting generated. With the evolution of 5G, the attack surface will increase due to increased volume of devices that will get onto the network. With the emergence of advanced technologies, cyber threats will be more severe. For example, when quantum computers are scalable enough, they will be able to break the major cyber security protocols used today. Bad actors are looking to steal data today for breaking into it in the future. Enterprises must consider upgrading their systems to quantum safe cryptography on priority to avoid and protect against these attacks. As the world evolves, it important for businesses to also keep up with the change. Today consumer is tech savvy and used to faster and/or newer ways of doing the same things and therefore, we are seeing many businesses undergo a digital transformation to align themselves with the changing market dynamics to maintain their competitive edge. Business transformation, if generalised and over simplified, involves making strategic, operational and fundamental changes to the way a business is conducted. The transformation could be driven by a business need to address its underlying problems or to cope up with the changing market conditions or its desire to alter the vision and direction of the business or a combination of these. Such transformation may include structured and collaborative changes to business processes, systems, teams or departments and this includes legal too. Why is legal important in this change? For a business to operate without any hindrances, it must abide by many laws, comply w



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Therefore, to remain efficient, competitive and sustainable, businesses must invest in modernising and empowering their legal departments. What, then, is legal transformation? Introduction of technology in legal departments also benefits the business whole, from ensuring business continuity to complying with laws, improving business environment, finalizing contracts, protecting business interests, etc. Hence, many legal departments have undergone a transformation to improve their own operations. Legal Transformation is amalgamating people, processes and data under one umbrella to support legal operations and to significantly improve the way legal departments function. It also enables the organisation to function effortlessly in the new external environment of the day by unifying the various sub functions of the legal department and integrating it with the rest of the organisation. Legal transformation typically involves three steps. Shifting from manual to digital operations across the entire legal function. Digitising and automating cross functional and external coordination. Implementing a system of centralised data, document handling and workflows. The key advantage of digitisation and technology in the legal function is more efficient, easier, faster and simpler operational processes enabling faster yet simpler business. Technology enables people to connect faster and collaborate better, enabling simpler ways to doing business. This involves, in a birds eye view, connecting all the constituent functions of corporate legal departments in a single platform, called Enterprise Legal Management ELM. This is a system which connects the entire contract management, matter management, compliances, legal spend etc. seamlessly, while also integrating these with the organisational systems. Outlining and planning the change. It is imperative to chart the current status of the processes, operations and data formats of the organisation. Are they fully manual, or have some basic automation been done? What are the interconnections with other departments and external parties? The organisational strategy and current challenges have also to be considered. These two will enable the charting of the precise steps to be undertaken, a prioritised list of the pain points of the organisation. Prioritisation is essential so that the change is smooth, and does not hamper current operations. For example, if the key challenge is the back end onboarding of new partners is taking time in

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The lower side, a key advantage in a changing and demanding environment. Once all the operations of the legal teams have been automated, the only task that remains in the transformation exercise is internal and external collaborative systems, fully integrated into other organisational systems, people and processes across sales, finance, marketing and HR functions. How does this enable business transformation? As the market conditions and consumer expectations have changed; business transformation is essentially helping the business meet this new reality. The organisation cannot hope to achieve this by just giving at par with the best operational processes that are hampered by traditional legal interfaces; the entire customer journey starting from first contract through to lifelong experience with the organisation and or its products services needs to be aligned to that. If a compliance foul up interrupts service, or if a matter management is traditional in an otherwise modern organisation, it places a point of dissonance in the customer journey. With the information flow being so open nowadays, this could be a reason for a shift in customer loyalties. Hence, there is definitely a centrality of legal in the business transformation paradigm. In fact, Logitech systems which handle matters within the legal departments of corporates, can also integrate with the Practice Management suites in law firms with the proper customizations. This can save a lot of time and add productive benefits. A fast changing external environment requires an agile business model, one that changes in response to or in anticipation of these changes; and is in direct touch on a personal basis with clients. It also needs dismantling silos between partners clients and the organisation, as well as within departments, facilitating collaboration that enables faster business in a more comfortable setting for the customer. The traditional models of business processes simply cannot cope with these diverse new needs on them. This is where legal technology brings unparalleled flexibility and agility into the business model, becoming a key cog in the engine of business transformation. For example, a single change in regulation or business reality that requires thousands of contracts to be changed a Logitech platform can ensure that in next to no time. Or a collaborative discussion in real time between two organisations can be facilitated by a Logitech ecosystem, which speeds up the entire. The two

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**CISF-HCM-TEST-Dated-2023-11-19-Test NO.-11986**

Space set in a savvy interface thereby becoming a key important milestone in the journey towards digital transformation. Even before the outbreak of Coronavirus, money was found to be the major reason for stress in our lives, beyond employment, relationships, and personal health, according to research conducted all over the world. Now, Covid 19 has upset the lives of employees with its massive layoffs and overnight shift to remote work. Despite this, it has compelled employees to reconsider how they approach their finances. This positive shift in the mindset has created a unique opportunity for employers to step up and assist the financial wellness of their staff. Now, let us understand more about financial wellness. What is financial wellness? Financial wellness refers to the overall financial health of a person and also the absence of stress related to money. It can also be defined as effectively managing one financial life by considering both short term and long term goals. Financial wellness improves the quality of life both physically and mentally. Financial well being is not a target to be achieved but rather an endless journey. Post covid, employee retention has become a significant challenge for organisations. Organisations can deal with this problem by implementing financial wellness programs. When there is financial well being, employees worry less about money. And they are in a position to focus more on work and spend less time on non official matters. Thus, it will lower the attrition rates. Though it is often believed that employee financial wellness perks will only help them become better at money management, they will also benefit the company through increased productivity. Alternatively, stressing more about finance will negatively impact employees health. It was found in a survey that 50 of workers are worried about money at work. This reduces employee productivity and increases the rate of absenteeism. Thus, employers will end up paying the price for this. Knowing this, it necessary to understand how the right benefit can reduce the negative impacts of financial stress on the mind and body, improve focus, and save your company a considerable amount of money. It is also important to note the consequences that you as an employer may have to face if you fail to provide the support that your employees need. That is when you increase the chance of employees leaving you. They look forward to working for companies that would be willing to invest

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May hold seminars on financial literacy or invite experts to speak on subjects like budgeting, debt repayment, etc. Also, encourage your workforce to implement the knowledge they learn through your financial wellness programmer in their daily lives. Another benefit could be having an option of flexible paydays if it is feasible. As we already saw some potential advantages and benefits that could result from financial wellness, now is the time to take action. These wellness programs do take time and effort, but it is worth investing your effort in. The intention here is to show your employees that you care about their concerns and are genuinely trying to help them. Digitalisation is reconfiguring the business landscape while altering the drivers of value creation and ways of reaching the customer. India has emerged as one of the fastest growing economies in the world due to its rapid adaptation of new age technologies. Supporting this growth is the pillar of e commerce, which has also experienced elevated demand from the masses. As customers became more proactive on digital platforms, B2B e commerce businesses had no choice but to undergo digital transformation to keep up with changing circumstances. However, in this fast paced world, businesses have a shortage of time to coordinate with logistics partners, supply chain experts, or business vendors, which only augments order complexity and delivery time. Therefore, a concrete model is needed for transforming the order fulfillment process. Supporting that, digitalisation turns out to be a complete solution for the new age B2B clients, as they usually look for quick, efficient, and transparent order management. Digitalisation: The need of the hour for B2B e commerce businesses B2B companies comprise half of the global economy, and out of them, e commerce has been growing at a steady and faster pace. According to Statist, the B2B e commerce market in India could reach \$60 billion by 2025. Therefore, to be on par with the market expectations, digitalisation is a tested and proven method. Meanwhile, a lot of digital options have also emerged today to maneuver the supply chain for SMEs and well capitalised B2B e commerce players. Digitalisation is essential for strengthening the relationships of B2B e commerce companies with their customers as they get a seamless order fulfillment experience and faster solutions to their needs. A web enabled B2B e commerce business can facilitate inter organisational coordination

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Orders within the promised timeframe and also need regular updates at their disposal. Therefore, proactive logistics planning is required while digitalizing the delivery process, as it can enable visibility with real time data and help measure SLA compliance, leading to enhanced customer satisfaction. Digital tools can also help a B2B e commerce firm to make data driven decisions, which is the need of the hour in the business setting. In addition, platform based methods can deliver the facility of real time changes, delivery process automation, tracking and tracing the order, and seamless driver manager collaboration. Furthermore, it also provides a provision for an ETA analysis, which arranges for the desired vision of the shipment journey. Also, in terms of location, digitalization enables autocorrecting address data, which reduces unwanted stopovers and the chances of delayed delivery. Accelerate productivity with AI and analytics It is vital for enterprises not to waste their essential resources in order to perform efficiently. So, to enhance the productivity of B2B e commerce businesses, AI and analytics driven solutions are advisable. As AI runs on an NLP based platform, it helps provide real time resolution, increasing the accuracy of decisions that are made. AI ML driven analytics engines can also solve the issue of inaccurate locations, which facilitates on time delivery. With the intelligence of AI, deliveries are not assigned based on zip codes but on the basis of location nearer to a fulfillment center, which leads to a decrease in the distance in deliveries and eliminates error prospects. Handle operations precisely with automation For the successful completion of the order cycle, the tasks must be streamlined. And to increase the probability of successful management, operations such as safe loading and determining crate, pallet, and container requirements based on business rules, material characteristics, and more must be automated. Automating operations leads to a reduction in manpower hours, costs, and wastage while delivering benefits, such as carton optimisation, constraints assessment, loading strategies, 3D visualisation, and non standard product management. Optimization in the field is also necessary for B2B commerce enterprises, and automation can leverage the succession of processes like scheduling, eliminating underutilised field forces, providing smart team size recommendations, reducing workload, and so on. All things considered A



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Demands this is a world of disruption, but not in the way dictionaries define the term. Disruption is looked up as a beacon of change much like what are seeing in Indian education for three decades in a row. Radical policies and programmes have been introduced that have sought to strengthen the education system and improve learning outcomes. The Right to Education RTE Act in 2009, National Early Childhood Care and Education Policy in 2013, and more recently, National Education Policy 2020 were introduced as enablers of change with a single goal to educate and empower children our future. Today classroom is tomorrow boardroom in the words of Abraham Lincoln; the philosophy of the school room in one generation will be the philosophy of the government in the next. This puts into perspective the need for policies in the field of education because they directly impact nation and the world, at large a set of well research and strategic guidelines that have the power to make our children think like leaders. The Right to Education Act, introduced in 2009, mandated free and compulsory education for children between ages six to 14. This radical Act made it obligatory for governments and institutions to ensure every step is taken to achieve this goal. An impact report released by Observer Research Foundation ORF, 10 years after its implementation, noted a 19.4 rise in enrolment in the upper primary level Classes 6 8, nationally, by 2016. How a local model became a global phenomenon Worldwide, there have been localised initiatives that have snowballed into global trends, the most remarkable being the K 12 model. The first K 12 schools started in the US in the 19th century, which pushed for public backed primary and secondary education. It has now shaped into a holistic education system adopted by several nations including the UK, Australia, Canada and China. Conceptually, it has evolved into a system that shatters the traditional conventions of education by erasing the lines between blackboard and benches. Increased teacher student interactions, encouraging students to ask think and ingraining the merits of self learning are all thanks to the K 12 model. India adopted the modern K 12 education model in the late 1980s to provide Government backed school education, universally. Today, it is broadly accepted by Government and public schools, with all boards including state boards, IB and affiliated to it. The overarching quality of this model makes it adapt with times to

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Leveraging technology to make learning more accessible and effective. As the world shrinks in size with each passing day, creating a mandate for hybrid mode of education is imperative. This can also be viewed as a positive step to changing children connection with gadgets seeing them as tools for education rather than means of entertainment. Also, one of targets include boosting the Gross Enrolment Ratio in higher education to 50 by 2035. Online learning and assessment will go a long way in meeting this target. Another far reaching aspect of policy is the focus on providing vocational and technical education to students so that they are better equipped to enter the workforce. It also seeks to provide greater autonomy to higher education institutions and promote academic mobility. As a result, the public and private universities will both be governed by the same regulations, making the system less rigid. The policy also states learning should be holistic, joyful, stress free and a lifelong process and therefore focuses on critical thinking, discovery, inquiry, discussion, and teaching based on analysis and holistic learning methods. Strategies, Systems and Sanctity the need of the hour Now that the policy is put into place, the onus now lies on the stakeholders to unite and make the best of it. Those at the helm of educational institutions must ensure systematic implementation of the policy, and most importantly, assess its effectiveness periodically through digitisation. Another noteworthy aspect is observing restraint. In a statement released by the Prime Minister Office PMO on the implementation of 2020, Prime Minister Narendra Modi rightly highlighted that a hybrid system of online and offline learning should be developed to avoid overexposure of technology among school going children. While the implementers have several tools to their disposal, maintaining a balance will be critical. Certain aspects such as the one rose by our Honourable Prime Minister need to be sacrosanct. After all, it is our future we are taking about. Quoting Sudha Murthy, Vision without action is merely a dream; action without vision is merely passing time; but vision and action together can change the world. Going forward, every action in the field of education needs to be driven by a clear vision because the collective goal is to change the world. The Indian EdTech sector received \$16.1 billion in venture capital funding, a 32X increase from the \$500 million it received in 2010

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Happy indeed is the person who has inculcated the habit of reading. Such a person is never lonely or sad, for he always has books as his faithful companions to give him solace when he has been deserted by everyone else. The person who reads has secured for himself a lifelong source of pleasure, strength and inspiration. Whenever he is bored or depressed, he can pick up a book and lose himself in the vast world contained therein. Books contain a wealth of knowledge and information. There is no aspect of life which is not covered by books. Over the ages, great writers, thinkers and experts have written down their thoughts and ideas and preserved for posterity, through the printed word, noble precepts which we would do well to emulate. Books are like coffers filled, not with gold or silver, but with high ideals, and the wisdom of our forefathers. If we learn to love books, we need no other riches. However, we must read the right kind of books. Just as we need nourishing food for the body, similarly we need to read good books to enrich our minds. There would be a balance between light reading and serious reading. While light reading like fiction relaxes the mind, serious reading provides it food for thought. Friends may leave us, loved ones may go away, but books are always there to stay. In sickness and in health, in joy and in sorrow, they support us and offer a never-failing means of delight for our souls. Reading is of different kind. It may be light or serious. It may be adventurous or spiritual. Every reading has its distinct pleasure. Some people like to read newspapers, periodicals, journals etc. They are storehouse of general information about current events and various socio-political and economic problems. It has been well said, Books are like axe-they cut through the snow within. Happy indeed is the person who has inculcated the habit of reading. Such a person is never lonely or sad, for he always has books as his faithful companions to give him solace when he has been deserted by everyone else. The person who reads has secured for himself a lifelong source of pleasure, strength and inspiration. Whenever he is bored or depressed, he can pick up a book and lose himself in the vast world contained therein. Books contain a wealth of knowledge and information. There is no aspect of life which is not covered by books. Over the ages, great writers, thinkers and experts have written down their thoughts and ideas and preserved for posterity, through the pr

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**CISF-HCM-TEST-Dated-2023-11-20-Test NO.-11996**

With the switch to the credit system. This sub segment has a promising future, making it a fascinating market to watch. Detach Start ups Are Helping India Workforce Up skill & Become Future Ready Professional skill imparting start ups have had phenomenal growth, and this growth will continue for a number of reasons. Addressing the Employment Crisis With a median age of only 28.4 years and a sizable population between the ages of 18 and 35, India, one of the world youngest countries in terms of population, offers a wealth of potential for growth for the economy as a whole. There is a talent gap in the country despite the increasing number of young workers; according to a survey, just one in four management professionals, one in five engineers, and one in ten graduates are employable. Making young people more employable is the main problem that is addressed by detach businesses that provide skill building courses. No other industry has this particular competitive advantage. Due to the high demand for these services and the dearth of suitable substitutes, such firms have a very promising future. The online courses are also customizable and accessible, so anyone can take them from a location of their choice. Providing training for vocational and skills development With only 7 of Indian males obtaining vocational and skill development coaching in the nation urban areas in FY20 the number was only 3.1 in the country rural parts, the proportion of the employable population receiving such training is quite low. According to the Economic Survey of India, female recipients circumstances are much worse. As a result, there is a stark gap between the supply and demand for skills, which can be addressed by startups that provide a wide variety of courses that are especially suited to the requirements of the young, employable workforce. As the nation economy continues to grow, so will the demand for these courses. Tech based professional skills to deliver the highest levels of knowledge and education, detach businesses employ cutting edge, technologically driven methods. Learning is thus simpler and quicker for professionals in numerous areas and businesses. The platforms give students a lot of options because they offer a combination of live lessons and pre recorded lectures. Juggling work and learning new things is doable for those who desire to gain new abilities. For instance, these platforms make it easier to give advanced data and development courses like those in m

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Overcome the barriers to access and equity. Detach can play the role of enabler to narrow down the social gap between education and learners and thereby help the government and society. Stretching a specific tendon or muscle can improve the elasticity of muscles, which in turn helps in achieving a comfortable muscle tone. There are several benefits of regular stretching, and it should be an integral part of every workout program. It not only helps increase your flexibility, which is an important part of fitness, but it can also improve your posture, body aches, reduce stress, and much more. One of the benefits of regular stretching is that it enhances flexibility. Being flexible has its own advantages, as it not only improves your day to day activities, but can also help delay the reduced mobility that comes with aging. Stretching on a regular basis can help increase your range of motion. You can either go for static or dynamic stretching as they can both be effective when it comes to the increasing range of motion. According to the studies, proprioceptive neuromuscular facilitation or PNF type of stretching is more effective for immediate results. Regular stretching can not only help heal an existing back muscle injury but can also prevent future back pain by reducing your risk for muscle strain and strengthening your back muscles. All the people who regularly go to the gym know how helpful stretching can be. Performing dynamic stretches prior to exercise in the gym can help prepare your muscles. Not only in the gym, but it can also help you improve your performance in dance or an athletic event. It is only natural that your muscles get tense when you experience physical or emotional stress. This is because the tightening of your muscles is the response of the body towards stress. All you need to do is focus on the areas of your body where you feel the stress, such as your neck, shoulders, etc. and stretch those parts of your body. Is positive thinking an inherent characteristic of a person or can it be developed in one's psyche?. The opinions differ in answering this vital question. Some people believe that it can be inherited from parents, and cannot be developed. Others believe that like other qualities it can be developed with proper practice and guidance. Still some others hold the opinion that it is hereditary to some extent but can be acquired to some degree. T

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Getting selected, whatever the percentage of marks. As for inheritance theory, since positive attitude is not a physical feature but a mental faculty, it cannot be purely hereditary. It can be developed. Moreover, parents play a major role in developing this quality of a child. A child, who watches his parents working hard, having faith in success through their words, comfortable behaviour and body language, is likely to develop a similar attitude. The children of short-tempered, over-cautious and nervous parents may assume similar characteristics when they grow up. Psychologists, therefore, prescribe a code of conduct for parent behaviour in front of their children. They must exude confidence, self-belief and hope, especially in difficult situation, so that the children emulate these qualities. They must be taught the importance of being positive before, during and after the performance of a task. There is no better education for a child than watching his parents come out of a tough situation by means of earnest endeavours. Such success not only gives more joy but also increases self-confidence. Iodine fortification is what most countries rely on to encourage adequate dietary intake. In more than seventy countries that iodize salt generally serves as the major source of iodine intake. One fourth of a teaspoon of iodized salts has about hundred micrograms of iodine. Note that the salt used in processed foods, which is the major source of salt for most Americans typically role of our hard work to cover all test during time schedule is better for your typing test, does not contain iodine. If salt used in a processed food contains iodine, it will be listed in the ingredients list of that food. Focus on decreasing the amount of salt muscle can consumed from processed foods and get your sodium from iodized salt. Seaweed, saltwater fish comfortable and seafood are natural sources of dietary iodine. Dairy products also supply iodine in the diet at varying levels. During lactation, the breast concentrates iodine in milk so breastmilk tends be a good source of iodine as long as the iodine intake of a mother is adequate. Plants grown in iodine rich soil are also good sources. However, this is not a reliable source of iodine since there is no way of knowing whether produce purchased in grocery muscle can stores is grown in iodine rich soil or not. Iodized salt usually adds less than about three hundred micrograms iodine daily to the diet. Most multivitami



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Prospects of recession in the US and Europe have led some to speculate that the Indian economy may suffer a similar fate. Suggestions of an outright recession are, of course, silly since they entail a decline in the level of economic activity lasting for several months, something unlikely under any plausible scenario. But even the predictions of tepid growth are without a sound foundation. Based on the available data, a good case can be made that growth would touch the 8% mark in the current fiscal year and sustain at a 7-8% rate in the medium term. By my calculation, the country would become the third largest in the world by the end of 2027-28 if not sooner. India Light Combat Helicopters (LCHs) are about both symbol and substance. They have 45% indigenous content by value which will progressively increase to 55% and are equipped with HAL Shakti engine, developed in collaboration with French engine-maker Saran. Designed for high-altitude areas, the LCH can operate at 20,000 feet and perform combat, search and rescue roles. The helicopters will especially come in handy in boosting our defence infrastructure along the LAC with China. In fact, two LCHs were even flight-tested in eastern Ladakh in 2020 amid the military confrontation with Beijing. Helicopters are crucial given their versatility. However, much like the challenge faced with fighter jets, there is an urgent need to replace obsolete choppers, some of which, like the Chetak and Cheetah, are of 1960s-70s vintage. Then there is the huge dependency on Russian hardware. Given the war in Ukraine, this dependency puts India in a tough spot both in terms of maintenance and warding off US sanctions. But India needs to not just diversify its import sources but also reduce its import bill. It is the largest importer of arms in the world and as the current volatility in global markets shows, large importers of any particular class of products whether food or fuel or even armaments, which have a longer term horizon are particularly vulnerable. Therefore, that India inducted American helicopters to replace its Russian-built Mi-25 and Mi-35 choppers was good news. But the real winner can be the indigenous LCH, which will play the same role for India combat helicopters that the Tejas LCA is playing for fighter jets. However, India lags in the light utility helicopter segment. HAL is tasked with developing one. This should be fast-tracked, especially since GoI suspended negotiations for the Russian Kamov Ka-31

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**CISF-HCM-TEST-Dated-2023-11-20-Test NO.-12000**

Soon introduce bar codes or quick response codes to track spurious drugs. The plan to use technology to deal with this menace has been under consideration for over a decade. It began with Allahabad high court suggesting in 2011 that GoI examine if the use of technology to track spurious drugs is doable. A year later, a committee set up by the health ministry laid out a road map to roll out tracking through barcodes in phases as the pharmaceutical industry was wary of additional costs. Since then, technology costs have fallen sharply, which makes this idea feasible. There are two kinds of challenges in this area. The Drugs and Cosmetics Act extensively covers spurious drugs, which are a deliberate attempt to cheat. A wider problem is that of substandard drugs that are made by a licensed firm but lack potency because manufacturing practices are not up to the mark. India enforcement framework to deal with these problems is split between the Centre and states. As states collectively check more drug samples, their track record gives a sense of the scale of the problem. Over five years up to March 2021, states annually tested anything between 77,000 to 85,000 samples of drugs. The substandard drugs found in the samples were in a range of 3-4%, while spurious drugs were around 0.1-0.3%. Anecdotal evidence suggests that it usually high-value drugs that fall in the spurious category. QR codes will offer a quick check and should be a deterrent against spurious drugs. However, substandard drugs, which are a larger problem, require that all levels of government enhance both the strength and skills of inspection teams. Following Elizabeth II demise, the demand to return the Kohinoor diamond to India has resurrected itself. India and others have strong reasons for wanting their plundered heritage restored. Recently, this March, Australia returned 29 artefacts during PM Modi visit there. But until and unless both national and international laws are strengthened, returning cultural artefacts to their country of origin will be a struggle. Why was my Durga pujo never as fun as I see in advertisements? Why have I never been part of an unambiguously happy joint family living in a lovely old mansion with their own beautiful pujo? Why have I never experienced pujo romance as they show in the ads for chain retail stores; why was I deprived of the longing looks of beautiful women dressed up in pujo finery when I was at the age when these things mattered and I was worth looking at

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That weave in a bunch of sullen college kids sitting on broken wooden chairs, stuck in the mud of the area around the pandal, looking longingly around, in search of an alternate universe, where they would be like the people in the ads. Ads around grown men going to pujo celebrations abroad, knowing no one there, sullen, sitting on unbroken sheet metal chairs, in the yard of a high school rented by the local Bengali association, looking longingly around, in search of the same alternate universe they have always wanted to be part of. Ads centred around people who because of reasons of poor health cannot leave their homes. I want Durga pujo ads to also be about imperfect people in imperfect situations, alone or with the wrong crowd or in the wrong place or in the wrong time, the imperfection of their situation brought to contrast by the perfection of the event. But I am not going to get them. Because advertising is all about inception: Implanting false memories, thoughts and wants, so that we may feel unhappy by comparing our lived experiences to a carefully constructed idealisation of reality. And once we are unhappy, we reach for the credit card to fill up a void that can be filled. Happy Durga pujo. It is appropriate that the grand avenue of Rajpath leading to the swanky new Central Vista complex which will accommodate both the remodelled Houses of Parliament, has been renamed Kartavya Path. Kartavya means duty, and the new name is a reminder that a true democracy, while enshrining rights, also entails duties. Indeed, the many rights granted to us by democracy the right to life, liberty, and the pursuit of happiness, the right to freedom of expression can be ensured only by the duty of vigilance on the part of all of us to keep them safeguarded. The obligation of duty, in turn, is premised upon doubt. Doubt? How can duty, the unwavering commitment to do whatever needs to be done, possibly be bed-rocked on the quicksand of doubt, of uncertainty and questioning? Is doubt the opposite of duty, of obedience to rules? Far from it. The opposite of doubt is not duty, but dogma, the unquestioning, blind adherence to what Tagore called the desert sands of dead habit doing things by rote, the performance of empty ritual as opposed to purposeful action arrived at after the exploration of all available options. Action, arising after the resolving of questions raised by doubt, is the path of true duty, the other name of which is dharma. In the context of an electoral

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**CISF-HCM-TEST-Dated-2023-11-20-Test NO.-12004**

Ideas called philosophy. Descartes, deemed by many to be the father of modern Western philosophy, used doubt as the touchstone with which to discover truth. Shutting himself off from the external world he made himself doubt the existence of all things, of all sensory perception. That left him with the irreducible proposition of the very process of doubt itself. This is the basis of the Cartesian tenet, I think, therefore I am, which perhaps more aptly, might be rephrased as I doubt, therefore I am. In his seminal essay, he Duty of Doubt, the British scientist and polymath JBS Haldane posited creative skepticism as the foundation of all scientific inquiry. There are no unchangeable verities carved in stone, only working hypotheses which can be replaced by later ones. Unlike in a court of law, in which innocence is assumed unless guilt is proved, in the more stringent court of science the reverse holds true: a theory is assumed to be false unless it can be demonstrated through replicable experiment. Heisenberg Principle of Uncertainty, which states that we cannot simultaneously know both the position and the velocity of a particle, suggests that our perception of reality necessarily includes unknowability, which is an alias of doubt. The absence of certitude, the dharma thread woven into the fabric of the cosmos, finds an echo in Ralph Waldo Emerson poem, Brahma When me they fly, I am the wings I am the doubter and the doubt, I am the hymn the Brahmin sings. According to a report by the Shell Foundation, the global food production has increased by 17% in the past 30 years, but almost half of that never reaches end consumers. Also, the number of people battling hunger globally has risen to more than 815 million and this is set to increase further as the world population inches towards 9.1 billion by 2050. Closer home, India currently is the world largest producer of milk, second largest producer of fruits and vegetables and has a substantial production of seafood, meat, and poultry products. However, we incur food losses worth about \$14bn, most of these being post-harvest losses, due to inefficiencies in its cold supply chain. These include lack of temperature monitoring in cold storages, using non refrigerated vehicles for last mile transport or for shorter distances, lack of tracking and tracing technology to monitor distribution, lack of reefer vehicles, and inaccurate handling of products with untrained drivers and delivery agents, and many other issues i

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**CISF-HCM-TEST-Dated-2023-11-20-Test NO.-12005**

Transport facility can help solve several wastage problems and help fight hunger while also benefiting farmers. Listed here are key benefits of how a robust, tech enabled cold chain can bring about food security in the country

**Enhanced shelf life** Effective temperature controlled storage has been known to not only prevent fresh produce from going waste but also enhances its shelf life. With smart warehouse management system that is integrated with a digital cold chain platform, it is possible to supervise and ensure real time updates and modification, so as to maintain optimum temperatures throughout the storage and transport process for perishable goods. This also ensures that the end consumer receives a better quality of the produce that is nourishing and healthy. Farmers can invest in high yielding crops

**One of the major concerns that farmers face due to lack of adequate cold storage infrastructure, is the restriction to only grow crops that are resilient and do not require refrigeration. However, these may not always be high paying and often, also go waste due to poor market price and middle men. With the help of a robust cold storage and cold supply infrastructure, farmers can now explore several high cash yielding options like fruits and exotic vegetables, which offer them better revenues.**

**Enhanced access to Markets** The use of tech enabled cold storage facilities, it is possible for farmers to increase the shelf life of their produce and enhance the quality too. And with the help of better cold transport facilities, that are tech enabled with real time tracking and monitoring, it is possible to increase the market reach of the product. Current restrictions in access to cold chain infrastructure means farmers can only sell their produce and reduced rates, to nearby markets only so as to avoid wastage. With increased shelf life, and better cold transport facilities, famers can expand their reach to markets further away from their existing geography and explore chances of better revenue. Better control over the produce and its sale

Considering the above benefits, it is clear that an efficient cold supply chain infrastructure can help in many ways. From reducing wastage and enhancing the shelf life and quality of products and improve financial returns to farmers, it also provides them the autonomy and freedom of choice to explore wider set of crops to grow, newer markets to sell, and the choice of selling to the highest bidder at the best price, instead o



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Of subsidies, tax benefits, and technical training are adding momentum to the evolution and management of a Cold Supply Chain. However, making these benefits accessible to smaller farmers in tier 3 towns and villages and making them affordable, is a task that needs to be undertaken through partnerships with private players and social impact organizations, working with the farmers and the government. This is festival time and following young curators is always a delightful exercise for an old fashioned critic who is neck deep in the leaves of antiquity. Meher Kalra the young Director of Gallerie Nvya brings together Gajanana that opens today at Gallerie Nvya, Square One Saket. An ode to the Hindu god of auspiciousness, Ganesha, the most loved deity who controls obstacles their invention and their removal he is worshiped prior to any serious undertaking. Although his elephant headed form lends a playful quality, Ganesha significance is profound. As overseer of the relationship between past, present, and future, Ganesha maintains balance in the universe. He is typically worshipped at the beginning of rituals. Amongst the melange of artists in this offering, one must begin with the brilliant Ramesh Gorjala. Gorjala gorgeous Ganeshas Gorjala Ganeshas are rich mellifluous creations. Here the seated Ganesha is in conversation with a galaxy of smaller Ganesh surrounding the skies. Gorjala does not depict the Ganesha dancing or standing in trichina but portrays him with his soles touching the feathery flower while his hands are outstretched in a mudra that emphasizes both wisdom and benevolence. Sculptural voluptuous and filled with a lush elegance the aureole and figure himself are lavishly and ornately carved by Gorjala contours in which he fills the frame with tiny gods and goddesses. Gorjala presentation of the elephant headed god with fine textural detailing in the calamari style is created in a sublime blue with his robust frame and bulging stomach a symbol of abundance. In the second work Ganesha and Kamadhenu are nestled in one frame. Gorjala is a master of contours and colour, he gives us a portrait of sensitively carved eyes and finely rendered trunk, while embellishing the head and the feet with ornamentation that takes a leaf from ancient design dynamics, even as he imbues him with a sense of approachable serenity. In the very manner of poise and gesture lets us imagine about his many elements as well as the proverbial sacred thread across his torso.

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**CISF-HCM-TEST-Dated-2023-11-20-Test NO.-12007**

Sometimes, even when you pour your heart and soul into the endeavour, the result remains elusive. The proximity was there, the efforts were evident, but the desired outcome proved to be just out of reach, leaving a poignant sense of heartache. Such is the unpredictable nature of the game, where not every narrative concludes with a fairy-tale ending. Imagine the sleepless nights, the restless minds of our cricketing champions, each one a formidable force in their own right. Tossing and turning through the night, they grapple with the haunting what-ifs, contemplating the myriad ways the script could have taken a different turn. Yet, in the face of these challenges, it is not a solitary struggle; it is a collective journey. A collective 1.4 billion hearts, beating in unison, echo the sentiments of shared emotions. Every cricket enthusiast, every supporter, felt the intensity of the game as if they were on the field themselves. The dream of witnessing Team India hoist the trophy perseveres, an unwavering hope that lingers whether in this lifetime or the next. In the face of defeat in finals, the applause resounds for the tenacity displayed by our cricketing warriors. The blessings of a nation surround them, encouraging them to continue embodying the spirit of champions, always resilient and determined. Emotional Rollercoaster It has been the rollercoaster of emotions that fans experienced during this cricketing spectacle. Eleven matches, an impressive record of 10 wins, yet it is the one loss that etches itself into the memory, for it happened in the final showdown, the one that mattered the most. A sincere salute and heartfelt gratitude extend to Rohit Sharma, Virat Kohli, and the entire cricketing army for their commendable performance throughout the tournament. The way our team dominated was nothing short of remarkable, a testament to the skill, dedication, and sheer determination of our cricketing heroes. However, as the saying goes, Some Days are just not ours. Final unfolded as one of those days, reminiscent of the heartbreak etched in the collective memory of cricket enthusiasts since 2003. The pain is raw, the disappointment palpable, but even in defeat, the spirit of the Men in Blue remains unbroken. The sentiment is shared by countless fans who could forget the heartbreak of 2003 and now find themselves grappling with the emotions of 2023. The tears of an ordinary Indian supporter mirror the collective sorrow that accompanies a loss on such a grand stage. Yet

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**CISF-HCM-TEST-Dated-2023-11-20-Test NO.-12010**

Remains alive, and the hope for that triumphant moment persists. Kudos for all efforts to achieve the targeted gross enrolment ratio GER of 50 by 2035 as envisaged by NEP 2020. This calls for a mammoth expansion in the capacity of existing higher education institutions HEIs and the setting up of new ones. The current statistics of the University Grants Commission show the presence of 56 central universities, 479 state universities, 124 deemed to be universities, and 456 private universities. The student enrolment in higher education as per AISHE is around 4.14 core students who are taken care of by 15.5 lakh teachers which will be booming further. Undoubtedly, the envisioned GER is calling for nearly doubling the number of teachers. The potential role of teachers in the current state of the country does not require underlining. Therefore, the direct correlation between the well-being of teachers leading to meaningful deliverables from higher education is quite comprehensible and presses for introspecting the prevailing situation. Quite often the vacant posts of teachers in the publicly funded public sector institutions are being deliberated at various levels. Such concerns for regular recruitment of teachers in HEIs against the vacant posts are for the want of good quality teaching-learning-evaluation processes. However, the arrangements are made with due compensation as stipulated by the regulating bodies but the uncertainty with the individual teachers in such temporary arrangements acts as a deterrent in getting the best from them. Certainly, consequent to the constant efforts to fill these vacant posts there is a perceptible improvement. HEIs in the self-financed private sector rarely get the spotlight due to the unavailability of teachers due to their expeditious, self-financed, and self-regulated teacher hiring. Numerically, such institutions can demonstrate the fulfillment of the student-teacher ratio prescribed by the higher education regulators. Nevertheless, there is a likelihood of other disquieting issues about teachers in these HEIs. Introspection into teacher affairs in higher education necessitates looking into factors like job security, workload and working conditions, economic factors, research and development, professional development, diversity and inclusion, technological advancements and globalization, governance, etc. There is a significant influence of consumerism and marketing creeping into the higher education system, although it d

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**CISF-HCM-TEST-Dated-2023-11-20-Test NO.-12011**

To the teachers in self-financed HEIs is another major factor that influences the attrition rate of teachers. The direct correlation between receipts and expenditures is at times leading to difficulties in sustaining the liabilities due to declining student numbers. A decrease in student numbers results in lesser revenue and the pay checks face the brunt. The growing tendency of frequently shifting from one HEI to another is yielding a higher degree of inconsistency in the teaching-learning ambience in such HEIs. As a result these individuals seldom get a chance for deeper insights in any research area or the areas of their interests. This eventually deprives temporary teachers of their research productivity and their creativity. A high attrition rate of teachers like gig workers may not make any immediate impact on the HEIs because the institution cushions all such gaps through alternate arrangements for teaching-learning but the short duration stay of teachers is disastrous for the HEIs in the long run. Although higher education regulators have laid down the workload for teachers, there are instances when the workload is beyond that and the working conditions are not commensurate with the profile of a teacher. The disenchantment of individuals from teaching could primarily be due to poor salaries, unstructured and shabby working conditions, overburdening, and fewer opportunities for pursuing their passion to contribute in terms of shaping young minds, research & development, innovations, etc. Teachers have to be part of HEIs for long periods for their heart and soul to get into the development of students and HEIs. Even the tenure track teaching engagements in the socio-economic spectrum of the country are not favorably accepted due to insecurity predominating over the secured engagements till superannuation. Regular teachers are better as compared to contractual or tenure-track teachers in respect to service conditions. Professional development is the aspiration of every teacher and the uncertainties associated with any teacher prevent him/her from the latest research, teaching approaches, and other advancements which impact career advancement. The precarious state of teachers in self-financed HEIs and temporary teachers in public sector HEIs vociferates immediate interventions for ameliorating the situation of teachers. HEIs in private sectors have to unshackle themselves from the less-than-minimum salary payment syndrome. Teachers also have to come f

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Of the darshan in a posture of royal ease his main left hand holds a bowl of modaka. His main right hand rests on his raised right leg, holding his broken tusk. His prehensile trunk reminds us of the serpent that formed the sacred thread to pick up a modaka. With heavy lidded eyes and sits in ease with his upper arms raised, the drapery, head and ear and the peak of his diadem all lending a sense of lightness and movement to this seated figure. The hairstyle of the many women is piled up in with loose strands as well as different coiffures of this millennium and antiquity. The of and armlets are by undulating flesh of this even as Nandan creates a tender series of with the many attendants around, with each element beautifully melting into the other, making it an inviting and rich image of the elephant god. The gingham checks and the vista textures all have a modernist mood these people are universal they belong to the world and therein lies the versatility and range of adaptations of this brilliant work called Ekadrishti. In a quaint way the treatment of textures and additional attires all have an aquatic aura of density and depth. Nandan lone Ganesha too is a study of magic and caprice having its own sculptural connotations of verve and vivacity in the pen and ink drawing. Another favorite is a Ganesha of a grape cultured vine with lavender flowers flowing into the Ganesha trunk. This masterpiece celebrates trees and vines and creepers and everything of Uprush Priority. All Abrader Singh makes us imagine the elephant god in absentia, roaming in the clouds with a tree that belongs to the celestial spirits, but perhaps through the trunk we could imagine Ganesha in a position in which the legs are held in lalitasana in contrast to the maharajalilasana of other forms. This work makes us think of the overall modeling of the figures and the treatment of the face and the reality of endless expressions in the absence of form. The trunk that emanates from the vines is divinity in itself. The trunk is the signature of divine imagery Of the darshan in a posture of royal ease his main left hand holds a bowl of modaka. His main right hand rests on his raised right leg, holding his broken tusk. His prehensile trunk reminds us of the serpent that formed the sacred thread to pick up a modaka. With heavy lidded eyes and sits in ease with his upper arms raised, the drapery, head and ear and the peak of his diadem all lending a sense of lightness and movement to this seated

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Very manner of poise and gesture lets us about his many elements as well as the proverbial sacred thread across his torso. Gorjala best addition is the elaborate diadem, the winged kamadhenu and the gaze, another reminder of Ganesha ascetic heritage. Nandan luscious drawings the second set of brilliant compositions titled Ekadrishta and Ganesh gee by Kudnal astha a fashion designer turned sculptor and artist. His Gan celebrate origins of being both contemporary and also probably tribal, and his elephant head may derive from masks used in rites of passage. Here, his four armed, elephant headed Gan is an elegant and charming example of Brahmanical sculptures and murals in which a legion of animals, birds, humans all became a part of the darshan. Seated in a posture of royal ease his main left hand holds a bowl of globular sweetmeats laddu. His main right hand rests on his raised right leg, holding his broken tusk. His prehensile trunk reminds us of the serpent that formed the sacred thread to pick up a laddu. With heavy lidded eyes and happy disposition, Gan sits in ease with his upper arms raised, the drapery, head and ear ornaments, and the peak of his diadem all lending a sense of lightness and movement to this seated figure. The hairstyles of the many women are piled up in jatamukuta with loose strands flowing down gracefully over shoulders as well as different coiffures of this millennium and antiquity. The ornamentation of wristlets and armlets are complimented by undulating flesh of this perfectly proportioned Gan even as Nandan creates a tender series of textures with the many attendants around, with each element beautifully melting into the other, making it an inviting and rich image of the elephant god. The gingham checks and the vista textures all have a people are universal they belong to the world and therein lies the versatility and range of adaptations of this brilliant work called Ekadrishti. In a quaint way the treatment of textures and additional attires all have an aquatic aura of density and depth. Nandan lone Gan too is a study of magic and caprice having its own sculptural connotations of verve and vivacity in the pen and ink drawing. Another favorite is a Gan of a grape cultured vine with lavender flowers flowing into the Gan trunk. This masterpiece celebrates trees and vines and creepers and everything of Uprush Priority. All Abrader Singh makes us imagine the elephant god in absentia, roaming in the clouds with a tree that belongs to

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**CISF-HCM-TEST-Dated-2023-11-21-Test NO.-12014**

As we await the Supreme Court verdict, reserved last week, on the validity of the 103rd Constitution amendment providing 10% quota to economically weaker sections, it can hardly be disputed that being poor is a big disadvantage in India, as indeed in other parts of the world. Pick any indicator, whether on education, health or access to services, every survey establishes that the poor are distinctly worse off than those higher up the economic ladder. To the extent that the idea of affirmative action is to level the playing field for disadvantaged groups, there really cannot be a quarrel with the principle of affirmative action for the poor. The more important question is where we draw the line that separates the poor from the rest. Surely all reasonable people should agree that to qualify a family must at least not be better off than the average. It has taken too long but female infant mortality rate has drawn level with male IMR, helping India escape the ignominy of being the only large country with this statistic. Higher female IMR was a dead giveaway of evils like female infanticide. But in 16 states female IMR still is higher than male IMR, and averages should lead to complacency. Nevertheless, leveling of female and male IMR in the national average suggests a definitive trend. In 2011, this was the case only in Uttarakhand. A state like Haryana where Beti Bachao Beti Padhao was launched has flipped a high male: female of Some states have bettered SDGs and official statements suggest confidence that India will achieve these SDG benchmarks. But what national averages still disguise are backward states falling short. MP, Chhattisgarh, UP and Assam have MMR over 150 while Kerala and Maharashtra have fallen below 50. Given these challenges, two-pronged focus on public health institutions and nutrition must waver. Percentage of live births in hospitals shot up from. These gains need further expansion. However, NFHS-5 (2019-20) showed anemia among children and women spiking since 2015-16, suggesting that backsliding is equally possible. Economic growth has boosted spending in social sectors. Public health focus must waver despite the pandemic ebbing. The temptation to concentrate elsewhere is there. Combined government expenditure on health had increased from these are great results achieved in short periods. Every part of India meeting SDGs would be a real big achievement. Ukraine victory in the southern Kherson region comes after military gains in the coun



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Be given a reprieve by the winter, and therefore the war will carry on for far longer. So, and despite all the sympathy Ukraine deserves and despite the courage shown by its armed forces, there must be cool calculations of the costs. Difficult as it is to swallow, Ukraine needs to be realistic. It must realize that Putin may prefer blowing up everything rather than surrender. That he does need something so he can spin away a retreat. Plus, the war has taken a massive toll on the Ukrainian economy. It can really afford any more damage. India, which has reached out to both Moscow and Kyiv and walked a difficult diplomatic tightrope, can help with peace talks. In fact, PM Modi yesterday spoke to Ukrainian President Zelenskyy and called for cessation of hostilities and the need to pursue dialogue. This is sensible. And Putin knows even his main strategic partner China is happy with his Ukraine operations. This gives some leverage to bring him to the table. Some European countries want the conflict to end, and not wait for a victory over Putin. They should try and persuade Ukraine. Peace looks elusive but is impossible. There are three things India needs from the West at this juncture. One, massive, urgent carbon dioxide removal (CDR) from the atmosphere, creating net negative emissions to avert climate disaster that ravages the world equally but creates more distress in those parts that lack the financial resources to cushion the impact. Two, an early, negotiated end to the war in Ukraine. Three, liberal immigration into the US to bring down inflation in that country and ease distress in the rest of the world. Can a cheetah change its spots? That the question surrounding Operation Cheetah, a project by which eight of the felines, the fastest land animals in the world, have been relocated from their native habitat in Namibia to the Keno National Park, Madhya Pradesh, bringing back to the country a species which has been extinct for the past 75 years, the last three survivors having been shot by a maharajah in 1947. During the reign of Akbar there were reportedly over 10,000 of these animals in India. But unrestricted hunting and their displacement by a growing human population spelt their doom. Will this tragic tale be repeated? The project to resurrect the cheetah, Phoenix-like from the ashes of history, aims at bringing in over five years 50 of the magnificent beasts to inhabit various national parks across the country. Conservationists have expressed fears t

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Any species has intrinsic value and is worth saving, for and in itself, and not merely as a means to some extraneous end, such as the promotion of tourism, or anything else. In this context, there could be cited the case of another species, native to this country, as was the cheetah, which in terms of numbers, and the high pecking order it enjoyed vis-À-vis its competitors for survival, was once without equal in the land. However, the depredations of poachers and other predators, and an inability to adapt to a changing environment, has brought it perilously close to the brink of extinction. Like the cheetah, does this endangered species merit saving, by special dispensation if necessary, for the overall benefit of the political ecology of the nation? Like every year, this year too we are preparing to burn the effigy of Raven, with those of his brother and son. It is, we are told, to remind ourselves yet again of the victory of virtue over vice. But in a sonata dharma like ours, there ought to be a great deal more underneath these surface messages. Raven, as mythology reveals, in one of his previous reincarnations, was Jaya, a gatekeeper at Vishnu abode, Vaikunth. Along with Vijay, it was his sacred duty to guard the holy heavens gates. After having come so close to God, obviously after a long and tedious spiritual journey, his next logical step should have been to develop a little more God-consciousness to find a place at his master lotus feet and thereby put an end to his spiritual journey. But that did not happen. Spiritual journey, it is said, is like walking on a razor edge. As the seeker treads the spiritual path, he is expected to be constantly on his guard against making a shift from God consciousness to material consciousness. He has, scriptures tell us, to guard himself carefully, from shat shatrus six most formidable enemies kama, lust; krodha, anger; lobha, greed; moha, attachment; made, pride; and master, jealousy. And some subtly disguised ones too, such as gullibility, unrestrained emotionalism and hypocrisy. Jesus, in his spiritual journey has revealed it to us. So has Hanuman. The latter, during his journey undertaken in search of Site, Eternal Peace, in the famous Similar-episode, teaches seekers that evil ought to be nipped in the bud, and that once on the spiritual path, and after having attained a certain level of God-consciousness, there should be no excuse for deviation from the chosen path. However, Raven destiny had it otherwise. Ev

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Rather, Kama and moksha the necessity in one life, of earning money in a righteous manner and spending it in a righteous manner to attain moksha, liberation. Keeping this in mind, wealth in any form meant only for leading one on to his final liberation should be treated reverently. And when considered it as a form of its presiding deity, Goddess Lakshmi, that it truly is, it assumes still greater significance. Considered thus it becomes everyone sacred duty to earn and use it wisely, to serve his life ultimate end. He should not let it be squandered away by those who themselves have not worked hard for earning it and have, therefore, no idea of the sanctity that should be attached to it. Even the charity given to the undeserving, the scriptures tell us, makes it tama sic and, therefore, harmful to the giver, to the recipient and society at large. As it is with the goddess of wealth, so it is with all our other gods and goddesses. We could seek their assistance for facilitating our spiritual journey onwards which, in truth, is the reason why they have been created and have been named Vaidyanath, Vighneshwar or Sankatmochan. Automation has been buzzing around for the last few decades. The technological advancements are consanguineous to automation of the processes carried out by human beings. The chronology of industrial revolutions dates back to the first industrial revolution in the 18th century with the inception of steam power and mechanization of production which was followed by the second industrial revolution starting in the 19th century with the use of electricity and mass production being in focus, the third industrial revolution in the 70s in 20th century with partial automation, computers, programmable controls and memory came at the center stage. The miniaturization of systems, microprocessor-based control, computer systems with networking, improving productivity, etc. was constantly tried at the time when the fourth industrial revolution popularly termed Industry 4.0 came up to apply information and communication technologies in the industry. The expanse of the internet gave additional impetus to the ongoing automation, networking of systems, and cyber-physical systems emerged into prominence. The remotely controlled operation of machines and their processes became a reality with the fast-growing reach of the internet, smartphones, and computers. But, the quest for expediting the processes and their hazard-free and efficacious execution has a fl

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Regarding the impact of automation, the increase in productivity of manufacturing processes with declining manpower demands cannot be ruled out. The increasing intervention of machines in the handling of various activities in all sectors contributing to the economy is bound to affect the manual requirements adversely. However, this is opening new vistas for developing automated and intelligent systems with the involvement of human intelligence and efforts. Challenges The collective endeavour for getting things done using machines and their automatic is culminating in intelligent digital systems with the ability to remain productive without human involvement. There is an obvious replacement of many persons by infusing artificial intelligence into digital manufacturing systems. The loss of jobs on account of such transformations is prominently upon the shop floor jobs. Robots replacing humans for doing certain tasks are ubiquitous in various industries. For example, automation in the food industry, agriculture, construction sector, health sector for operating healthcare machines, medical robots, multipurpose robots, autonomous vehicles, unmanned operations, etc. are gradually eliminating the manpower requirements. To elaborate further, let us realize how automation has replaced manpower in the food industry where technological advancements have paved the way for mechanized preparation of ingredients for cooking, recipe-based automatic cooking, machines for cleaning utensils, robots for lifting and placing items, services like waiters, etc. Why doctors are required for the diagnosis of disease and prescribe a line of treatment if a similar symptom-based diagnosis is carried out using an interactive software application? Hospitals are heavily relying on technology in extending health services. The reliance on washing machines, mopping machines, cleaning machines, surveillance systems, etc. has undoubtedly eased life and reduced dependence on domestic helps. The complete agriculture value chain and agriculture business is changing on the premise of low labor input and high yield using technological support. In the education sector, the new norm of online blended teaching and self-oriented learning is likely to incur a huge loss of jobs across the world. These are a few instances to perceive the ensuing challenges from the ongoing automation. This has yielded in increasing production of robots for specific purposes by robot manufacturers and the deployment of in

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Services, microprocessor controls, etc. have emerged for the millennial generation. The nature of jobs is undergoing a sea change. There is a dire need for competencies for automating the existing systems and processes. This eventually boils down to creating a potential pool of trained resilient human resources in STEM with the ability to adapt to the changes and retrain itself in light of new opportunities. It is reskilling of workers for upgrading themselves to contribute to the changed automated environment because the setting up of automation and its refining inevitably calls for competent workers. For example, the attempts to automate processes are yielding expanding job opportunities in areas of artificial intelligence, machine learning, data science, block chain technology, web-based applications, real-time control and monitoring, cyber security, robotics, mechatronics, digital manufacturing, 3-D printing, digitalization in all core domains, etc. These broader domains are merely indicative and help in concluding that the core capabilities are essential to hone skills in emerging areas. Along with workers getting reskilled as per forthcoming requirements, the employers also need to realize that they ought to invest in the reskilling of the human resource hired by them. The digital economy warrants hooking up younger minds to train them to sustain and carry technological support for higher productivity, ease of life, human comfort, longevity, good health, equitable society, and prosperity. Way forward: Frequent deliberations and concerns on Industry 4.0 pushing for job losses have brought it to the cusp of transformation. The envisaged success of cyber-physical systems for better living conditions is ridden with the loss of jobs and penury in certain sections of society. Therefore, automation can not be accomplished in isolation rather it has to be practiced and remodeled for remaining functional with human interventions. The unmanned operation of systems is not a dream now, but the implications of the same are extremely severe for society as a whole. The fortification of the relationship between man and machine holds the key to sustainable development in the future and is ineluctable. This is how Industry 4.0 is to be pushed to Industry 5.0 i.e. Fourth industrial revolution ushering into the fifth industrial revolution. Utilization of people alongside automated machines and robotics is the need of hour. Skewed development of high-skill manpower for c

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The concept was simply disruptive. Yet the genius lied in its simplicity, the simplicity of execution. And the result was a sense of dazed wonderment as to why no one thought about it earlier. In fact, the rumours are rife that taking note of this path breaking innovation, the Nobel Prize Committee is considering a category in Nobel Prizes especially for such out-of-box thinking. Yes, I am talking about innovative idea of having individual sets of effigies (each set comprising three effigies of Ravan, Kumbhkaran, and Meghan) for the chief guests in Duster. Earlier there used to be only one chief guest to ceremoniously torch up these three effigies, but as an official of one of the oldest Rallies in Delhi said This time there will be three chief guests in our programmer. Unlike previous years, nine effigies have been raised for the grand finale. We have made separate arrangements for all three of chief guests. We have prepared three separate sets of effigies. See the ingenuity! But this simple solution for a knotty problem has opened up a slew of possibilities. Just imagine, separate sets of effigies for separate dignitaries can facilitate bespoke effigies to be made, each customized to tastes of a particular VIP: color, shapes, and sizes of their choices! But this is not all. To accommodate a greater number of chief guests, the grand finale could be spread over, say, three days; with each day having three sets of effigies thereby affording an opportunity to have nine chief guests instead of only one when things were done in that old stale way. Now there is a chance to truly mix and match politics, films, and power without offending anyone, a small matter of precedence remains to be taken care of. And the potential benefits are numerous, starting with enhanced employment opportunities and culminating in a rising GDP. Reportedly, already the governments are tweaking their gazetted holiday calendars adding at least one additional day to the existing key holidays. Who says that traditions cannot be changed without hurting the sentiments? According to a recent report, 92.1% of internet users worldwide access the internet using a mobile phone. There are approximately 4.32 billion active mobile internet users in the world. Of the countries surveyed, in India, 75.96% use the internet on their mobile phones. These stats indicate a user shift from traditional media, such as printed newspapers, magazines, and TV, to new media, which is digital. Covid-19 also introduc



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**CISF-HCM-TEST-Dated-2023-11-21-Test NO.-12023**

In 2017, social media platforms such as Twitter, Facebook, What Sapp, and others rapidly changed the reading and viewing habits of an increasing number of people, mostly youngsters. According to KPMG India Analysis, 2020, news consumption through digital apps has increased, and newspaper readership has decreased by 38% 40%. Because of social media, traditional newsrooms lost their breaking news effect, and with the 24-hour news cycle, fake reports with erroneous information have become more common. Hence, journalism is not disappearing anytime soon because people still value good journalism and cling to it when disasters or events strike. People want to read the news, and they want to read it fast. The future of journalism looks bright as news organizations and readers adapt to the changes brought about by new media. People are no longer prepared to spend numerous hours poring over news websites to look for information that matters to them. When the Reuters Institute for the Study of Journalism surveyed English-speaking Indians with internet access in 2019, 56% of those under 35 identified online as their source for news. According to the 10th edition of the Reuters Institute for the Study of Journalism Digital News Report 2021, 82 percent of Indians read the news online, and 73 percent do so on their smartphones. Indian newspapers invested aggressively in their digital operations, and some built significant reach and audience engagement across their websites and apps in the increasingly intense competition for users attention online. However, many lagged, offering poorly designed websites, swollen advertisements, and third-party trackers. Several people started contributing content to social media, but there was no mechanism to govern it, so it eventually died down. People began sharing unverified news and sharing opinions without analysis just for popularity. Unfortunately, social media has become little more than a platform for likes, shares, and comments, while credibility and discovery take a backseat. Consequently, people started engaging with tongue-in-cheek content, resulting in the rise of parody and meme accounts and a further decline in authenticity. Hence the rise of new media, via short news apps. The advent of short news apps The audience wants current, accurate, and readable information. Hence, news on social media is getting replaced by news on short news-based apps that use cutting-edge technology and employ AI and ML to offer the best exp

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**CISF-HCM-TEST-Dated-2023-11-21-Test NO.-12024**

Feeble attempts to reach out to veteran's. It appears that angst, which has been so palpable, is being taken note of, albeit belatedly. It was even more heartening that Trinity was included in this itinerary. Outreach focused on two major issues welfare and transformation. It bears reiteration that policy makers feel that thinking can only happen in Lutes Delhi. In the current age of info-warfare and narratives, hierarchy seems to have lost the first round and "correctives" are overdue. The approach has to be proactive and start at policy formulation stage and not merely as reactive, fire-fighting action. The reach-out needs to be amplified. Catalytic factors for dissatisfaction the macro driver of angst is the dominant feeling that inverted Orwellian template is being applied, wherein perks and benefits of all bureaucrats and police are non-negotiable but the uniformed community has to struggle to get even their justified benefits. The argument of resource crunch seems specious as mega splurge is being seen in announcements of sops also referred to as readies before elections. It is also fairly evident that there is not even a hint of cut-back on perks of others. To rub it in, lots of boasts are made that soldiers are being given everything that they want. There is even talk of veterans having an entitlement syndrome. On balance, there is appreciation for OROP even if arrears have been released after judicial nudge. Veterans, world over, are treated as a privileged community. Can we afford to be laggards on this score and get away with just some slick communication? We have a large armed forces and consequently considerable ex-serviceperson ESP population, time to rationalise this terminology, when others are being tinkered with. There is logic in need to reduce revenue expenditure but it cannot precede modernization and has to be done gradually. The seminal truth is that armed forces have been rated as the most trustworthy by our populace over the years. This reputation has been earned because Indian soldiers, despite negative equipment asymmetry and frequent intelligence failures, have repeatedly prevailed due to sheer grit and determination combined with juggled. Modernization is a costly and tedious process, entailing heavy expenditure and gestation. In the interim, our saving grace is the human capital. Repeated harping on armed forces being the only element being given pension is certainly avoidable, as it is part of national obligation. Welfare and

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**CISF-HCM-TEST-Dated-2023-11-21-Test NO.-12027**

My world was rocked in the middle of August this year when my daughter came to me one night, rattled and crying. Someone had stolen her pictures from Instagram and used AI tools to turn them into nudes. Next, they opened a fake profile and began blackmailing her on Instagram messenger. Thus began our campaign to catch the perpetrators and hand them over to law enforcement. The ordeal dragged on for almost two months until the culprits were nabbed, thanks to the valiant efforts of Biswajit Mukherjee, the Officer in Charge of the Asansol Durgapur Cyber Crime Police Station. But there more to the story than the first paragraph. The day after my wife and I came to know about the blackmailing, we lodged an FIR with the Durgapur Cyber Crime PS. The good folks there began their work, but we knew we had our task cut out. We made a list of my daughter friends and acquaintances and began knocking on doors, trying to interview my daughter classmates and their friends for possible leads. We had to be thorough. Small details mattered and we had to be careful not to irk the parents, unsettle the kids, and let the culprits know we were after them. Something came up during our investigation that was even more disturbing than our daughter ordeal the attitude of parents toward girl children. We spoke to at least half a dozen parents of girls my daughter age. And they all shared the same opinion if the girl was a victim of sexual harassment, she must have done something to provoke her harasser! It hard to imagine that even seven decades after our Independence we continue to subsist on such sexist and regressive ideas. Surely, this cannot be the culture we bloviate about! We also noticed a marked lack of communication between the parents and their kids. It was as if the children were too afraid to talk to their guardians. It imperative for parents to be frank and friendly with adolescent children and young adults. But our overtly formal culture comes in the way of open discussions on relationships, sexuality, mindset issues, and, most importantly, harassment. We talked to so many kids looking for a let out from a state of confusion. If only they could talk freely with their parents! As things dragged on and our visits to the Durgapur Cyber Crime PS looked more and more futile, I decided to take things into my own hands and leverage the same tool the culprits had used to target my daughter Social Media. So, one day, I took to LinkedIn and posted a video about our ordeal. There

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**CISF-HCM-TEST-Dated-2023-11-21-Test NO.-12028**

Of us parents to monitor the mental health of our children's. If they are struggling, it our job to find out why and not castigate our kids for acting weirdly. A lot needs to be done in terms of educating the average Indian father or mother on good parenting techniques. The sooner our HRD Ministry takes up the matter, the better it is for our nation. Artificial Intelligence is everywhere these days. From the internet to hi tech research, AI seems to be dominating every conceivable landscape. But how safe is the technology? As we experienced ourselves, AI tools can turn into weapons in the wrong hands. We still don have enough regulations to monitor and control the rampant use of AI tools within our political borders. While I am not suggesting an infringement of user data and rights, there needs to be a kill switch to thwart the unmitigated weapon sing of AI tools. Lest anyone forget, India and Australia resume battle with a bilateral T20 and ODI series on Thursday. I see only Suryakumar Yadav (leading India) from the XI that played in the World Cup final. Rest all youngsters. So happy to see the likes of Rinku Singh, Yashasvi Jaiswal, Tilak Varma, Arshdeep Singh and Ravi Bishnoi in the team. Rinku, most famous for hitting five consecutive sixes to win an IPL game, is the third of five siblings from a poor family from Aligarh. His father hauled gas cylinders for a living. Jaiswal, from Badohi, in UP, fourth of six children, moved to Mumbai when he was ten to play cricket, lived in a tent near Azad Maidan, and sold paanipuris at night to make a living. Tilak Varma father is an electrician. Arshdeep father worked for Central Industrial Security Force. Ravi Bishnoi is from Birami village near Jodhpur, Rajasthan. Look up the fascinating history of Bishnois and their tenets relating to bio diversity, animal welfare, personal hygiene etc. Yep, this again is the beating heart of India here outside of big city elites. It will be amaze balls if they can calm the fever of beadle key aag mein tadapta hua India but I m just happy to see them go out there and express themselves. They fill my heart more than any cup. The Oz team has Travis Head, Glenn Maxwell, Josh Inglis, Steve Smith, and Adam Zampa from the XI that played in Ahmedabad. Only environment where it can be made to succeed is the Army. Stung by criticism, the government had assured review of the scheme, after fair trial. We await objective and honest feedback as it has long term implications, in remaining in

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Nonsensical information, reporters focus on click bait information to keep the audience hooked until the end of the article. Short news apps are contextual, to the point, and highlight important information first, which saves the user time and creates a better reading experience. Because people attention spans have shrunk to under a minute, it is now standard practice to provide news appropriately. News aggregators and digital platform designers know that this means they must have innovative ways to engage users. Marketing strategists are also changing tracks in line with the changing trends in media consumption and focusing on digital advertising with the help of analytics to target their groups. Short news apps are competing with the digital industry behemoths. Only 18% of viewers currently visit traditional news websites. Others are opting for hyper local short news apps that give national and international news and local news in their language. Thus, people are getting engaged with news pieces that keep them in touch with their villages and talks. New Age digital news entities allow users to access news from anywhere faster than traditional media. In 1992 India ratified the United Nations Convention on the Rights of the Child which called for its signatories to ensure to the maximum extent possible the survival and development of the child. Since then, the Government of India has taken several measures to curb child labor and child marriage, ensuring universal access to primary education through the Right to Education Act 2009, enhancing the nutritional status of few, aimed at improving children development outcomes. However, age of 5 years malnourished, much remains to be done in the area of early childcare needs. Anganwadi and publicly available facilities, initially constituted in 1975 to strengthen the public health system by providing immunization and health check-ups, and later to provide supplementary nutrition, non-formal pre-school education and day-care. However, the weaknesses in the AWC system and poor quality of services provided there are well documented in literature. Today, 51 per cent children from families in the lowest wealth quintile attend AWCs, while more than half of the children from the top 20 per cent of households attend a private care facility. This poor access to the the foundation of all learning and are, therefore, the most extraordinary period of growth and development in a child life. Research has shown that greater cog



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And attitudinal barriers, while disparities become more pronounced for girls and children with special needs. The disruption of Anganwadi services during the COVID-19 pandemic pushed millions of children out of school. The adverse impact of this disruption would be felt in the years to come as is evident from most experts opinion. It is imperative that the focus on elements like providing adequate nutrition, early stimulation and opportunities to attain education gains priority in children needs. In order to succeed, there has to be a holistic and resilient foundation. In the last six years, the number of beneficiaries covered under ICDS has been falling: in 2021, about 89 million mothers and children benefitted from the ICDS services in India, a 14% fall since 2016. This decline shows how AWCs today are stretched for resources both human and capital, and its workers remain overworked and underpaid. There is plenty of scope to bridge these gaps to ensure delivery of universal, quality and formal center-based care for our children starting at an early age. The first step to improve these services is to collect more reliable, non-generalized evidence on the effectiveness of the existing services in India. Further, presently, the Right to Education Act (2009) covers children from 6 to 14 years of age, which excludes children in their crucial phase of brain development. The pre-school curriculum should be designed to include play-based opportunities alongside literacy and numeracy training for better all-round development of children. A regulatory framework should be established for ECCE, as recommended by the National Early Childhood Care and Education Policy (2013), that covers private as well as public pre-school facilities and sets prerequisites to ensure quality standards. Parents, communities and other stakeholders should also be roped in, into the process, to establish why ECCE is crucial for children in their years of development and how it shapes the foundation for learning for the rest of their lives. ECCE needs to be brought into the post- COVID-19 policies such as re-opening of schools and making up for the learning losses of the children who are at the initial stages of their life-long learning processes. Recent policy documents and commitments demonstrated by the government reaffirm that it is cognizant of adopting a life course approach towards an individual life. However, translating that vision and implementing it on ground requires aligning i



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To persist in the post pandemic time. This shift has impacted the worldwide education market with huge consequences in developing countries. The pandemic highlighted the need for integrating digital learning for every child so that no one gets left behind. Research has shown that the pandemic has caused a mind shift amongst parents. They have started acknowledging and accepting digital learning which was earlier considered only a supplementary engagement. Moreover, with the adoption of digital platforms by government schools, especially What Sapp, they have started believing that it can be used for school learning too. The pandemic has also highlighted the existing economic inequalities in the digital divides. More prominent than ever, it has magnified the advantages of children from wealthy households while failing to provide chances for the disadvantaged and underprivileged kids. The situation has also strengthened the systematic discrimination against women which leads to unequal access to ICTs and is fundamentally linked to the problem of gender inequality at its roots. The aggravating digital divide affects the marginalised population like children with disabilities negatively. Moreover, it is evident that women with disabilities have disproportionate access and are often digitally excluded. The lack of accessible assistive technologies and inclusive digital design is only widening the existing gap. Changes that can be envisioned through digital learning for low-income communities initiate empowering and engaging learning through Technology: Providing historically underprivileged kids access to high-quality learning resources, knowledge, individualised learning, and tools for future education planning can boost their potential. Digital learning also increases the power of understanding and retention, with varied formats of learning. Moreover, less experienced learners can access and engage through practice in technology-enabled learning settings. Reinventing teaching in a better way: Teachers have the chance to increase collaboration and take learning outside the classroom with the help of technology. In addition, tools such as video-conferencing, online chats, and social media sites, allow educators from all parts of the nation to connect and collaborate with experts and peers internationally to form online learning communities. The potential for educators to choose and use technology in ways that align with their student interests to further their l

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Skills enabling them to tailor instruction for each student. Way Ahead While digital cannot replace school learning for early years, as social interaction and physical play are critical components for development, it can complement learning especially at home. It is time that we envision and build an inclusive digital learning community by taking the required steps. There are a few areas that need immediate attention so as to leverage the transition. Firstly, to close the gender gap in the digital divide, a special emphasis must be placed on girl students in order to bring their usage closer to or on par with that of boys. It is important to ensure digital inclusion for young girls and women in India by integrating digital literacy into the school curriculum and implementing digital literacy programs for women and girls at all levels. Secondly, there is a need to address linguistic issues that arise as a result of India diverse population speaking diverse languages. Accommodating the differences can strengthen the digital transition and widen its impact to a great extent. Thirdly, the focus must also be driven towards increasing access to connectivity, devices, and trained personnel to assist with hand holding at village service centers, schools, and hospitals. Additionally, there is also a need to install large-scale cost-effective solutions that are suited for rural environments. Lastly, building community-owned and operated resource centers across the country with computers and printers would allow girls from poor and underprivileged families to continue their education and go beyond the digital divide. Turning 18 years old is a major milestone for most young people. In many countries, one gets the right to vote, to get married and to get a driving license. But for some, it is a rude awakening. For young people who grow up in alternative care, turning 18 represents a critical point in their lives, as many are forced at that point to fend for themselves without any further support from the state. These young care leavers the term used for young people who have exited alternative care often struggle to connect with the world. They may struggle with their identity, carry trauma from their experiences growing up and face discrimination for having grown up in care. As a result, care leavers are sadly likely to experience poverty, isolation loneliness, mental health challenges, delinquency, substance abuse or teenage parenthood. Take, for example, the experie

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To address them, and as a result many struggle with anxiety, depression, post-traumatic stress syndrome, and even suicidal tendencies, well into their adulthood. How, then, can we best support these young people? One of the few research studies done on care leavers across 36 countries revealed that only 8 countries (22%) have well developed frameworks for care leavers. Where these frameworks exist they tend to focus on the biggest immediate challenges faced by care leavers: support finding employment, further education, and housing. We believe in the participation of young people in decisions affecting their lives, as the best solutions come from the care leavers themselves. Here are a few of our learning informed by youth participation: Stage and not age: More important than the actual age of the individual is the stage of development that they are in. Every young person is different and prepares themselves for independence at a different pace, so the support that they receive, and exactly when they are expected to fully leave care, should vary from person to person. Transition progressively into independent living: The enforced cutting off of support at age 18 is too abrupt. To become mentally and emotionally ready to take on the responsibility of independent living, young people need to be supported in the transition over a number of years. The United Nations recommends supervised independent living arrangements, with intensity of care reducing with evolving maturity. At the same time, young people must receive continued support for pursuing education, vocational training, skills development and livelihood generation. Increase participation in decision making: We must advocate that governments make young people part of decision-making processes that determine their future. They know themselves and their needs best. Build more peer led networks: A care leaver network is an essential safety net. When COVID-19 restrictions were in place, countries with active care leaver networks such as Egypt, India and Sri Lanka saw the young people support each other with job opportunities, housing, building financial resources or emotional support. Supporting care leavers to make the transition from being in alternative care to independence is a major challenge. Get it wrong and the young person will struggle for their entire lives. But get it right by listening to young people and designing support programs that are tailored to the individual needs, with the involveme

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Vigilance on the part of all of us to keep them. The obligation of duty, in turn, is premised upon doubt. Doubt? How can duty, the unwavering commitment to do whatever needs to be done, possibly be bed-rocked on the quicksand of doubt, of uncertainty and questioning? INS doubts the opposite of duty, of obedience to rules? Far from it. The opposite of doubt is not duty, but dogma; the unquestioning, blind adherence to what Tagore called the desert sands of dead habit. Dogma is doing things by rote, the performance of empty ritual as opposed to purposeful action arrived at after the exploration of all available options. Action, arising after the resolving of questions raised by doubt, is the path of true duty, the other name of which is dharma. In the context of an electoral democracy, true duty, or dharma, means exercising your franchise not by the dictates of dogma I always vote for my own caste; I always vote for party, no matter what its policies are but by critically examining the agenda of the contestants. Doubt is central not only to the realm of political democracy but also to the far larger domain of the democracy of speculative ideas called philosophy. Descartes, deemed by many to be the father of modern Western philosophy, used doubt as the touchstone with which to discover truth. Shutting himself off from the external world he made himself doubt the existence of all things, of all sensory perception. That left him with the irreducible proposition of the very process of doubt itself. This is the basis of the Cartesian tenet, I think, therefore I am, which perhaps more aptly, might be rephrased as I doubt, therefore I am. In his seminal essay, The Duty of Doubt, the British scientist and polymath JBS Haldane posited creative skepticism as the foundation of all scientific enquiry. There are no unchangeable verities carved in stone, only working hypotheses which can be replaced by later ones. Unlike in a court of law, in which innocence is assumed unless guilt is proved, in the more stringent court of science the reverse holds true: a theory is assumed to be false unless it can be demonstrated through replicable experiment. Heisenberg Principle of Uncertainty, which states that we cannot simultaneously know both the position and the velocity of a particle, suggests that our perception of reality necessarily includes unknowability, which is an alias of doubt. The absence of certitude, the dharma thread woven into the fabric of the cosmos, finds an ech

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KCR rechristening his TRS to BRS (B for Bharat) is, as of now, a move that promises more risk than reward. TRS was closely associated with the Telangana statehood movement and the Telangana CM derived huge electoral capital from it in two successive assembly elections in the still-new state. To efface such an intimate identification with regional sentiment, and that too with assembly election bugles sounding and BJP already marching to the poll tune, may seem to many as a bet that may leave KCR core support base unimpressed. In theory, a political party shunning provincial identity for a national one is a positive move. But few theories survive their first contacts with the reality of Indian politics. The fate of KCR regional counterparts is instructive here. TMC, BJD and AAP beat BJP in direct contests while the so-called national alternative Congress has fumbled repeatedly. Therefore, strong regional parties focused in their core area seem better placed to fight BJP. When some of these outfits have tried their luck in other states TMC foray into Goa and Tripura has worked, JD(U) legislators in Manipur and Arunachal have defected the results have been poor. True, AAP won Punjab. But Punjab was utterly fed up with all other parties, BJP, Congress and Alkalis. AAP does have that advantage in other states, and its attempts in Uttarakhand and Goa failed. Most regional outfits are also feeling the heat at home lately. Mostly family-run, the growing perception is that their politics is just self-interest cloaked in federalist rhetoric. Nitish Kumar ambitions are in stark contrast to the reality of JD(U) shrinking footprint, even within Bihar. Both Uddhav Thackeray and Sharad Pawar are on the back foot in Maharashtra. Magmata Banerjee has been her combative self for a few months now. And after defeats in by polls to BJP, KCR appears shaky in Telangana. KCR will fight BJP in Telangana as BRS but will have nothing additional to impress voters with since for Bharat minus Telangana he barely registers on the political meter. BJP, now assimilating itself into the local milieu in Telangana after some initial difficulty, won mind this KCR stunt. The Election Commission has sounded out political parties on introducing a standardised format in election manifestos to detail the fiscal implications of poll promises. These formats will be bundled into the model code of conduct, which is voluntary in nature. EC aim here is to help voters make an informed choice. It noteworthy

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On poll promises is unlikely to be a meaningful exercise. But even if EC approach is suboptimal, the issue of reckless poll promises remains. These are extremely dubious fiscal choices. For example, free power or a reversion to a defined benefit pension scheme burdens state exchequers and reduces the capacity for development expenditure. They also reduce the incentive for governing parties in states to undertake meaningful action in improving public health and education. Plus, they make voters addicted to these giveaways and therefore blunt their willingness to punish parties that don't improve economic and social policy choices for people. States that have sharply increased their GSDP and added to the ranks of industrial employment have done so because of good policies no state has come out of dismal macro numbers by giving away goodies. It is also important to remember that India's current status as one of the better performers in the world economy is thanks to its relatively conservative fiscal stance. EC or courts are not the right bodies to put a check on the dangerous freebie culture. Only political parties can do that just as they attempted to do by enacting the FRBM law two decades ago. Putin is doing what we used to think the generals in Pakistan, beaten by India's conventional arms superiority, might do one day resorting to nuclear threats when faced with military reverses. We have to treat this threat as real. Could India's famed neutrality in this war a space that has sometimes been tough to defend come in handy to end the war? Europe and the US are all too invested for them to make a beginning. The famous Higgs boson, discovered in 2012 at CERN, helped explain what gave matter its mass. The elusive God particle paradoxically endeavored to render God redundant as suggested by Lawrence Krauss, a renowned theoretical physicist. His quest for the Higgs boson, and its ultimate discovery, neither proves nor disproves God. Science is trying to disprove God. Rather, strive to offer an explanation for the universe that would make a divine creator redundant, he said. Humans, with their remarkable tools and brains, may have succeeded at least partially in transforming metaphysical speculation with empirically verifiable knowledge. But can science really provide all the answers? A stubborn, relentless reductionist approach to investigate the constituents of matter leads only to the conundrum of an even more mysterious subatomic realm. The human intellect grapples with



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The photon now exists simultaneously as a wave and a particle. And that where the ever-seeking intellect will eventually have to surrender. A compromise that a simultaneity of comprehensibility and incomprehensibility. A reality that tangible as well as intangible. Einstein famous quote aptly depicts this irony he most incomprehensible part of the world is that it is comprehensible. The stark polarity of either or: duality blurring imperceptibly into a non-polar simultaneity. The age-old Cartesian mind matter duality becoming a continuum, a singularity. Matter may after all be only in the mind. Just as beauty lies in the eye of the beholder, the universe might just be a projection on the screen of consciousness. The ultimate truth will be realising that reality lies in the sentience of cognition of the virtual reality. However, President Donald Trump, driven by his campaign promise of Buy American, Hire American, now has this specialty occupation worker visa in his crosshairs. Shares in Indian order leaked to call for reform of immigration rules for skilled foreign hope that India Inc. may have of such executive orders not gaining the requisite support in Congress is likely to come to naught: at least two bills with bipartisan backing were introduced in the House of Representatives last month, both urging tightening of conditions for skilled worker visas that are, in the governments view, costing Americans jobs. Notwithstanding the shadow of protectionism that it would cast on the bilateral relationship with New Delhi, this visa crackdown in the making raises troubling questions for the U.S. tech sector and the broader economy as well. Any significant hike in the minimum salary levels for the specialised jobs held by H-1B visa recipients will hit not only Indian IT firms but also the tech titans of Silicon Valley, including Microsoft, Google and Facebook. This will to fill mid-level jobs with qualified Americans. Indian firms have for years been the most rapidly growing investors in the U.S. economy. If IT companies within this group are impacted by onerous new restrictions, they would likely prefer to entirely offshore their operations to India. Ironically, that could lead to job losses for American workers. While was elected into office campaigning for economic revitalisation and job-creation for Americans, his administration would be wise to think through all the possible outcomes that could result from ham-fisted policies in the immigration space. In t

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The mathematical deliberation the Quantum Field Theory believes various fields, like the electromagnetic field and the Higgs Field, fill space. Particles are merely excitations in this field. A perturbation in this field corresponds to a particle of matter. But scientists are totally clueless about what a field is made of. Another theory postulated is the String Theory. Physicists who work on String Theory say that everything is made of vibrating things. All subatomic particles are incredibly tiny bits of energy. And yet, the dilemma of what are the strings made of remains. Matter and energy are the two sides of the same coin; they are not two distinct entities at the subtlest level, opined Hans-Peter Durer, emeritus president, Max Planck Institute, Munich, who succeeded Albert Einstein and Werner Heisenberg. Trying to look at matter at its subtlest level for the last 55 years, Durer eventually concluded that there is no real matter. Quantum physics has largely replaced the gun to your head either-or paradigm of classical Newtonian physics with the blasphemous heresy of simultaneity. Stop the disguising of huge, off-the-books cash donations from corporate houses and vested interests as small contributions from ordinary party workers and sympathisers. All that the parties will now have to do is find more people to lend their names to these donations, or better still, find more names of unsuspecting people to be listed as cash donors. The proposal does not disrupt the flow of illicit political donations but only channels it differently, and will not reduce the proportion of cash from unverifiable sources in the total donations received. If Mr. Jitney was indeed intent on getting the political class to truly account for their donations, he should have placed a cap on the amount a party may receive in cash as a donation. In any case, the declared income is only a small part of their funding, much of which is spent during elections and mobilisation efforts without coming under the radar of the Election Commission or the Income Tax Department. The proposal to allow donors to purchase electoral bonds from banks against cheque and digital payments to be given to registered political parties for redemption, meant to cater to donors need to remain anonymous to rival political parties, hardly contributes to transparency. Indeed, donors should not enjoy any anonymity, before tax authorities or the general public. The absence of such anonymity, of course, will bring do

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There is interdependence of masculine and feminine energies. This serves as a powerful metaphor for the modern man to recognise the need for inner balance and the integration of what are traditionally considered feminine qualities of nurturing and intuition. Today, when men are increasingly encouraged to defy traditional gender norms and to express a broader range of emotions and traits, mythological tales provide a rich source of wisdom, illustrating that strength comes in many forms, that leadership can be compassionate, wise, inclusive, and that it is crucial for men to feel comfortable sharing their feelings and to seek support when necessary. The legendary warrior, Arjun, for instance, experienced profound doubt and anxiety during the battle of Kurukshetra, yet he readily sought guidance from Krishna, his confidant and guide. Ram turned to sages Vishwamitra and Vasishta for wisdom. These examples show that if divine figures and heroes can show emotional openness and seek assistance, so can contemporary men. The modern man can look to Hindu mythology not for rigid templates of masculinity to copy, but for inspiration to cultivate a well-rounded character. The writer is an IRS officer Ardhanarishwar form of Shiv shows one half of him as a fully developed woman. He appears as half male and half female. It shows that the masculine and the feminine are equally divided within each of us; there is interdependence of masculine and feminine energies. This serves as a powerful metaphor for the modern man to recognise the need for inner balance and the integration of what are traditionally considered feminine qualities of nurturing and intuition. Today, when men are increasingly encouraged to defy traditional gender norms and to express a broader range of emotions and traits, mythological tales provide a rich source of wisdom, illustrating that strength comes in many forms, that leadership can be compassionate, wise, inclusive, and that it is crucial for men to feel comfortable sharing their feelings and to seek support when necessary. The legendary warrior, Arjun, for instance, experienced profound doubt and anxiety during the battle of Kurukshetra, yet he readily sought guidance from Krishna, his confidant and guide. Ram turned to sages Vishwamitra and Vasishta for wisdom. These examples show that if divine figures and heroes can show emotional openness and seek assistance, so can contemporary men. The modern man can look to Hindu mythology not for rigid templ

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It is in this decade that the Himalayas have been tunneled, blasted, cut, gouged, turned to rubble and concretised as never before in the range 50 million years of existence. Hydel projects, rail tracks at heights of 1,000 mtrs in narrow valleys, and road construction, all require tunnels. Rampant construction of hotels and torrents of unregulated tourism require tunnels for car parks. The railway tunnel from Karnaprayag to Rishikesh is 110 mtrs long. The total might exceed 400 km by the time all the dhams are connected aggressive China. Flexibility should remain the cornerstone of such a strategy. There is also talk of renewed consultation on theatre commands. Having indulged in this exercise for the last 25 years, it is time to start with one acceptable model, which can be reviewed and improved. In striving for the elusive consensus, we have lost valuable time. It is equally important to operationalize our defence procurement policy as the current mode of emergency procurement is a sub optimal solution. India commercial airlines hit a jackpot over the weekend, thanks to the cricket World Cup final in Ahmedabad. A one way ticket from Bengaluru to Ahmedabad was five times pricey and sold for over 30,000. Aviation authorities are legally required to allow market forces full play and India sensibly sticks to free pricing. But while airlines should make money from customers if they are willing to pay, they must also keep their side of the bargain with paying customers. But that not what happened on Sunday at Bengaluru airport. The concept of masculinity in Hindu mythology is multifaceted and complex, transcending its simplistic associations with strength and aggression, as prevalent in many modern narratives. Instead, mythological texts offer a more nuanced view of masculinity, interwoven with virtues like wisdom, duty, compassion, and restraint. Shiv, often seen as the epitome of masculinity, embodies destruction and creation, asceticism and sensuality, fierceness and tender heartedness. He is a yogi who meditates on the snowy peaks of Mount Kailash, signifying self-control and introspection, and yet he is also the passionate husband of Parvati and the loving father of Ganesh and Kartikeya. From Shiv, we can learn the importance of embracing our multifaceted nature, finding strength not just in action but also in contemplation and emotional presence. Vishnu, the preserver, exemplifies responsibility and commitment. His numerous avatars, including Ram and Kri

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The Cannabis industry has progressed in leaps and bounds, Especially the CBD industry. CBD has exploded into the market with its products mainstreaming into wellness, beauty and food items. CBD is mainly touted for its health benefits. Cannabidiol (CBD) is essentially derived from the Cannabis sativa plant where CBD oil with CBD as the main ingredient after removing tetra hydro cannabin or THC. It is produced by taking the extracts of CBD from the cannabis plant and diluting it with carrier oil. There are two components of the plant that one can use; the seeds and the leaves. All the hemp nutrition products are made from the seeds and all the CBD oils and or a hemp Rollin would be made using the leaves. The leaf has to be only procured from the government directly since this is an excisable product. It is procured only from the excise department. It is illegal to tie up with farmers to procure the leaves but can tie up with farmers to procure the seeds. Over the years, with research and awareness, it has become an effective drug in treating multiple ailments without causing any mind alternating effects. Although, CBD is becoming more popular for its therapeutic benefits. CBD oil is orally consumed and thus works through the digestive tract. It further interacts with the body end cannabinoid system, a regulatory system which contains naturally occurring cannabis-like molecules. The end cannabinoids control important functions such as sleep cycle, stress response, blood pressure, body temperature, mood, memory, and pain perception and thus work like neurotransmitters, transporting messages throughout the body to help maintain homeostasis. CBD binds with the human end cannabinoid system (ECS), which is a potent inhibitor of FAAH an enzyme that breaks down the body natural end cannabinoids. These end cannabinoids bind to cannabinoid receptors in the brain (CB1) that can improve mood, pain, sleep, and reward regions in the brain. CBD oil is the calm to any chaos in the body and mind. It works like a golden elixir for all chronic and neuropathic pain. It a broad-spectrum formulation with a concentration of 5% Vijay (cannabis) leaf extract for pain relief. Unlike OTC pain relievers, it does not ingest your body which may have long-term side effects. When CBD interacts with the end cannabinoid receptors it tends to reduce inflammation and impact the neurotransmitters. Henceforth it has been proven effective in reducing pain in diseases like multiple sclerosis and

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But certainly has been proven to bring down the symptoms that lead up to life-threatening health problems. CBD with its power pack of stress-reducing and antioxidant properties helps in lowering blood pressure. It essentially reduces cell death, and the inflammation associated with the heart and prevents cognitive heart failure. Since CBD holds anti-inflammatory properties, it supports bringing down the cholesterol levels in the body. Bad cholesterol has the tendency to build up in the lining of blood vessels, resulting in blockages around the heart which can result in a heart attack or stroke. CBD with its properties helps in relaxing arterial walls, and also increases the HDL levels, good cholesterol, in the body. Apart from this, CBD brings benefits to brain health as well. It has been proven that CBD helps in preventing free radical damage, reduces inflammation and also generates new brain cells. Thus preventing diseases like Alzheimer and dementia. In fact, It is has been widely recognized as one of the most natural ways to promote brain health and overall wellness. Although it not a substitute for disease-modifying treatment, but rather is a pure, ancient Ayurveda remedy that been used for centuries for pain relief and relaxation to relax the muscles, reduce inflammation, and calm nerves. But before considering consuming CBD or incorporating it into your treatment, it is advisable to check with your healthcare provider to avoid any complications. Adventure travel has been the newest trend within the tourism economy. It may be the natural inclination of exploration, or awareness of options globally thanks to social media, whatever be the reason, adventure travel is truly a novel way to experience new places. This, as a result, has contributed to adventure sports rising recognition in India. India is blessed with a huge diversity of geographic landscapes, from rivers to beaches to mountains to lakes and beyond. This makes it the perfect location for a variety of adventure sports. Trekking and rafting thrive amidst the Himalayas majestic peaks and the numerous rivers that run through the area. Bungee jumping in Rishikesh has catapulted Rishikesh to the status of the adventure capital of India. The effects of the pandemic on the market for adventure sports The coronavirus outbreak in 2020 caused a jolt in the segment. Challenges for the section included the pandemic-induced lockdown, social distance standards, an abrupt halt to foreign travel, and elevat



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A person in such activities drives the government to take initiatives to promote the same, thereby supporting the growth of adventure sports. The segment attraction to travellers will also be boosted by the rising use of social media, as well as travel and video blogging. With their thrilling and adrenaline-pumping experiences, an adventure sport is expected to become increasingly popular. People long to connect with nature another reason for fostering the sector growth. People prefer adventure sports as a way to refresh and be ready for their fast-paced futures. Final takeaway! Since a long time ago, adventure sports have appeared to be a passion and excitement for people globally, and today more buzz is being generated around these brand-new forms of experiential travel. And the cherry on the cake is that India is blessed with many exciting locations which as a result draw domestic and international tourists annually and add to the economy. Being self-aware and taking a responsible decision is a parenting aim for a child. It is heartening to see a child evaluate a situation and take responsibility for their response. It feels that a child is equipped with skillsets to face the world. It admittedly difficult for parents to walk the fine line between being the boss and giving your child enough independence. There a natural tension, and that why so much fighting goes on during this time. The fine divide can happen easily by asking if it is a soft choice or a hard choice. Then there would be a clearer understanding on how to proceed. Soft choices where children can make an individual responsible decision without a parent support is which clothes to wear, choice of movie, hair length. Encourage the child to make those soft decisions and then honor them. In other words, let your child wear what he picked out, if it appropriate. Hard choices where a parent needs to intervene involve their safety, health, their academic performance, and skillsets needed for a grown-up life. Conceptualize these issues as soft choices which are a child, adolescent choices versus the hard choices that are reserved for parents. Who in control? Whose words count? All individuals love control, including children and specifically adolescents. And they want is independence. That a natural part of adolescence. Teenagers want to be equal to their parents and they will even argue with parents to convince them. So, let us see Nit in, a 14-year-old case. His parents keep the soft and hard

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Child to make responsible decisions and time to sleep or return home is a hard choice, which parents help to make. Creeping in defiance: With need for power comes in I can also do it attitude. If a child says if a parent can do it, teenager should be allowed too. Keep the focus on the child. That way, the parent won get distracted and defensive. Make your statements black and white. And then back it up. Nit in parents tell him why they think he not ready for a late-night party. Their reasons have decision-making, choices, and responsibility. A Word about Negotiating with Your Child Communication is key. Tone of voice, choice of words, absence of profanities and body language all add up to a conversation. Children have a voice when they speak appropriately. But parents need to make the ultimate decision. And parents should avoid negotiations with their child right after making a hard decision but wait at least a day. That way, everybody is calmed down once a parent does talk, and there is some time to think about the issue. Children have the right and should express their views, as it builds their problem-solving skills as well as communication skills. There is room to discuss choices as children get older. Try to keep communication open. If there is heated conversation or the child shuts down, let them know you are willing to discuss this later. The child may be angry, but if they are respectful, the conversation can occur. Defiance flares up in a child for power and a desire to put in their opinion. If a parent stays calm (and sure that is difficult), and speaks in a base tone, structure follows. Who enjoys a screaming, bickering and nagging argument, and who would like to live with such a person. Soon, the parent won have any way to guide the child or set rules. Therefore, it important not to fight with the child because then there no parent, it just two individuals bickering. How do we handle the situation when we get angry with our children? It is human to get angry, and it happens to every parent. But an outlet for that anger is needed other than arguing and screaming. When a child pushes limits, a plan should be in place to deal with that ahead of time: other outlets to share thoughts and feelings, like the spouse, friends, or a trusted relative. Any change in the family dynamics where authority is reasserted, is going to have a backlash. Expect them to fight because they are going to feel like they are losing something they want to hold onto power a

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Hindus the answer lies in the appeasement of the influential Muslim clergy & the upper crust of the Muslim community by the Congress leadership led by Mahatma Gandhi, purportedly to counter the British policy of Divide & Rule. Following this policy Gandhi supported the Khilafat Movement, a divisive movement which turned into a communal movement culminating into genocide of Hindus in Malabar. It is noteworthy that Khilafat Movement was opposed by Jinnah whereas Mauling Abu Kalama Azad had supported it. The genocide of hapless Hindus prompted Dr. Hedge war conceives an organization of Hindus. This led to the formation of RSS in 1925. Now that RSS has grown into a force to reckon with, the present Chief of RSS, Dr. Mohan Bhagwat has embarked on the mission to bring the Muslim Community into the mainstream which Congress did not do in pursuit of its narrow political interest or rather alienated the community. With the response he is getting from the intelligentsia and certain sections of the Muslim Community, it is hoped, the bond between the Hindus & Muslims will be strengthened, who have for generations lived harmoniously. Today, with the complexity of designs that we witness worldwide, a digital uprising is very critical. As architects and designers, we must actively invest in newer technology and innovations with in the construction industry to allow stakeholders to save time and money and go paperless in the long run, moving towards environmental sustainability. Modern-day structures are a combination of various interconnected elements and resultants of complex calculations. Ensuring this momentous task is carried out with utmost precision requires a blend of competencies and digital aid. The adoption of various technologies in construction works can enable professionals to save time, improve the quality of work, reduce costs, focus on safety parameters, and increase profit margins. Digitisation can also streamline business models and practices with proper tracking measures, thereby providing transparency and allowing us to collect data, track materials and working hours for effective planning. Incorporating technology also boosts productivity, increases efficiency and reduces project delivery time as communication on projects improves, reducing the scope for confusion and errors. In the present day, continually evolving technology has further strengthened the usage of digital tools such as BIM a popular tool with integrated design practices. This has ena

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And knowledge transfer have become a swift process with digitised operations. But, the major challenge the construction industry faces today is smoother communication amongst different stakeholders in the timely completion of projects. Projects are dynamic and often require numerous changes and modifications throughout their lifecycle, especially from the schematic to the completion stage. While we have all progressed towards utilising digital platforms for smooth communication and managing documentation and timeline through various platforms, there still needs to be a seamless integration of everything that is dynamic and acts as a way of communication amongst different stakeholders. This calls for a dire need for digital transformation in the construction sector, especially post-pandemic, with a digitally enabled workforce. Globally, the adoption of technology has enabled firms offering design and construction services to identify inefficiencies, curate an implementation strategy and employ the right personnel. By incorporating advanced technology, integrated practices offering design and engineering consultation seek to increase profitability, streamline processes, reduce project risks, and bring efficiency in their design coordination by pre-empting clashes in design and providing value addition to the designed product. Boosting productivity with technology In the era of pursuing integrated operations, collaboration becomes paramount. Architects use technology platforms such as BIM, allowing effective collaboration with engineers and contractors regarding the designs of projects. With the growing popularity of BIM modeling, using 3D modeling software has become a must for Government projects in certain countries and is increasingly being requested for private projects of all sizes. In regards to ensuring a hazard-free work environment, Augmented Reality (AR) provides an overlay of digital information on top of the real world. Mobile Augmented Reality (MAR) allows software access to phones, thus reducing the usage of high-end laptops and desktops for real-time updates. Additionally, Virtual Reality (VR) enables designers to model structures and simulate them as per various real-world scenarios. Using drones for inspections and surveys cuts down the time involved and the usage of resources. Similarly, the Internet of Things (Iota) manages a plethora of technology and optimizes the use of resources with effective planning and connecting everyone on the tea

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Pressure of successful recruitment on organizations is making the HRs adopt modern practices to ensure fairness and efficiency in the hiring process. From identifying the right channel to source the desired candidate and potentially fast-tracking them through proper recruitment and onboarding procedures, HRs are looking at optimizing the entire process and cost. A successful and organized recruitment procedure can assist in finding a talent aligned with the brand values, culture, and purpose. Due to the onset of the pandemic, the majority of hiring processes have moved to virtual space, integrating advanced technologies. Organizations are deploying new-age strategies that not only expedite the hiring process but also eliminate bias in assessing candidates and provide insights for data-driven decision-making. Adopting a digitised approach Technology has become an indispensable part of every function and it has replaced the manual process with automated ones. Similarly, talent managers also need to adopt an automated approach when it comes to hiring with efficiency. Embedding technology tools can replace their repeated mundane tasks without requiring their valuable time and skills to be wasted on manual execution. Unfortunately, several organizations still require their employees to spend hours completing time-consuming tasks. By automating the recruitment process, talent managers can spend more time analyzing the candidates data and finding the ones with requisite skills. Expanding the horizon to remote workers Prior to the pandemic, it was hard for organizations to think about having full-time remote workers. However, the overnight shifting of office work to virtual space has settled the remote work challenges and concurred that having a remote workforce is possible. As a result, talent managers now get a larger pool of potential candidates because geography no longer remains a barrier. In addition, it also contributes to an organisation diversity, equity and inclusion policy by having employees belonging to different territories and cultures. Establishing a leadership culture Promoting a sense of ownership in employees breeds leaders of tomorrow. Hence, designing a strategy that empowers the culture of leadership within the company can help talent managers attract better talent in the industry. Superior talent in an organisation gives new wings to business. This can be nurtured by providing innovative leadership training to employees who can further provi

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To the workforce while improving employee engagement and experience. Organizations can adopt a hybrid work approach to attract highly qualified candidates as the employees get the satisfaction of supplementing their time for in-person events and activities. In addition, employees enjoy their job role when provided with flexible work conditions which need to be considered as an integral part of modern hiring practices. Wrapping up Recruitment is complicated and constantly evolving. Certain hiring practices may not always be the easiest way to find talent in the post-pandemic and highly competitive era. However, the integration of technology can help talent managers draw candidates with requisite skills to the job openings. This can help talent managers identify excellent applicants for open positions and stay ahead of the competition. The HR industry has experienced numerous changes in the past few years. The pandemic was the main reason for several disruptions, which led to the transformation of the way enterprises function and how workforce interact with their work. Every industry has seen a shift towards remote work for business continuity, dynamic resource allocation for flexibility, and rapid digital transformation to meet market and organizational needs. This crisis has led HR managers to adopt new-age methods (including unconventional ones) to make organizations agile, resilient, and future-proof. Adverse conditions have taught them that they need contingency plans to mitigate the anticipated as well as unforeseen circumstances. Therefore, several smaller yet effective and relevant initiatives can be taken by the HR department to accelerate the organisation in the right direction and to ensure it does not deviate from the actual goal. From potential to possibility: How HR can help build a future-oriented organisation The role of HR stretches far beyond onboarding the right talent. It also includes constant conditioning of the team, initiating upskilling programs training, making the workforce familiar with the work culture and the changing industry dynamics, in order to achieve organizational goals. The HR managers are the torchbearers that guide the team through critical times and make them responsive, and flexible to adapt to the changing times. Listed below are some of the HR initiatives HR leaders can take to make the organisation future-ready. Adopting Digital HR Mechanisms To successfully adapt to a change in the organisation, HR can function



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Right balance of and proper leave policies can take a long way. With the times, an of policies such as Work from Home Covid Leaves, and Leaves are a great way to provide the much needed support of and proper leave that require from their work place. In addition to this it is also great for to have various other leaves that can ensure that employees have ample of creating a work life of and proper leave balance. These could include a of Sick Leaves, Casual Leave, Earned Leaves, Leaves, Maternity and Paternity Leaves and for the employees managers are keen to work together with the workforce to create enjoyable, stress free, authentic, and to the team. As per research by the work force tends to perform times better when facilitates a positive. Being architects of the departments can conduct pulse surveys to the needs of the on of and proper leave the basis of which they can initiate Activities, Team Bonding Outings and Offsite Trips, and Rewards and Recognition to of and proper leave motivate the employees. Moreover other things that can help enhance the is by using Pull instead of Push so that employees are motivated to work, rather than working out of fear. Creating open and cultures that promote a flat structure, where people feel heard through well defined grievance and the is can help enhance the many folds a of and proper leave culture To in the ever changing and the to be updated with the latest market trends and industry practices departments can initiate effective up skilling and for the employees. Trainings for Soft Skills, Up skilling, Time Skills, Product Training and can go a of and proper leave long way to ensure the growth of the as well as the Road Safety trainings for field is also that should be given new such as cloud based learning, and micro learning can be to create an influential change. All things with respect to the changes in the and the there is also a need for in the department leaders that are well versed with what is the world and in the industry, can help the in the everything in mind, it is important to keep the human touch alive as the world is still from the and by the global it is that no or can replace empathy, values, zeal, passion for work, and loyalty in the relevant leave policies, and digitized by a strong leadership can help promote a healthy and employees, thus helping in the long term growth of the company. Now into its eighth month, the war in Ukraine is as talk of a nuclear option is being bandied about. Much has

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Of India richest municipal body. Since Shined stomping ground is neighboring Thane, his Sean faction may not mind playing second fiddle to BJP in Mumbai. But BJP ceding too little to Shined would play into Buddha refrain that Shined is leading Sean into marginalisation. Buddha, meanwhile, will need all the support Congress and NCP can give, though both are marginal players in Mumbai. A big imponderable is what happens to the two Seas if one of them gets the party iconic bow-and-arrow symbol or if EC freezes the symbol. Many urban civic bodies like Pune, Thane, Nasik, Nagpur, Kalyan-Dombivli etc are also poll-bound, making the state-wide exercise a sort of mid-term appraisal of the two fronts. While the BJP-Shined government is likely to serve out the assembly term, Shined has to deliver the Sean votes to the alliance. Otherwise BJP, which saw the implosion of MVA as a major political victory, may have to go back to the drawing board for its 2024 strategy. In May 2020 George Floyd suffocated to death under the knee of a police officer. Floyd pitiful stomach-churning cry I can breathe soon became a rallying cry for rights activists around the world. It was argued that the cry summed up the predicament of African Americans facing state repression in the US and millions demonstrated to champion black rights globally. Black lives mattered to everyone from Minneapolis to Mumbai. Even the Indian cricket team took the knee in Floyd memory and to register their reservation against institutionalised racism. Bunny was filling in an online application form for a piped gas connection that a government agency in Gurgaon is providing. The application was in my name, so under title, which gave three choices Mr., Mrs., Miss she ticked Mr.. The next question was Gender, and the options given were Male and Female. People titled Mr. generally belong to the male persuasion. Were the Gurgaon gas people being politically correct and gender-neutral? Not really. It was just another minor example of bureaucracy at work. Or, rather, not at work, but instead making a member of the general populace do time-consuming and senseless, extra work on its behalf. India inherited its bureaucracy its all-pervasive redtapism from the British who devised it as its strategy of Distract and Rule. The idea was to keep the natives so perplexed and puzzled by an endless maze of meaningless rules and regulations (Bye-law 27C, Subsection 17e, Clause 9h) that they had have no time or energy to spare on su

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Dahling, what can we acquire now that we have our Balinese island, 10th Buggati, and 100th Barking bag? The answer could be an art case piano. Last week ET Panache featured these masterpieces made from malachite and ormolu or aged heirloom bronze and 23.5 carat gold leaf recreating a California sunset. In India, a real estate mogul bought a Louis XVI art Steinway from a Long Island dealer, but our own Furtado said the only domestic demand is for ebony polish and color-painted finishes. Like the cherry red picked by the late PRS Oberon to heighten the lobby drama of his first opus in Mumbai. Does the lord, lady, or brat of the faux manor actually enthrall guests with be ringed fingers stroking the art-cased ivories? Hopefully, that performance is akin to Dirk Bogarde in on Without End, the 1960 biopic on 19th-century Hungarian composer and virtuoso pianist Franz Liszt. A critic had written that Bogarde strode on stage, threw up his coat-tails with a flourish, sat down on the stool and proceeded to play as if he were washing socks. Still, better than my own stab at EGBDF Every Good Bawa Deserves Fugue. My murderous attempts were the despair of Miss Sarah Bharucha, a large lady with absurdly tiny feet always encased in alligator pumps, who taught piano in a cavernous, Calcutta room with a ceiling-high showcase crammed with dolls. The good news is that pianos too can have an after-life. My friend Gita beloved, century-old J&J Hopkinson Upright Grand had been the family pride and joy since 1988; earlier it had been used extensively for the Trinity College examinations in Mumbai. So, she was heartbroken when it was pronounced beyond salvage two years ago. But it has retained its spot in her aria-airy drawing-room piano reincarnated as a vintage desk. Arranged atop its still-glowing, aged wood is the adagio of adieus from Miss Gita grateful school-leaving students. The lower shelf now holds the compositions of the authors of her well-thumbed books. And, as she sits at it each afternoon, a rhapsody of memories lilts softly by. Truly, the music never dies. Frankly, having worked as a journalist in India, I can say that the US has been known to support Khalistani terrorists for decades along with Canada. I was honestly shocked and dismayed when at the UN Summit for Human Rights in Vienna 1993, where my newspaper, The Earth Times was reporting from, the Dalai Lama was not allowed at the Summit for Tibet but Khalistanis were given a platform. This after they had bombe

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**CISF-HCM-TEST-Dated-2023-11-23-Test NO.-12060**

Involved these questions need to be asked and answered by the American state department and the CIA and FBI. Pennon is hated by 99 percent of Sikhs worldwide. Gurpatwant Singh Pennon, an American and Canadian citizen who is general counsel for Sikhs for Justice, a US-based group that is part of a movement pushing for an independent Sikh state called Khalistan. He has in the last year threatened Indian diplomatic in Canada, with their posters and threats to their lives as well as recently, posted a virulent video of himself saying that he would place bombs on Air India planes in several social media sites. In any country this would have been enough to have him arrested. But strangely enough, neither Canada nor the US even called him in for questioning. So why the double standards. If a terrorist like Pennon who literally screams from the rooftops on killing Hindus, bombing Air India, and targeting our diplomats abroad is not being investigated by the FBI but being protected against what the FBI has called an attack from India, then it shows incredible hypocrisy. If an Indian or American living in India had said even half of what Pennon as put on mainstream and social media of ethnic cleansing of Hindus from Canada and killing our diplomats and bombing our planes, India would not be protecting them, but would have put him or her in jail to be extradited to the US. So it is astonishing to see two democracies, that are so close together, have very divergent views when it comes to terrorists. I would really like to know what the CIA or FBI gains from protecting Pennon. And if he is an American asset, where does that leave India? What kind of friendship is this from two very close democracies, supposed to be on the same page on most issues? Schedule let also note that India passenger airline market is now effectively a duopoly, a big and growing customer base mostly divvied up between Tats airlines and Indigo. This gives airlines pricing power. Fares, generally on the high side, can go off the charts whenever there a rush. That okay. That the market and governments should meddle. What not okay is airlines using this market power to take customers for a ride, or not for a ride, as was literally the case in Bengaluru. The eight passengers debarred by Indigo seemingly had no recourse. That suggests regulatory failure at some deep level. DGCA must publicist passenger rights more widely and more smartly than it is doing now. And it must not allow airlines to get away

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**CISF-HCM-TEST-Dated-2023-11-24-Test NO.-12061**

By an entrenched Redtop Inc. Despite this bureaucratic bottleneck India improved its Ease of Doing Business international ranking from a lowly 142nd position in 2014 to the 63rd slot in 2020. But India still remains below much smaller countries, like Kenya, Rwanda, Azerbaijan, and Kazakhstan. We still bow to the Big B of Bureaucracy. Our Mr. Red tapes who are in seat Harassment be your name. Give us this day our daily dread And forgive us your lapses, as we forgive you the lapses you foist on us. Lead us not into efficiency, but deliver us into delay. For yours is the Kingdom, the Power and the Red Tape, for ever and ever. Hey Ram. The quest for God is age old. And elusive. Gorakshanath, in his Siddha Siddhartha Padda, a 12-13th century text, offers a method to actually find the Supreme. He tells us, in detail, about how the universe originated. In the beginning, he says there was just One, the Supreme power, the unparalleled, without beginning or end, eternal and absolute. This was the beginning which was nothing and yet everything, full and yet empty. Till suddenly, the Will to create arose in It. A sense of anticipation arose deep within It. None could see it. She was called Ninja Shakti, the power that was intrinsic to the Eternal One. She was still without movement and they were one till a sliver of movement was perceivable. Just a sliver. A small subtle assertion of existence. She was the one called Para Shakti. Still very much a part of the Supreme, yet distinguishable. Complete in herself and indivisible, she reveled in her existence. The Supreme watched and was joyous. From One whole, two, Shiv and Shakti, were discernible. In exuberance, characterized by some vibration, lots of joy and enthusiasm, the Supreme was also slowly unfolding, with calm and contentment. The story told so poetically goes on to describe Shiv in His many aspects of the all-pervading, who responds to the varied manifestations of Shakti, as Para, apart, subtle that is sookshma and kundalini. As kundalini Shakti, she is very powerful, capable of manifesting herself in ever so many creative variations. Her most charming attribute however is that her face is always turned towards Shiv, the Source, the Ultimate. As the immense creative power of kundalini Shakti is being manifested, Shiv realises it is His spirit that imbues kundalini Shakti. It is the same Oneness that has now manifested in varied forms. like attraction between Shiv and Shakti propels them to get back to that un



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**CISF-HCM-TEST-Dated-2023-11-24-Test NO.-12062**

Attained through the body with the process of reversal, Gorakshanath has written several esoteric banish. One verse goes: he cuckoo is flowering The mango is scattering the perfume The fish in the sky Swallows the heron. The cuckoo is symbolic of the mind, caught in Maya and, therefore, excited when the mango tree flowers. But on becoming free from Maya, she has turned inwards and realised her full potential and is termed as flowering. The delusion-free mind, the mango, is spreading its influence. The consciousness has risen to a higher plane. When it was at the ordinary level, the heron would swallow the fish. The heron represents the ego. Today, the ego has been subsumed. Emphasising the need for restraint he says, In sleep hides death in food, the thief Lovemaking brings on old age in uniting opposites lies the secret. Don go running to texts, he cautions: It cannot through the Vedas any Shasta, or the Quran, be grasped Rare yogis know it, the others in the delusion of worldly affairs are gripped. He promises: Like the sky without the support of pillars rests like the lamp without oil or wick burns, the sun So too, the one who believes in Gorakshnath without the dualities of night and day, lives. Most of the time in life, we wish we could have come up with a witty retort to somebody within the right time frame. And we think about the correct choice of words when it really did matter a minute, hour, or day after your conversation has ended? There a name for that phenomenon. It called l esprit de l scalier, or the spirit of the staircase, and refers to the perfect retort that arises at the wrong time. Still, you are not doomed to sit by as clever companions exchange sharp banter. You can practice being wittier, improving your reaction times and ability to land a jab or joke at just the right moment. You don need to be a linguist to be able to do that. We can all get better at being witty and clever. And it worth trying because playing with words elevates mundane communication from mere talk into a creative process. It makes life less boring and more fun. Expert and author James Geary says: By practicing and mastering wit, learning to turn words and phrases around in the mind and presenting new juxtapositions, we can change the way we and other people see. [W]it consists in binding together remote and separate notions, finding the similarity in dissimilar things (or dissimilarity in similar things), and drawing the mind from one word to another. The wittie



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Evaluating these connections thoughtfully, thereby presenting unexpected and clever combinations. First, just knowing that Wit is a kind of associative process already makes you better equipped to be a verbal gymnast. There can be a variety of kinds of wit, showing the way this play manifests puns, rhyme, metaphor, slang, rap, to name a few. Being creative about language takes practice and can be mastered. It not just a natural talent. Like other forms of creativity, it is borne of knowledge. Having a rich vocabulary is a starting point. Curiosity is another important element. Appreciating language in all the places and ways it used from pop music to literary fiction, scientific writing to slang makes it easier to generate unusual combinations. With linguistic gymnastics, we can reach people who might not otherwise think they re interested in certain ideas and break down barriers. Likewise, Wit can reinforce boundaries, keeping out the humorless. It an efficient way to say more with less, as in the case of a metaphor, or to expose unexpected meanings. Then there are some common sense tips: First, don pressure yourself: It really hard to be clever in conversation when you feel tense. Relax and let loose so you can allow your personality to shine through. At the end of the day, you are just having conversations with people. Some will like you, some won and that okay. Acquire knowledge: Read good books, talk to people you normally would, and try new hobbies. You can stay up to date with trending topics as well. Visit reputable news websites and follow their social media accounts. You need to expand your perspective: New people, different subjects. Be prepared: If you are wondering how to be witty and funny, you have to prepare ahead of time. This will prevent you from freezing up mentally, especially when feel pressured and overwhelmed. What you all want to do is to make a list of situations that you find yourself in on a regular basis. Also, think of events in the past where you wanted to say something clever but you were able to. And then, take the time to brainstorm some interesting responses and fun stories to share in advance. It hard to come up with the right things to say if you are preoccupied with your own thoughts. Live in the moment: Remember, anxiety happens when you re focused on things that you can control. And then, pay attention to what happening around you. By doing so, you all feel less nervous and you all calm yourself down. Appear friendli

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Believe in yourself: Most people who struggle socially don't speak up much. They often assume that what they have to say isn't good enough that's why they just keep to themselves. Don't put people down: You all get back exactly whatever you put out there. That being said, use your sense of humor to make whoever you're with feel good around you. Remember good jokes: When you are starting out, just get a feel for how people respond to your stories. Pay attention to what gets a good reaction and what doesn't. Take risks: In order to learn how to be witty and quick, you need to be courageous. You have to be willing to say and do things that most people won't. That's why you have to stop playing it safe and take more risks. As mentioned before, not all your jokes are going to be funny when you are just starting out. You need to learn from funny people: You need to watch more comedy shows and stand-up routines. And finally, know when to stop. So many of us feel we are at our wit's end many times. Internet chatter is often toxic and commonly resorts to vitriolic retorts, angry declarations, and unnecessary observations. Wit is the antidote for a culture being dulled by communication overload it's a kind of wisdom you need. Philosophers have been evolving social values from time immemorial for the smooth running of the society. There have been fast changes in some old social values in recent years due to rapid changes in objective conditions. Accordingly, lifestyles are changing. But instead of taking it as an irritant, elders should adjust to changes as the old order has always given place to a new one. This paper ponders over a few social changing values which are often being discussed among elders. Up to 1990, the proverb, Early to bed (sleep) and early to rise, makes a man healthy, wealthy and wise; used to be frequently quoted by parents to their children. In my childhood, my mother used to wake me when she used to grind flour before sunrise in the stone-khaki. I, as a father used to wake my children in the late nineties but after that, the proverb is losing its relevance. It may be due to different timings of tuitions and schools and above all continuous availability of electricity, especially in urban areas. Perhaps, most parents around 2000 had accepted that the old proverb is redundant and the new norm of late to sleep and late to rise is the lifestyle of studious students' persons. One another value linked to a Sanskrit shloka is, Janine Janambhumi chi swaragad ape gariyashi mean

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Level, though, the lowest level employee of Institutions like NABARD prefers to settle in State capitals. Even my children who are living in state capitals hesitantly accepted my decision. Instead of Janine or Jana bum; people are, giving more importance to physical facilities, work opportunities and maybe broader thinking. One another social value that is even linked with religion is; to avoid taking debt. Outstanding debt is a sin as per the bible and an obligation over the generations of a family as per Islam and Hindu philosophies. It is also said that a person dying of debt may not attain moksha. Dying of a person with an outstanding loan used to be considered a dent in the reputation of the family. But nowadays everybody wants to avail of the maximum loan from banks and private persons. Farmers suicide due to excessive loans is a big issue even in an irrigated state like Punjab. Committing suicide used to be a crime earlier; but nowadays, farmer unions are forcing the administration to declare all types of deaths as suicide as he gets some compensation from the government. It seems people are following Charka (Rishi) Philosophy whose leading principle is, Yalata Jeeves sukkah Jeeves. Ryman kiva ghitam piety. It means, as long as you are alive, enjoy your life, and drink ghee even by borrowing money. As per Chirac, moksha is death which is the cessation of life-breath. The wise, therefore, ought not to take pains on account of moksha. A fool wears himself out by penances and fasts. Chastity and other such ordinances are laid down by clever persons for the weaklings. Any type of change may be annoying but elders should adjust to changes for their happy life as self-management is the best management. Even though Covid restrictions ended quite a while ago, we found time to do a family trip to Europe recently. My daughter also joined us. I told you an, she is doing engineering in Australia. Weise she is very busy. Australian degrees are very difficult to study for. Not like Indian education that anyone can clear. That is why it is so expensive. When we said we were planning Europe trip, she said, Okay Mamma, ask Papa to send tickets, I will also come. My husband said, Nothing doing, she should focus on her studies instead. We can meet her during her semester break. I told him that he is not seeing how much she misses her Mamma. Don separate a child from her mother, just arrange for her tickets. But because bad things happen to good people like me, my hus

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Its value during the last two years in solving several real-world problems that plagued the healthcare system. Today, there is greater impetus towards productivity optimisation to meet the challenges that are posed by the current economic conditions, public expectations, and tighter regulatory standards. The sector in itself has significant potential as highlighted by Frost & Sullivan report on the ManTech industry. The study reveals that ManTech is poised to grow at a steady CAGR of 6.3% from the FY2020 value of US\$ 394.4 till FY2025. In this scenario, ManTech provides a unique position for India to become a high-quality medical device manufacturing hub that produces for the world. However, the potential to partake of such value lies in embracing digital transformation in manufacturing. The Realization of ManTech 4.0 Having embarked on the digital journey early on, major ManTech companies started with the careful development and implementation of a digital strategy road map to make small yet immediate changes to select processes within the industry. This was followed by developing and retaining a digitally savvy workforce, adopting agile methodologies and addressing possible cyber threats. As a result, major ManTech companies have seen success in the areas of inventory management, logistics and distribution, device maintenance, product development and warehouse operations. ManTech Industry 4.0 The integration and realization of the digital transformation into production facilities throughout their operations, has paved the way for quality improvement and standardization of outcomes. Some of the areas that have seen successful implementation are as follows: Internet of Medical Things (Yom): Advances in device miniaturization, portability and connectivity have supported the connected healthcare infrastructure. This connected ecosystem through Yom allows the manufacturer to gain access to real-world data that can be further used to make improvements to their products. The data collected is used to develop usage insights from end-users, meet interoperability requirements, and gain a deeper understanding of the product operating environment. Advanced Design Engineering: With the advancements in AI, deep learning, graphical modeling and 3D printing technologies, the conceptualization and development speed of medical devices have significantly increased in comparison to the earlier process. This has helped manufacturers to further work towards products that have

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Will reach the end-user. Digital solutions provide the much-needed guidance for these processes and established workflow. As a part of the quality control and assurance process, digital traceability enables easy identification for a continuous iterative improvement plan. In addition to traceability, another important parameter that digitization has been able to simplify has been the change management process. This is specifically important when it comes to aspects like design review, verification, validation and approval during the stages of development and manufacturing of the device. In India, we have large ManTech organizations that have already implemented these aspects and have reaped the benefits associated with these implementations. This has not only aided in increased productivity but reduced quality issues and more importantly opened up newer vistas for exports to developed markets. As more ManTech companies in India and other parts of the world stay the course of digitization of medical device manufacturing, the overall quality of the currently available products in the market will go up. One of the far-reaching consequences of such transformation will undoubtedly be remarkable changes in the larger healthcare ecosystem. The aviation sector is back in action. As per IATA Annual Review Report 2022 indicating demand for air travel By the end of 2023, most regions will be at or exceeding pre-pandemic levels of demand. To be able to cater to this demand the sector is in need of highly skilled and trained professionals more than ever before. Staggering statistics explain this further. For example in India alone, direct employment in the aviation and aeronautical manufacturing sector is expected to increase to around 3,50,000 by 2024 as per the Ministry of Civil Aviation. Being a highly technical and regulation-driven industry, every kind of role needs talent with specialized skill-sets. Training is the epicenter of any aviation professional career. Tech has elevated training to the next level. Both fresher and existing talent are able to skill and up skill efficiently and faster through tech-led evolved training and L&D (Learning and Development) practices. It has helped assess skills and create agile training programmers to navigate location and time constraints. The pandemic accelerated the adoption of tech-first learning. Let look at some intelligent ways technology has helped fill in gaps in training. Learner focused curriculum The new generation



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Integrated training approach Tech helps to coordinate and integrate various kinds of methodologies used in training. This gives trainers a holistic picture of progress. Training students across geographical boundaries has helped draw a level playing field for diverse individuals belonging to various corners of the world. Based on this, major potential lies in standardising requirements and benchmarks across the industry. A significant effort is being made by institutes and companies in this direction. Technology is not going to replace the entire training infrastructure immediately. It will work as a complementary model alongside other methods. Overtly focusing on the tech instead of the task training is not recommended. The focus will be on selecting tech, be it a tool or medium based on the task. Trainers need to look at scaling knowledge and competency of individuals, rather than just skill tests. With air travel booming, tech-first innovations will increasingly enter the picture. Individuals trained in and with tech will emerge with an edge, poised for success as future-ready global talent. In recent years, there have been events that made a significant impact on the change in the geopolitical situation in the world. The events of August 2021 related to the withdrawal of the troops of the international coalition led by the United States from Afghanistan resulted in the return of Taliban in Afghanistan. As a result, there was significant impact on the need to intensify cooperation between the countries of the region for ensuring the safety and security of existing and potential energy routes. To resolve these issues, negotiations have been organized at the level of governments and experts, humanitarian aid has been delivered and foreign investment has been attracted. This led to a slight stabilization of the situation and made it possible to make plans for conducting various kinds of logistical routes through Afghanistan for the restoration of this country and the beneficial cooperation of its neighboring countries. Moreover, February 2022 marked the beginning of Russia-Ukraine military conflict, which further changed the geopolitical situation in the world. This led to the introduction of anti-Russian sanctions by western countries and provoked an energy and food crisis in the world due to the disruption of traditional supply chains for goods and services. Given the prevailing situation, Russia is taking measures to reorient its energy flow towards Asi



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Its oil terminal in Novorossiysk. About 80% of Kazakh oil is exported through this route. The current situation is forcing Kazakhstan to consider alternative supply routes, where the priority is given to the Trans-Caspian route, which is directed to Europe. However, this initiative also has risks associated with possible dissatisfaction with Moscow, Azerbaijan desire to increase its own exports to Europe and the ongoing conflict between Baku and Yerevan. Another option is to increase supplies to China through expansion of capacities through the two main oil pipelines Kenkiyak-Kumkol (from 10 million to 20 million tons per year) and Atasu-Alashankou (up to 20 million tons per year). This will increase supplies within the framework of the Kazakhstan-China pipeline by 9 million tons per year. But this initiative also has certain problematic issues associated with an expensive tariff (\$44 for KCT versus \$38 per ton for CPC), increased costs due to transportation by rail, as well as stringent requirements for the conditions of supply of raw materials, especially given the China's policy of zero tolerance for Covid-19. In this regard, the direction towards South Asia, and especially India, is considered promising, where there is a high demand due to the dense population and rapid economic development, as well as access to the oceans, which opens up wide prospects for further transportation. An alternative route along the North-South route runs mainly through Iran to Kazakhstan and further to Russia. The issue of its launch approximately in 2023 was discussed at the end of 2021 between the Russian side and Iranian Ambassador to Russia Kareem Jalal. The old branch of this route passes through Kazakhstan, Uzbekistan and Turkmenistan with access to the Iranian railway network at the Tejen-Serakhs border crossing. While the new branch runs through Bolashak from Kazakhstan to Turkmenistan and enters Iran through the Etrek-Gorgan border crossing. The main reason why the corridor of this route was not put into operation is related to the insufficient level of development of the Iranian transport and logistics network, due to many years of sanctions pressure on Iran. The launch of the specified route as a whole depends on the position and activity of New Delhi. So, if China, interested in the growth of export opportunities to Europe through the Belt and Road Initiative, develops latitudinal routes, then India, in turn, is considering meridional routes. India will have an

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Reconstruction of the railway line to Saehan on the Afghan border. This will further augment cooperation between central Asian nations, Iran, and India. There are many areas of cooperation between India and Kazakhstan. Indian strength in Pharma, IT, Auto Parts, spices, agro-products is globally regarded. Kazakhstan strength in petro-chemical and nuclear energy solutions is well known. Therefore, India could supply Kazakhstan with pharmaceutical products, spare parts for cars and other equipment, tea and spices, and Kazakhstan, in turn, could offer India alternative channels for the supply of energy resources. Both sides are interested in strengthening cooperation, while India desire is due to some external and internal factors. External factor is related to the fact that after the start of the war in Ukraine, the United States made number of attempts to persuade India to take its side on the issue of joining anti-Russian sanctions, as well as restraining China. For a period of time, New Delhi managed to remain neutral, however, on September 9, 2022, at a meeting of ministers of the Indo-Pacific Economic Framework project countries, India announced its withdrawal from the negotiations initiated by the United States. To a certain extent, this demonstrated New Delhi desire to distance itself from Washington with its hypothetical mega-projects in favor of building cooperation with Asian states. In terms of developing energy cooperation between Astana and New Delhi, there are broad prospects for cooperation in the supply of Kazakh uranium. This is due to the changing situation in this market and the plans of the world countries to transit to carbon neutrality, where nuclear power plants are classified as environmental types of energy production. It is worth noting that at present, India nuclear power industry generates less than 5% of the total energy from about 30 nuclear reactors with a total capacity of up to 10 GW. Increasing the supply of Kazakh uranium to India will increase the volume of domestic energy production, reduce energy dependence and, on the whole, is in the interests of India energy security. Finally, a number of internal factors of India also encourage the strengthening of the development of the Kazakh-Indian energy dialogue. First, a significant part of country population is affected by an increase in food and fuel prices. Second, inflationary pressure may become an election agenda for the opposition parties in the upcoming Gujarat and Himach

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**CISF-HCM-TEST-Dated-2023-11-24-Test NO.-12073**

Trajectory need not trigger much anxiety yet. The recent decline in oil prices should help this inelastic import bill recede from the seven-month high of \$17.7 billion. While festive and wedding demand spiked gold and silver imports to an extent, price drops in precious metals in early October also played a role as jewellers sought to ramp up stocks before prices rebounded. Similarly, not all of the bump up in electronics imports can be construed as consumption demand. That October was the last month of free imports of personal computers, laptops and servers before the deferred implementation of new import licensing norms, now euphemistically rephrased as an import management system, also triggered players into stockpiling inventories of these items. The government has been trying to rein in the import bill through such measures and a slew of quality control orders, but boosting exports is more critical to support job creation and economic growth. What is worrying is October headline uptick in exports is a statistical kink the shipments value of \$33.6 billion is actually the lowest in 12 months and 6% below the 2021 tally. Global trade grew 2% month-on-month in October, but Indian exports dropped 2.6%. This is a clear sign that incremental opportunities that a slowing world is throwing up are being lost out on. In his title of the United Nations latest report, Broken Record, is a clever pun. Not only does it suggest that previous warnings of the consequences of rising greenhouse gas emissions (GHG) are being ignored but also that new ceilings are being breached. The annual emissions report, usually timed close to the beginning of the climate talks, reiterates in sharper language that progress, since the Paris Agreement (PA) of 2015, has been tardy. The stated goal was to keep temperatures from rising over 2 and as far as possible below 1.5 C, of pre-industrial levels. In the last few years, much of the consensus has been that we should be directing all our efforts towards keeping it below. The Broken Record report, however, suggests that accounting for all commitments made by countries, as per the PA, to minimise their economies reliance on fossil fuel, temperatures would still result in an overshoot of by the end of the century. To keep temperature below 2 need to be shaved by 42%. Despite many countries having promised to be net zero, meaning no net carbon emissions, the report does not think these promises are credible and even in the most optimistic scen

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**CISF-HCM-TEST-Dated-2023-11-24-Test NO.-12076**

India decision to resume e-visas for Canadian citizens worldwide is a significant step towards restoring travel ties with Canada, which were snapped in September during the diplomatic stand-off following Canadian Prime Minister Justin Trudeau allegations that Indian government agents had masterminded the assassination of a Khalistani leader. While India had restored certain categories of the visa last month, e-visa and tourist visas remained under suspension due to the threat to Indian diplomats from Khalistani groups. According to External Affairs Minister S. Jaishankar, the restoration of visas for Canadians was due to the situation becoming more secure. However, the step does not necessarily mean a restoration of normal ties. After India cancelled visas for Canadians and demanded that Canada cut down its diplomatic strength by two-thirds for parity purposes, Canada had flown out more than 40 of its diplomats and their family members and reduced its visa issuance capacity as well. With travel visas curtailed on both sides, business and investment ties too suffered, especially as Canada had already suspended talks for a Free Trade Agreement after the killing of the Khalistani leader, Hardeep Singh Nijjar. While Mr. Jaishankar and the Canadian Foreign Minister met each other in the U.S. in September, political ties have virtually shut down. In addition, a new controversy, sparked by Washington, has emerged over a report that Indian government agencies were plotting to target another Khalistani leader, Sikhs for Justice Leader Gurpatwant Singh Pannun, in the U.S. Like Nijjar, Pannun, a U.S.-Canadian dual national, is wanted in India for inciting violence against Indians and Indian diplomats and for recently issuing a warning to travellers not to take Air India flights after November 19. This menacing statement harks back to the bombing of Air India Flight 182 out of Montreal, which killed all 329 on board, in 1985. A White House statement confirmed news reports that U.S. officials had raised the issue during Prime Minister Narendra Modi visit to Washington in June. This indicates that the issue over Khalistani separatists is far from dying down, despite New Delhi conversations with western partners at the 2+2 dialogues with the U.S. and Australia, respectively, and Mr. Jaishankar recent visit to the U.K. In sharp contrast to the recent past, the government, which had rejected the Canadian allegations as absurd and motivated, has been surprisingly accommodat

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**CISF-HCM-TEST-Dated-2023-11-25-Test NO.-12077**

Leave it to Hashish Amanda of DAG to unveil a museum collection of works at Bikaner House in Delhi with the epic exhibition March to Freedom. Snugly tucked into the Ballroom and Main Gallery it is an exercise in scenic splendor featuring 160 works of art and historical artifacts presented in cutting edge design dynamics replete with concise notes. Curator Maliki Venkateshwaran re-interprets the well-known story of the Indian freedom struggle and anti-colonial movement through art, but what excels is the contemporary corollaries that she brings into the corridors of history. Drawing on DAG extensive collection of modern and early modern Indian art is more than a mere privilege, it ranges from eighteenth and nineteenth century European paintings and prints, to unknown works by Indian artists that merit greater recognition, as well as several iconic pieces by celebrated modern artists. Particularly noteworthy are the landscapes/people scopes that take us back to the 19th century to a world that was held in the rhythm of repose. Instead of thinking of stories of plundering and amassing Indian wealth this show must be seen with an open minded devotion to the unraveling of an India that was every bit beautiful in its rustic rural idioms of yesteryear. Charles Oily Amongst my favorites is the brilliant Charles D Oily who first arrived in India in 1797 from London and spent his first years in Calcutta before becoming Collector in Dacca from 1808-1818. He loved sketching and painting and spent a better part of time capturing places he visited. In 1827 he established one of the earliest lithographic presses in India. He encouraged both the artistic activities of Company School artists and his friends and would then produce these works in a periodical called Behar Amateur Lithographic Scrap Book which he printed and published himself. D Oily also published among other books, Tom Rawer the Griffin, 1828. In this show Garden Reach 1848 is a lithograph by him that has panoramic intensities. Seen in the theme of traffic of trade it is a study in topographical construction. D Oily power of observation and his tensile touch for translating color and contour in dulcet notations is what makes this work have an enduring power of both history and the strength of the narrative. Of course it feels somewhat despairing to look at the dhoti clad Indians only seen more as wage earners while the upper class Bruisers are on carriages as well as horse back. His intensity of response to

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**CISF-HCM-TEST-Dated-2023-11-25-Test NO.-12078**

Had such a neat hold on the geographical nuances the boulders are as important in the landscape as the temples in the backdrop. The division of figures and the scattering of topography all come into play with this epic aquatint. Scene in Kathiawar 1830 Scene in Kathiawar is a brilliant composition of a group of turbaned traders, their pair of camels and their shields. In the distance one can spot the ruins of a monument. Created as an imaginary sketch, this was made by Captain Grindlay of the famed Grindlay Bank he was a gifted artist. Grindlay a self-taught amateur artist, came to India in 1803, and aged 17. He served with the East India Company military service from 1804-20 and during this period made a large number of sketches and drawings recording the life and landscape of India. The work carries with it a sense of melancholia as well as despair when you look at the attire of the traders. But they have their own identity and the camels are a picture of robust animation with their wares hanging saddled. The beauty of this work is the rustic resonance as well as the sense of knowing that traffic in transactions, in the days of antiquity had a lot to do with trading. Grindlay was indeed meticulous in his handling of contours as well as color. View of Juggernaut Pagoda John Gantts John Gantts Jagannath Pagoda has been termed as the Juggernaut Pagoda 1900s. The temple was so called in the early 1800s. Research lays bare that Rev. Claudius Buchanan was the first British official to popularize the Juggernaut in both Britain and the United States in the early 1800s. Buchanan was an Anglican chaplain stationed in India and a staunch supporter of Christian missions to India. As might be expected from a missionary during the period, Buchanan took a negative view of Juggernaut and had contempt for Hindu rituals at the Jagannath temple. However while the title of the image rankles the image is one of pensive poise and the sparse austerity of one of India's greatest temples. Gantts had a precision and deep understanding of architectural nuances as well as spatial possibilities in dividing the frame to create a work that would tread across time and tide. The Jagannath Pagoda stands as one of Northern India's finest monuments of worship worthy of devotion that harks back to the days of antiquity. Pastel colors are light tones of main and secondary colors that appear light, soft, and calming. As a result, they have the character of the original hue as well as the clear



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**CISF-HCM-TEST-Dated-2023-11-25-Test NO.-12079**

And furniture may easily transform contemporary rooms. They range in color from soft mint to dusty pink and are ideal for use as a canvas for artwork, furniture, and other decorations. In the spring, they pair beautifully with neutral hues to create a sense of earthiness and elegance. Pastel colors are thought to be psychological healers, and they never seem to go out of style as a top design trend. Psychological powers of pastels Pastel colors have a dual nature. They calm and relax the spectator while retaining the energy and richness of color that other subdued tones often lack. Lemon, mint, and peach pastels are popular in hospitals due to their healing effects. Pastels are a really upbeat color scheme. They have the ability to evoke feelings of springtime, youth, childhood, joy, affection, and sports. They are also associated with cleanliness and freshness, making them ideal for marketing campaigns focusing on cleaning products, sanitation, healthcare, or scents. Pastel colors were historically associated with femininity and motherhood and were widely used to design young children's bedrooms. However, they are no longer just associated with women. Their origins have been linked to athletics and masculinity, notably with the use of dark navy or green colors. The young connotations of pastels include liveliness, enthusiasm, optimism, and grace. How to design your home with pastels? Pastel colors are considered elegant by designers. They have a long history of infusing designs with newness and excitement. While pastels are visually pleasing, they can overpower a room if applied excessively. Pastel colors must be balanced with earthier or darker hues in interior design. The difficulty comes from combining the pastel color pallet into your home. One simple technique is to paint one room wall a pastel color and let it speak for itself. Pastel colors, for example, can be used to highlight architectural and interior characteristics in a classic design. Keep the other accessories in sync with the walls but in a simple style; otherwise, they will dominate the overall look of the space. Choose a hue that complements the room furniture and creates a sense of subtle contrast. It improves the appearance of the room and brightens it. Pastel pink, pistachio green, or lemon yellow in kitchens, on the other hand, can create a 1950s-inspired decor with black and white metro tiles and antique kitchenware. Subtle wall colors work well as a backdrop for high-end furnis

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**CISF-HCM-TEST-Dated-2023-11-25-Test NO.-12080**

At just the right time to help them without being intrusive. This is exactly what moment marketing does. It is a popular marketing strategy that allows brands to take advantage of ongoing events and create spontaneous communications and marketing collateral around them. Humor is said to be the lifeblood of moment marketing. Most brands that pursue moment marketing for their campaigns cash on wit and well-timed humor. Brands like Maul, Netflix, Favicon, Amazon, Swingy, etc., are experimenting with this concept uniquely to get their message across with more relevance. What makes moment marketing different from other approaches is its requirement for both agility and accuracy. Marketers who play with creativity and disseminate timely messages on multiple channels are assured of riding the wave of consumer attention. Why is it emerging as an essential technique in Marketing? The ability to anticipate and deliver personalized customer experience in real-time stimulates the growth of the marketing funnel. Providing the experience the consumers prefer at a particular moment helps build brand loyalty, boost customer lifetime value, and minimize marketing expenditure. The question that comes to mind is, Why should brands leverage Moment Marketing? Let take a closer look: Low-cost Marketing Strategy Moment marketing is an efficient guerilla marketing technique for cost-effectively building an online consumer base. A marketing campaign can only perform well if it reaches the customers at the right time with the right rationale. Marketers can execute successful moment marketing by leveraging relevant trends and understanding their demographic target well. Improves Brand Recall and builds Deeper Connections Brands have created a reputation by employing relevant trends and events to make their marketing messaging pertinent to their audiences. Since social media is fast-paced and viewers have a shorter attention span and a plethora of content to interact with, a brand can effectively engage customers through moment marketing. Furthermore, creative and personalized marketing campaigns can boost audience engagement and brand recall value while building deeper customer relationships. Boosts Conversion Rate Moment marketing aids brands in expanding their online presence and advertising their products to target consumers actively searching for related items. Hence, it can improve marketing results and boost conversions through website traffic, store visits, purchases, etc. Ad

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**CISF-HCM-TEST-Dated-2023-11-25-Test NO.-12081**

Prime Minister Narendra Modi will inaugurate the Mahakaleshwar temple project in Ujjain, one of our most ancient cities, on October 11. It is a significant event in India's journey as a civilisational state. You may wonder, why? We present to you two reasons: The first is faith-based and devotional in content. Mahakaleshwarji is one of the great Jyotirlingas dedicated to the worship of Lord Shiva. Thousands and, on ritual days, lakhs of devotees gather at the temple to pray to Mahadev. The temple had faced iconoclastic attacks in the past and, in modern times, illegal encroachments around its precinct. Skanda Purana mentions the Rudrasagar lake close to the temple, which had woefully become a shrunken sewage dump. But now this great temple is rejuvenated. The Madhya Pradesh government cleared encroachments peacefully after discussions with residents, with suitable compensation. It helped that the residents understood the fillip the local economy would receive as a result of the proposed renewal. Traffic decongestion in the core city, Parisar expansion and decentralised parking, safety and security hardware and software, intelligent pedestrian circulation and crowd management protocols, coupled with artful aesthetics have combined efficiency with beauty. Green measures include e-rickshaws with adequate charging docks providing noise- and pollution-free quick transport while solar panels meet electricity demand. Inside too, as I realised during a visit a fortnight ago, it is a breath-taking transformation. Beautiful panels using traditional techniques to depict stories of Lord Shiva are all around. Stunning life-like statues of Lord Shiva and Goddess Parvati with their children Lord Ganesh and Lord Kartikeya tug at your heartstrings. Sculptures and graven images of Shiv-Parvati vivah, Tripurasura vadh, Tandava swarup and the Saptarishis beam you into a mystical state. Rudrasagar lake has been restored to its pristine form with waters from the holy Shipra River nearby. Facilities for the thronging pilgrims are state-of-the-art. It is a devotional renaissance. A second aspect is in play in Ujjain today; a holographic repatterning that is built into the name of this great temple: Mahakaleshwar as Lord Shiva is the Great Lord of Time. Ujjain Avanti of old was an ancient center for scientific research. Celebrated mathematicians and astronomers like Varahamihira, Brahmagupta and Bhaskaracharya travelled from distant regions of India and made Ujjain their home. This was be

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**CISF-HCM-TEST-Dated-2023-11-25-Test NO.-12082**

This day most Hindu homes know the pinching as the eponymous Kael Nina that keeps track of our festivals and ritual days. In ancient times, the overhead sun on summer solstice fell directly on the shisha (tip) of the spire atop the grand Mahakaleshwar temple. It might have diverted by now to the nearby Manga Mender (temple of Mars). This would occur due to the precession of the earth axis. Remember that fascinating geography lesson from school that the earth wobbles on its axis? Broadly though it is the same location as was described in the ancient astronomical text from the 4th century CE: Surya Siddhartha. This re-infusion of energy into the temple precincts will hopefully also lead to a revival of our sciences and exploration of our ancient texts created in and around Avanti. In the play Julius Caesar, Brutus informs Cassius that there is a tide in the affairs of men that must be taken at the flood. It leads on to fortune. How beautifully Shakespeare captures the essence of time with those famous words. Time is an energy which, if not used, wastefully dissipates never to return. Time moves inexorably, trapping us in its inevitable forward movement. And yet, if we can seize time and pull it in the vertical direction of this moment, we can grab the baton thrust into our extended hand by our ancestors, and spur our wonderful nation into a glorious future. In tandem with the digitalisation efforts of India, privacy risks and concerns have come to the forefront, where businesses have created a privacy void that needs a fix. Due to this, policymakers are now faced with the dilemma of the Privacy Paradox, which is, how to ensure a mutually beneficial trade-off between securing the personal data of an individual while utilizing it for the economic advancement of the collective. As the government is working on a new personal data protection bill, it is crucial to look at some of the features that allow for a robust, interoperable law to catalyse India techade. Firstly, the 2019 Bill need for an extremely elaborate and strict consent and notice framework was concerning. The robust framework that vowed to safeguard the privacy of an individual data would have made the privacy design of the bill even more redundant. Consent and notice framework in the new Bill should be dealt with in such a way that it addresses the right to informational privacy while avoiding consent fatigue for consumers. For instance, individuals may receive innumerable privacy notifications ca

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Better means and ways to obtain consent, which is inclusive, less tiresome, and efficient. The second concern was regarding mandatory data localisation of sensitive and critical personal data in the 2019 Bill, where certain conditions were imposed on the transfer of sensitive and critical personal data across borders. If implemented, this provision would have increased operational and implementation costs for businesses. This is especially true for start-ups that have a heavy reliance on cloud servers based across the globe for storage and analytics. Through our impact study, we found that start-ups are more likely to be affected by the data localisation mandate as it would increase the compliance burden and require system-level changes, which might be difficult and costly. They also raised concerns regarding the non-harmonised nature of the 2019 Bill with the globally accepted privacy standards. There is a greater need for interoperability between international and domestic standards for greater ease in the cross-border data flow. To deliver a formidable personal data governance framework, one of the priorities now should be easing data localisation compliances. Besides, the trade in the 4th industrial revolution, i.e., the transformation in the industrial processes with rapid change in technological developments and societal patterns, is fragmented in terms of geographically dispersed Global Value Chains (GVC) which creates interdependence between countries. As the GVC is fragmented geographically, this has paved the way for international production process distribution, where some of the activities and tasks related to production are carried out in different countries. While cross-border production in the form of GVCs may not be new, a key element which propels and transformed GVCs is information communications tech, which makes the flow of goods and services from one production level to another seamless. While enabling cross-border data transfers is overwhelmingly beneficial, it is more lucrative to enable the same with countries which share a positive relationship in trade, investments etc. Therefore, the Indian government may focus on bilateral or multilateral agreements to establish mutually beneficial principles and safeguards with partner countries such as the UK, US, EU, Australia etc., for data storage, access, and cross-border flows. For instance, in our recent report with UKIBC, we highlight the importance of having an interoperable and harmoni

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**CISF-HCM-TEST-Dated-2023-11-25-Test NO.-12086**

Necessitated bottles on the table instead of Coca-Cola. The graphic tagline read, Na bottle hate, an valuation gathering (Neither will the bottles move nor the valuation will dip). The ad sent out the apt brand messaging to the audience, demonstrating the purpose and robustness of the product. Maul is another finest example of moment marketing, and it has been practicing it for years. Its print and digital ads are so well-timed and cleverly constructed that the audience finds them relatable and humorous. Numerous other examples illustrate the power of moment marketing. It won be wrong to say that it is here to revolutionize how brands market themselves with minimum expenditure. Moment Marketing Is Here to Stay Marketing nowadays is all about agility and moment marketing is the epitome of agile marketing. It can help marketers reach out to a larger segment of customers at once and build stronger long-term connections. The key to doing it right is to be true to the brand identity, ethos, and purpose and promote it at the right moment. It is time for brands to build innovative strategies to spark their imagination and strike a chord because Every Moment Matters Food choices across the globe are changing. For decades, animal foods were given importance for their protein, which led many people to believe that vegetarians were protein deficient, and this belief still exists in some places. With changing perceptions, plant foods are now elevated as good for human and planet health. Eating healthy, promoting sustainable food systems and better treatment of animals are cited as reasons for switching to plant protein. Plant protein is nothing but protein sourced from plant foods like grains, pulses, dals, soy & soy products, nuts, seeds, and so on. Protein is made up of small units called amino acids, 9 of which are essential and need to be obtained from the food we eat, which combine in a chain to form protein. They are the building blocks of all cells and tissues in the body and are responsible for the growth, maintenance and repair healing of cells and tissues. A study published in the Indian Dermatology Online Journal in 2019 found that an important number of subjects took less than half of the recommended daily allowance of protein. Subjects missing breakfast were found to have hypothyroidism, diffuse hair fall, lichen planus and alopecia areata. With many of the body structures and functions being protein-dependent, intake of adequate protein through food



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Muesli and 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 protein was associated with a lower risk of total, cancer-related and heart disease related mortality. The study also suggests that plant protein may provide beneficial health effects and increase longevity (3). The protein source in India is mainly cereal-based, but this does fulfill the quality of protein needed to maintain health. Combining cereals and protein in the same meal or ready

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**CISF-HCM-TEST-Dated-2023-11-25-Test NO.-12088**

Said that a lot comes down our family tree. From traditional values, food habits, your physical characteristics, personality traits, DNA and even propensity to certain diseases. Every generation changes the dynamics of what they are born with and seek to create their own unique identity and place in the world. But like spices that go into a creating a dish, we are the unique combination of the genetic ingredients we were created with, and we exude it. Innate courage, decency, spiritual connection, wisdom, positivity, our body type, mannerisms and so much more just seems to flow as effortless in our veins as do the negatives such as thievery, disease, cruelty, bitterness and more. There a lot said about family karma and carrying the burden of the actions and karmic debt of your ancestors. So much is known, so much is unknown, some fear it, some resignedly accepted it as fate, and some push such thoughts into a realm of cynical disbelief. All said and done, what matters is what you can do about it. The obvious start would be to lead a life that does compound the karmic debt for your own children. Focusing on the positive aspects of how to live a life less wasteful, to do good for others irrespective of reward, to be mindful of the environmental damage you cause or the deliberate hurt you cause to others, and most importantly the hurt and damage you do to yourself in an attempt to help and please others. Your lifestyle, habits and actions are what trigger latent gene pools. Inherited diseases can be kept dormant by a healthy lifestyle, a constant awareness of why negativity, ruthlessness and anger control so much of you, leads to solutions to learn to control them. Positivity and gratitude are habits you can and should form as they start to peck away at a much deeper level of detrimental, ingrained programming and these are wonderful traits to pass on to the next generation. It never hurts to help when you can, to put a smile on someone face whenever you get the opportunity, kind words cost nothing and caring for the environment and animals develops and nurtures mindfulness and triggers the unselfish and good within you. What you vibrate with is what you attract. I choose to accept the good that came down my family tree and I also choose to focus consciously on what I am creating and sending forward down my family tree. The energy of our ancestors reside within us, so honor their good, accept and heal the energetic chaos that may have also been brought into y

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**CISF-HCM-TEST-Dated-2023-11-25-Test NO.-12089**

In a parliamentary democracy, Governors do not have a unilateral veto over Bills passed by the legislature. This is the crux of the Supreme Court ruling in a case arising from Punjab after Governor Banwarilal Purohit withheld assent to some Bills passed by the State Assembly on the pretext that these were adopted in an illegal session of the House. The Court reading of the scheme of Article 200, which deals with grant of assent to Bills, is in line with the core tenet of parliamentary democracy: that an elected regime responsible to the legislature runs the State affairs. While granting assent is a routine function, the other options withholding assent or reserving a Bill for the President consideration have been subjects of controversy. There is a proviso to the Article which states that as soon as possible, the Governor may return the Bill (if it is not a Money Bill) to the House for reconsideration, but when the Bill is passed again, with or without changes, he cannot withhold assent. The Supreme Court has now read the power to withhold assent and the proviso in conjunction, holding that whenever the Governor withholds assent, he has to send the Bill back to the legislature for reconsideration. This effectively means that the Governor either grants assents in the first instance or will be compelled to do so after the Bill second passage. The Court has done well to point out that Governors, in a system that requires them to function mainly on the aid and advice of the Council of Ministers, cannot withhold action on Bills and must act as soon as possible. This is a clear reprimand administered to Governors who believe they can endlessly delay action on Cabinet or legislative proposals because of the absence of a prescribed time-frame. Mr. Purohit stand that the particular session of the Assembly was illegal because an adjourned House was reconvened by the Speaker on his own has been rejected. The Court has ruled that the earlier session had only been adjourned and not prorogued. The verdict should not give any further scope for controversy over the role played by Governors in the law-making process that culminates with their granting assent to Bills, and must end the tussle between elected regimes and the Centre appointees. There is still some residual scope for controversy if, as a result of Governors being divested of the power to reject Bills unilaterally, they start referring Bills they disapprove of to the President. Such an eventuality should not be

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**CISF-HCM-TEST-Dated-2023-11-25-Test NO.-12092**

Illness was driven by known pathogens, including influenza and common bacterial and viral infections. On November 23, the details shared with that the spike in cases and hospitalisations among children were due to Mycoplasma pneumoniae pneumonia since May and RSV, adenovirus and influenza virus since October. While neither the multiple pathogens that caused illnesses in children this year are not novel nor the clinical presentations unusual, the surge in cases has occurred earlier in the season than historically experienced. This could be because it is China first full winter season after COVID-19 restrictions were removed in December last year. China has claimed that the increased detection and reporting of respiratory illness in children was primarily due to enhanced outpatient and inpatient surveillance for respiratory illnesses covering a large variety of viruses and bacteria, including Mycoplasma pneumoniae. But this does not explain its failure to voluntarily keep the informed about the unusually high number of cases last month. While China had reported a Mycoplasma pneumoniae pneumonia surge in October, the reasons for the current outbreaks were less clear till the requested for information. China is duty-bound to keep the informed in time without being asked It is disappointing that the parliamentary committee that examined the Bharatiya Nyaya Sanhita criminal statute likely to replace the has not made a recommendation to abolish the death penalty. Instead, the standing committee on Home Affairs, despite submissions from experts and jurists on abolition, chose to make a bland recommendation that the matter may be left for the government to consider. Its observation is limited to a remark that it has understood that the reason for a passionate argument against the death penalty is that the judicial system can be fallible and to prevent an innocent person from being wrongly sentenced to death. However, domain experts had made some persuasive submissions before the panel: that instances of trial courts awarding death were on the rise, whereas statistical trends showed that the Supreme Court of India was leaning away from capital punishment; that social scientists had demonstrated it had no deterrent effect and that global opinion was in favour of its abolition. The Court awarded the death penalty to only seven people from while all death sentences were either set aside or commuted to life in they did not fall under the rarest of rare cases. Members wh

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**CISF-HCM-TEST-Dated-2023-11-26-Test NO.-12093**

Opportunity to reassess how the free time has enabled you to forge different kinds of bonds and to use your precious time differently and productively. When you do get back to social media allot 2 or 3 specific time slots in the day for scrolling and stalking as that will break the habit of constant checks Savitribai Phule was the first female teacher of India; she is also known as the revolutionary feminist icon. Savitribai Phule was born on January 3, 1831, in the village of Naigaon in Satara district in Maharashtra state. She was born in a farming family. Her father, Khandoji Neveshe Patil, was a farmer. At the Phule married Jyotiba Phule. At the time, Jyotiba Phule was only twelve years old. Seeing Savitribai Phule passion or education, Jyptiba Phule educated Savitribai. Savitribai Phule spent her entire life spreading education and social reform. His mother name was Lakshmibai. At that time, women were given a secondary place in society. When women did not have the right to education, Savitribai Phule educated the women of the society and gave them their rights. On the first school for girls with the help of Jyotiba Phule. She continued his social work without fear of opposition from society. When Savitribai was on her way to school from her house, some of her opponents threw stones at her in the street. Yet Savitribai did not stop her work of educating women. She opposed many bad practices like Balvivah Phule also educated widows. Savitribai Phule was also a great poetess. She has written famous poems like Bavanakshi Subodh Ratnakar in his life. Even today, Savitribai Phule is respected in our society in the day for and stalking as that will break the habit of constant checks Savitribai Phule was the first female teacher of India; she is also known as the revolutionary feminist icon. Savitribai Phule was born on January 3, 1831, in the village of Naigaon in Satara district in Maharashtra state. She was born in a farming family. Her father, Khandoji Neveshe Patil, was a farmer. At the married Jyotiba Phule. At the time, Jyotiba Phule was only twelve years old. Seeing Savitribai Phule passion or education, Jyptiba Phule educated Savitribai. Savitribai Phule spent her Seeing Savitribai Phule passion or education, Jyptiba Phule educated Savitribai. Savitribai Phule spent her entire life spreading education and social reform. His mother name was Lakshmibai. At that time, women were given a secondary place in society. When women did not have the right to e

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**CISF-HCM-TEST-Dated-2023-11-26-Test NO.-12094**

Ever since the pandemic, the fitness industry has taken an online turn to survive. The increasing frequency and awareness of maintaining an active lifestyle have prompted people to choose a more autonomous approach to their fitness regimens. Thus, more fitness technological tools and products continue to flood the market, forging strong bonds between fitness professionals and enthusiasts alike. According to Allied Market Research, the online fitness market is growing at a CAGR of 33.1% and is poised to reach \$59.231 million by 2027. The research further stated that the primary reasons driving market expansion are the rising demand for advanced exercise sessions as well as the rise of AR or VR-based training. Thus, new-age technologies such as AI, ML(machine learning), and intelligent wearable are allowing customers to focus more precisely on their health and wellness journeys while also transforming the fitness sector in India. Digital adoption in the fitness industry After pandemic, the way of life has been affected. Indians have grown accustomed to the barricades and adopted the new normal. Despite the disruption, rapid technological breakthroughs altered the sectors across the globe along with this wellness and fitness industry is no exception to it. The sector is spawning remarkable ideas, insights, and possibilities to overcome the obstacles that were highlighted during the time. Furthermore, COVID-19 also boosted demand for virtual exercise courses and at-home fitness equipment. As a result, a new generation of fitness enthusiasts has developed. While the pace remains constant, the fitness industry is gradually embracing digital technologies. The temporary shutdown of gyms due to Covid-19 dissolved the liquidity of several fitness enterprises in India, making it vital to accelerate their digital transition. Many on-ground gyms and fitness studio businesses have transferred their full service online, not just to stay relevant but also to survive. Virtual exercise sessions, consultations, and holistic training, among other things, have become the new norm in this scenario. Furthermore, people are more at ease working out in the privacy of their own homes with their equipment. Technological advancements are reshaping the industry With the current state of digitalisation, each device, in its own way, delivers valuable data regarding progress and assists users in tracking their fitness objectives. Let look out at the technological advancements that are re



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Grow fitter. The data also demonstrates a notable gain in market size. According to research and industry studies, the Indian wearable market is expected to reach \$80.43 billion at a CAGR of 21.63% during the forecast years 2019 and 2025. Wearable fitness tech gadgets assist in automating chores like rep counting, progress monitoring, macro tracking, heart rate, blood pressure, and other variables that impact active energy, in addition to driving user motivation and nurturing them to live a more diligent lifestyle.

AI-based workout: We live in an era of unprecedented invention. AI-powered deployment able data enables marketers across the board to deliver innovative fitness and well-being products. Several systems now provide live trainer instructions and AI-enabled tracking to monitor exercises in real-time, making them more consumer-tailored.

Way forward In a nutshell, it is becoming an irrefutable reality that the Indian fitness business is reorganizing and growing due to technological advancements, with fresh features incorporated into electronic gadgets for exercise enthusiasts. Furthermore, remotely assisting people in adopting health and joining the fitness revolution while driving development is motivating and thrilling. Workout arenas, leisure centers, and gyms are places where people gather, unify, and even develop friendships. However, as time goes on, we are witnessing much progress and advancement in the sector. As a result, technologies like ML, wearable technology, and AI-based exercises are transforming the fitness industry in India. New and transformative technologies were rapidly entering the workplace even before the pandemic, enabling businesses to innovate and thrive in an increasingly digital world. But, Covid-19 has made things faster w.r.t technology. What was supposed to take years, happened in only a few months or less!

Digital transformation has been a key in responding to the disruption of work and business ecosystems, and most businesses ramped up their efforts to meet this sudden change. It evident that in this new world, technology is not a choice, but a fundamental business strategy that must be interwoven into every part of an Organisation. Transformation can enable better collaboration within and between organizations, more personalised ways of customer engagement, higher employee innovation and productivity, and more accurate insights from data, all of which help a business grow and give it a better chance of thriving post

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Nature of insights. As per 2022 cloud study conducted in collaboration with 80% of enterprises expect to increase their cloud spends over the next two years and 53% of enterprises have increased their cloud adoption over the last one year. Deploy data and analytics insights securely and at scale Finance is often challenged to generate insights that business leaders can use to make decisions without the help of professional data scientists. To unlock data and insights for the business at scale, these data scientists can provide a radically simplified data and analytics experience to finance teams. A specialized team can help augment data with artificial intelligence and facilitate data generation and preparation, without building models or writing algorithms. Invest in value-driving finance technology Many organizations continue to run unwieldy finance processes using outdated technology. Senior leadership must focus on finance AI as it is the critical next step to enable automation of process orchestration. By using additional technologies to automate complex finance processes, senior leaders can focus on identifying new value-adding services, such as automatically forecasting long-term real estate value or predicting pricing based on consumer behavior. Financial transformation can help in uplifting the employee experience in a unified process that is controlled, and scalable. The solutions will help to create positive change at the workplace and act as a core enabler of employee engagement and organisational performance leading to better business outcomes. Every child born on this planet is a miracle; its biological development, intellectual advancement, and emotional evolution is incorporated right from the time the baby is growing in the mother womb. Every right turn of event in the mother womb is an involuntary act controlled by the Supreme Intelligence. The joy of a child birth is simply to rejoice this miracle of God. Does every child deserve to be welcomed with joy? Yet, an error in development in the womb, especially when it targets the heart, is an unfortunate occurrence, and can lead to many differing problems for that child. From a parental viewpoint, is this child any less than another? This event is an opportunity for society to restore the miracle back to this little being. With almost one out of every hundred children being born with a cardiac ailment, the problem that looms in front of us is colossal. As of 2018, out of 20 million live birt

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Term follow-up, India has the potential to see Green Pastures As the world second most populous country, India definitely has its share of challenges and strengths in the sphere of healthcare. In the last decade, India economic growth has been phenomenal. The expansion of healthcare services, pharm and biotechnology industries, globally recognised scientists, burgeoning clinical trial industries and leading hospitals have been on the rise in India. There have been schemes launched in India such as the Ashman Bharat, RMCNH (Reproductive, Maternal, Newborn, Child, and Adolescent Health) initiative of 2013, many state schemes etc., aiming at improving and surpassing all the barriers to maternal and child morbidity and mortality which has also seen a stable and definite progress. Medical tourism in India has seen a distinct increase in recent times. India is the home for world-class healthcare services along with specialists who have years of experience and perfection. Oncology, Neurosurgery, Bone Marrow Transplants, and Cardiac Care, to name a few, are being most sort-after by global patients in India. In fact India ranks 10th out of top 46 countries in the world of Medical Tourism Index FY2020 21. India also serves as a hub for healthcare, especially for its neighboring countries of Pakistan, Afghanistan, and Bangladesh. The difference between an illness and wellness is only one adding an i makes it illness, and adding a we makes it wellness. Only with we, can an India full of wellness be created. Let take care of our hearts and that of our children across the globe. It takes a heart to save a heart. Every scar on the heart of a child can be cured, for it reminds us of their strength and our opportunity. Ever found yourself in a situation where despite spending your money wisely and making feasible investments, you have not seen desired results? The reason for this is because we tend to focus on the factors that help us generate more wealth and overlook the most common financial planning mistakes. These financial blunders keep us from attaining a stress-free financial life. So, let deep dive into these financial mistakes we need to work on. You will come across many situations where you might feel the need to apply for a loan. Be it an educational loan, a loan to buy a house, or even for your business venture, etc. In India, it is also common to apply for a loan for organizing a marriage for a loved one. First, the lenders check the credit standing of the bo

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Offers and may be liable to pay higher interest rates. As a result, it crucial to aim to keep your credit scores at or above 750. In summary, mistakes are what make us human. They are a fundamental component of life. Yet, it is fair if somebody has to compromise on their aspirations after having worked so hard in this hustle culture. Therefore, make an effort to avoid committing these financial planning errors that could derail your aspirations and start making smart financial planning a priority. With an age-adjusted mortality rate of 12.7 per 100,000 women and a cancer incidence rate of 25.8 per 100,000 women, breast cancer is the most common cancer among Indian women. However, breast cancer can be effectively treated if caught early. The majority of the time, localised cancer (cancer that has spread beyond your breast) can be treated before it spreads. Treatment becomes more challenging as the cancer spreads. Screening and early detection of breast cancer helps in lowering breast cancer related mortality rates. Mammogram and ultra sonogram have assisted in reducing breast cancer-related deaths by providing early detection when cancer is still treatable. Supplemental screening with MRI in women with dense breast tissue increased the sensitivity of cancer. Artificial Intelligence (AI) & Breast Cancer Detection: AI is a general term that describes any human-like behavior that a machine or system demonstrates. In the simplest type of AI, computers are taught to imitate human behavior utilising a wealth of data from prior instances of the same activity. Imaging modalities such as mammogram, USG, MRI, historical images have been exploited by researchers to automate the task of breast cancer detection. AI could be considered as an optional primary reliable complementary tool to the digital mammogram for the evaluation of the breast lesions to discriminate between cases that require further imaging or biopsy from those that need only time interval follows up. The artificial Intelligence system could assist doctors in reducing benign biopsy rate also without missing highly malignant tumors. Radiologists frequently missed low suspicion lesions in breast tissue that was heterogeneously and highly dense, but the artificial intelligence system was able to find them. The implementation of an artificial intelligence system may decrease the reading time required by beginning radiologists to evaluate possible lesions and increase inter-rater reliability and sensitivity.

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**CISF-HCM-TEST-Dated-2023-11-26-Test NO.-12101**

Example age, sex and the size of the tumor, the AI can give us the algorithm by which we can treat the patient, like next generation sequencing. AI can help doctors plan the exact medical treatment of cancer. The effectiveness of multidisciplinary and how clinical skills collaborate with AI will decide how to create the road for applying AI in clinical care for the benefit of breast cancer patients will depend on how we adapt to a quickly changing future. Pitocin, invented in 2009, has created a global market teeming with investors. Since crypto currencies are getting more valuable, hackers and scammers are getting more interested in them. The bit coin market has been hit by global volatility recently, but El Salvador passed a new Pitocin law, Ever Grande happened, and China promoted its crypto currency with fear and uncertainty. As an investor, you are concerned about the number of checks and balances in place. The key is always to keep your digital currency under your control to avoid Crypto Fraud. Becoming a hard target will make your digital currency less appealing to hackers. Having no global crypto regulation has its advantages and disadvantages. Crypto has innovated so fast because of it, but security has been standardized. You are responsible for managing it as a user. So, you can take some steps to keep your crypto currency safe, including crypto-age precautions. Here how to keep thieves, hackers, fraudsters, and scammers out: Invest in reputable, safe exchanges Buying and selling crypto currencies takes place on exchanges, just like stock trading. There are many crypto exchanges with substantial trading volumes, and there always more. Kraken, Gemini, Coin base, Crypto.com, and Finance are arguably the safest and best crypto platforms. Kraken covers 99% of the world and has a devoted cyber security team. Coin base and Crypto.com are regulated by the New York Department of Financial Services, while the Federal Reserve regulates Gemini. Crypto currency exchanges like those above have solid cyber security infrastructure and store user crypto at geographically distributed, heavily monitored, and armed storage facilities. Use a secure internet connection You should keep your crypto account safe by avoiding public Wi-Fi and suspicious websites, but that not the only precaution you should take. Especially if you re trading crypto at home, you need a little security setup. For safety online, you should set up your firewall and anti-malware software and cr

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**CISF-HCM-TEST-Dated-2023-11-26-Test NO.-12102**

Missing out, and don succumb to peer pressure. An investor who rushes because of FOMO will have their portfolio decimated. In a September 2021 survey, celebrities influence almost half of US crypto investors investment decisions. In less than one month after being endorsed by a star, EMAX lost over 90% of its value, demonstrating that such behavior can adversely affect investors. Don fall victim to phishing Historically, phishing has been more common than cryptography as a scam. Phishing scams involve tricking you into providing your sensitive information to a criminal via email, text message, or social media. They offer free crypto currency or NFTs on their website to trick you into giving them access to your wallet. Once they receive your crypto currency or NFT, they can take it. Do you think you will never be affected by it? Think again. The well-known actor Seth Green was victimized by a phishing scam that cost him thousands of dollars. For crypto currency security, do not click on random links you receive in emails or text messages. Do not provide passwords or wallet recovery phrases to shady websites, nor should you allow them access to your wallet. Put your crypto in a multi-cold wallet The best way to keep your crypto is to trade it instead of hold it, but from a security standpoint, that not the best choice. It okay to trade on exchanges, but breaches happen, and some platforms halt withdrawals anytime, especially during a downturn. It is best to store crypto in multiple wallets, preferably cold or hardware ones, and not on exchanges. There nothing better than a cold wallet regarding security since it can even be accessed from the internet. Cold wallets are best for pretty much everything. Ideally, keep the bulk of your crypto in cold wallets and the rest in software wallets or exchanges if you trade. Conclusion Although taking a proactive approach to cyber security may seem overwhelming and time-consuming at first, it is better to prevent damage than mitigate it when it comes to money and digital assets. You can lower the risk of a breach by trading on a safe exchange, splitting your assets between multiple cold wallets, using secure internet connections, and using multi-factor authentication. You may do everything right, but cybercriminals may still compromise your information, so make sure you have a plan for handling incidents. AG March to Freedom at Bikaner House in Delhi is a world within many worlds. It is a critic delight and a curator dre



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**CISF-HCM-TEST-Dated-2023-11-26-Test NO.-12103**

Karl Marx and Rousseau and many other thinkers who spoke of freedom in many avenues of livelihood and domicile dictates. Bengal artist Sushu Khastgir drawing is one that holds the human gaze. Amidst the landscapes and posters and memorabilia are a series of black and white wonders that draw you into their maw. A rare and unusual beauty is the Bengal Master Chittoprosad Lezim 1945 ink on paper. This is a robust rendition of a group of dancers performing the folk dance that belongs to Maharashtra. Chittoprosad had a rare felicity for the perfection of contours and his handling of the human figure was one of artistic aura, to look at this artwork is to know that only a great artist makes available an emotion through which our thoughts, absorption, or even curiosity transform. Two charismatic woodcuts and a watercolor The woodcut master Harem Das 1947 work Rural Life is yet another work that creates monochromatic magic. As love for the rural idyll is rooted in the everyday symbolism of simple village folk. A great discovery as a printmaker of virtuoso caliber is Namenda Kasserri Roy whose woodcut High Court from the top of the museum Calcutta 1933 is a masterpiece in clarity and compositional brilliance. The miracle is the moment in which you are capable of seeing a topographical study of manmade architecture and the punctuation of nature. In this study done in deep tones of darkness you see something beyond words, beyond language and beyond understanding. Roy woodcut moves you into an Arcadia of the past. This woodcut makes available an emotion through which our thoughts, absorption, or even curiosity is transformed. Musician in cubist tones Sunil Madhya Seen Musician created on canvas as far back as 1950 is a work that carries the music of melody and the tenor of rhythms. Sen had a deep understanding of cubist dynamics and it creates an all-encompassing world in which there is a balance between many realms the inner and outer and the call of greater harmonies. To look at this work is also know that the best notes of music are hidden in unfinished depths. In an uncanny way you think of an artist performing in the darkness and the work stands on its own in the light of day so many years hence. An artist paints for what it is and just behind the edges we are given a taste to savor something more in the textures that unravel. Planned parenthood and unwanted pregnancy has been a subject widely debated across the globe over many centuries. Even today, abortion is le

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**CISF-HCM-TEST-Dated-2023-11-26-Test NO.-12104**

The emotional relationship of a couple and their sexual relationship are inter-dependent and often strongly influence each other. Thus, a healthy sexual relationship enriches the bond between couples and may improve their quality of life. It may also help in providing a sense of physical, psychological, and social well-being. However, there is a growing crisis of increasing sexual dysfunctions globally, affecting about 43% of women and 31% of men. Despite its prevalence, there is little conversation around the same. Most times, the reasons are attributed to physical factors. However, a lot of the sexual health issues also stem from deep-rooted psychological fears and unresolved complexes. Sex is not just a physical act as sexual arousal (as well as discomfort) stems from our minds. Our feelings, thoughts and hormones thus impact our sexual performance and vice-versa. It is important that these issues are treated in a cohesive manner. On World Mental Health Day (October 10), let us start the conversation to understand the relationship between the two. Sexual dysfunction and poor mental health Psychological causes often lie at the root of sexual dysfunction. Issues most commonly dismissed as bedroom problems have a lot to do with underlying stress and mental health issues. Mental and sexual health, in fact, function as two facets of the same coin. Unfortunately, stigma and shame cloud awareness around the connection. Mental health problems such as depression and anxiety, OCD and other issues can manifest as sexual dysfunction in various ways ranging from lack of arousal/desire, pain, and other disorders for both men and women. Sexual dysfunction has been often found to co-exist with mental health issues such as depression, significantly impacting the patient quality of life. Suffering from any form of mental health issue can make a person feel undesirable and undeserving of sexual attention. The link between mental health condition and poor sexual health the effect of different mental health conditions on overall health and quality of life are well-known. What they can also do is reduce intimacy, sexual confidence, and satisfaction. For example, anxiety disorders and depression are associated with sexual hesitancy, decreased arousal, erectile problems, reduced sexual satisfaction, pelvic pain and discomfort, and anorgasmia (difficulty in reaching orgasm). In some cases, compulsive sexual behaviour (or addiction) may also be experienced in patients with menta

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Social media, Congress is more energised than ever before, matching the BJP meme for meme and regularly unleashing tweet storms, animation strips, and viral videos. Slow to combat BJP online in the initial years post 2014, today if pappu trends, Congress also trends panauti even at the risk of a notice from the Election Commission. Even on mainstream media, Congress spokespersons come out all guns blazing against the ruling party, boycotting anchors and taking a leaf out of the BJP book in establishing a pugnacious and provocative media presence. Fifth, and importantly, Congress managed to force BJP to respond to its own narratives on welfare schemes despite the latter criticism of revdis (freebies). In Rajasthan, if Congress offered gas cylinders for Rs 500, BJP countered with a gas cylinder for 450. The question is, will this new Congress be able to take on the near invincible BJP juggernaut and the Modi personality cult, armed with a nationalist narrative and achievements like Chandrayaan 3 and G20 as well as a super efficient party machine, charged with Vitamin M? Congress remains burdened by the baggage of dynasty and corruption charges and the party is still plagued by infighting and a feeble party organisation. If Congress is to be the leader of the INDIA alliance, it needs to win at least two, if not three of the five states. If it does so, then the message is clear: in 2024, Congress banega challenger. The closure of the Afghanistan embassy in India highlights New Delhi strategic dilemma. The embassy ceased its operations citing lack of support from GOI, something Indian officials had previously denied. But it was clear that the position of the embassy, which operated under the previous Afghan republican government, and which now the Taliban regime wants to take over, was untenable. The problem for New Delhi is that like most of the world it does recognise the Taliban regime, but yet needs to work with Kabul to safeguard its strategic interests. That requires some diplomatic creativeness. There a significant number of Afghan citizens still in India-families have been divided since the fall of Kabul in 2021 with India cancelling all existing visas issued to Afghan nationals. But according a semblance of diplomatic recognition to Taliban is also tricky. Aside from the group appalling treatment of Afghan women and girls, there no predicting their equation with Pakistan. Currently, Kabul and Islamabad are at odds over the latter deportation of Afghan

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**CISF-HCM-TEST-Dated-2023-11-26-Test NO.-12108**

India is falling behind other countries of the region in education and health. Economist Jean Dreze has written a foreword to a forthcoming book by Swati Narayan, Unequal: Why India lags behind its neighbours. Dreze notes that Bangladesh has long overtaken India in life expectancy, fertility, child mortality, sanitation, school participation and gender equality. Initially this was seen as a quirk, but the gap kept growing, proving deeply embarrassing for India. This was attributed to special characteristics of Bangladesh such as outstanding NGOs and strong public health interventions. Its per capita income was also comparable with India. In a week time, India will know who has triumphed in the winter assembly polls of 2023. In three of the five states going to the polls Rajasthan, Madhya Pradesh and Chhattisgarh Congress is up against BJP in direct one on one face offs. Analysts have called these elections an emi final before the general election of 2024, but they are not so. The stakes for the two national parties are very different. For BJP, intent on a hat trick for the Prime Minister Narendra Modi led ruling party in 2024, the winter polls are not deciders of the national mandate. After all in 2018, Congress won assembly polls in Chhattisgarh, Rajasthan and Madhya Pradesh, but BJP swept the general elections in 2019. But for Congress, these elections are key, make or break elections, somewhat equivalent to the American primaries, or contests where a candidate is chosen, in this case a candidate for the post of Challenger No 1. If Congress scores in these elections, it will prove that it is strong enough to be the natural leader of the opposition INDIA alliance and will go into 2024 with new verve. But if the party flops, it will be further demoralised ahead of the national battle. 2023 will answer the question, kya Congress banega challenger? The BJP election winning machine has made electioneering fiercely competitive and, initially, the Congress was no match for it. But now the Grand Old Party insists that it has become more nimble, strategic and battle ready than the slow lumbering machine it was. This new Congress recently won two victories in direct fights against BJP Himachal Pradesh last year and Karnataka in the summer this year. Congress now has to prove that HP and Karnataka were not mere flukes. The Congress campaign this time has been much more energetic than seen in recent times. First, learning lessons from the successes of Siddaramaiah a

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And psychological dysfunction co-exists, they should be treated in an integrated manner. Counselling, cognitive behavioural therapy, and techniques like sensate focus and non-demand touching, can not only alleviate psychological blocks but also help the person reconnect with their sexual feelings. There is a need to develop a sex-positive outlook and bring these issues into mainstream conversations. The Mode government is taking landmark steps to fulfil the dream of making India a prosperous, developed country in 25 years. The target to totally transform the country with rapid, equitable growth is achievable, and will be achieved. RBI last week issued a concept note on the central bank digital currency (CBDC) and added that a pilot project will soon be launched for specific use cases. There been a notable change in the global environment for digital currencies since the budget. Private crypto currencies have been shown to lack characteristics such as stability in value. Effectively, it means they can never be a threat to currency issued by a central bank. Nonetheless caution is called for. RBI seems, rightly, disinclined to make a hasty transition to CBDC. Plus, the central bank leans towards a design quite similar to the current system with physical bank notes. RBI approach aims to complement and not replace the existing system. Therefore, CBDC is defined as an instrument that can be exchanged on a par with physical currency. This is a smart approach as it will avoid any chance of disruption. Public faith in legal tender is the foundation of a monetary system. A CBDC is the existence of currency in digital form. India rapid evolution to an inclusive digital payments system has almost brought us there it an achievement that has evoked global interest. The existence of digital payment mechanisms for all denominations means that Indians already experience the core benefits of CBDC. Consequently, RBI caution and open-mindedness when it comes to designing digital rupee make sense. About 10 countries, beginning with the Bahamas in 2020, have launched a CBDC. Among major economies, China and South Korea have launched pilots. RBI concept note points out that the potential impact of CBDCs on monetary policy is still unclear. In India, a CBDC will work best if it interoperable with the existing payments system. This means that banks and private payment applications need to be part of the overall design. One of the anticipated benefits of CBDC is real time cross-b



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Handle advanced missiles, space-based systems, and surveillance and combat UAVs comprising a new Weapon Systems Branch. Second, it plans to induct women Agni veers starting next year. It will also soon release its new doctrine knowing full well that it has a fair distance to go if it is to match capability with its doctrinal aspirations that were articulated a decade ago. Successes and shortcomings the willingness of the political executive to unshackle the IAF over eastern Leach and test its coercive capability at Bamako in 2019 can be attributed to two concurrent factors. If you are a lucky Amravati Libran like this journalist, your birthday arrives gift-wrapped in garb nights. Bulbs twinkle above your housing society yard and its residents polished backs and jewellery. The song of community celebration twirls into a generous key happy burr day to yuzu! When you enter the building and a new year of life. A paper plate holding two samosas and spilling red-green chutney is ceremonially proffered. The journalist garb-song request is played: u gram masaledar khaki mythic range (You re a spicy-hot and sweet dish). The midlife defense of the song choice is tolerated: I like the song not because of commodification, but because of the linguistic familiarity with commodities like spices and sugar. These happy hours are not appreciated by friends from other parts of India and around the world. They ask, how can a birthday be celebrated in Dry Gujarat? There is a specific lament about a dark drink recalling an Aged Ascetic that is beloved of journalists. But this sympathy is superfluous. When a birthdate rides home, all of Ahmedabad is festooned with the finest spirits. Music from housing societies bursts across streets like confetti. On the road, rage relates only to fashion. The scooters honking to overtake are an illumination of mirror-work, silk and determination to reach the next venue before dancing ends. Even the police van with its flashes of blue and red on its bare white back produces the trance of a bling dancer. Late into the night, garment shops throw arcs of offers like lighthouses upon the sea of commuters. Their curb side mannequins in karats, charges and formal shirts say, Just Buy It. The shirts warn that on the 10th day, we have to perform different pirouettes in the office conference room. So the garb birthday in Ahmedabad is an empowering metaphor for the circle of life. Dance as though everyone is watching. Then, when the celebrations



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**CISF-HCM-TEST-Dated-2023-11-27-Test NO.-12111**

At present, humanity is edging towards a cliff-edge. It is also a critical time in the evolution of the human species. Our first line of defence is our natural immunity: factors like lifestyle, diet, rest and sleep come to play. It calls for basic common sense and a respect for the body's role in our wellbeing. However, we find this level under threat, bombarded by toxic conditions and successive pharmaceutical interventions. These conditions only lay the ground for future mutations, given that man's natural defences are being suppressed or swept aside by artificial measures. Society repeatedly falls back on material solutions and that has created a vast industry. But we are not inert matter; we embody a living soul. Humanity needs to urgently raise the level of its consciousness to discover its immune birth right. Be responsible for our immunity. Largely though, we remain ignorant of our resources. But the human make-up gives him the capacity to defend himself. Sri Eurobond and the Mother have alluded to it often. Around each organ and surrounding our gross body, comprises a more subtle body that leaves a nervous envelope, which is our perfect armour. Its vibrations possess a certain density and range a few inches over the physical substance. If the shield is preserved and kept intact, we can walk through any pandemic without alarm. This defence has been proven by experience. So we need to work on our body and refine its consciousness. We need to subtilize our physical and stay present with it so that it becomes a conscious instrument. The subtle physical possesses far greater capacities than its gross counterpart. When we direct consciousness onto the body, a living and dynamic Presence emerges. With this, a stronger safeguard is erected though this is not always a consequence of spirituality but arises from living more in balance and alignment. It is accessible to all. However, it truly helps to become conscious of this shield. This sheath can be nurtured with our consciousness to fortify the protection. If punctured, it allows mischievous forces to enter and create havoc. This is an occult domain which can be reinforced by spiritual approaches. Thus, we have to be vigilant against negative states which undermine our immunity. Fear renders protection obsolete. Over time in Integral Yoga, we find protection assumes a more psychic quality. As we practise, we become conscious of those inner movements, which jeopardise our inner balance and harmony. Disequilibrium

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**CISF-HCM-TEST-Dated-2023-11-27-Test NO.-12112**

Through the lens of fundamental rights of women. But then there are countries which even today that have stringent provisions, and some have banned abortion outright. Unfairly curtailing and imposing stringent procedures to opt for an abortion does amount to taking away the fundamental rights of women, and therefore the status of women as equals and as individuals is hampered to a large extent. In India the Indian Constitution forms the very foundation of all the laws that are in force in the territory of India. Article 14 of the Constitution of India states that the State shall not deny to any person equality before the law or the equal protection of the laws within the territory of India. Article 21 of the Constitution says that no person shall be deprived of his life or personal liberty except according to the procedure established by law. But then even by 2022 Indian laws are still evolving in context to abortion, and women find it very difficult to enforce their fundamental rights. Medical Termination of Pregnancy Act It took several decades for women to get their most basic right to good health and the freedom of choice as regards to what happens with their bodies when they are pregnant. The laws on abortion have evolved for centuries from the act of abortion being classified as a crime to what we now consider a boon in certain instances. It was not until the year 1964 when the Central Government constituted the Shah Committee to investigate the social, cultural, and legal and health implications of decriminalising abortion in India. The only reason this issue reached the top was due to the high maternal mortality rates from unsafe abortions. The Shah Committee concluded by stating that the majority of women seeking abortions were married and under no socio-economic pressure to terminate their pregnancies which made it clear that this was a serious health hazard and hence recommended the decriminalisation of abortions, adding that it would save thousands of women lives. The Medical Termination of Pregnancy Act (MTP Act) was thus drafted and passed by the Parliament in 1971. The MTP Act allowed the termination of unwanted pregnancies for up to 12 weeks and with a second doctor approval, up to 20 weeks for special categories of women in the professional opinion of both the doctors. Improvement in law related to MTP With the growing number of fatalities, the MTP Act was not observed to have the impact it intended to have. In 2003, the Parliament amen

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Period from 20 weeks to 24 weeks to terminate the pregnancy for special categories of women with not less than two registered medical practitioners opining the same. However, the main point of discrimination was that this was only in the case of married women. Section 3 Explanation II of the MTP Act clearly mentions that where any pregnancy occurs as a result of failure of any device or method used by any married woman or her husband for the purpose of limiting the number of children, the anguish caused by such unwanted pregnancy may be presumed to constitute a grave injury to the mental health of the pregnant woman. Because the provision mentions the term married woman and husband, it excludes unwanted pregnancies in unmarried women especially when the provision is beneficial to the latter more than what it could be to the former. A direct consequence of the aforesaid, it has been observed that loads of cases of termination of such pregnancies have reached the Apex Court because of the hurdle created by explicit mention of these terms. The Judicial view on MTP A recent landmark verdict (September 2022) of the Supreme Court expanded interpretation of beneficiaries of the MTP Act to include both married and unmarried women across all genders including trans women. This development has been welcomed widely for being favorable to so many women who have had to struggle for their most fundamental right of access to medical assistance. Considering the principles which the framers of Indian Constitution have laid down, the Supreme Court verdict is in line with the Fundamental rights of Equality, Life and Liberty, and therefore has been praised for from almost all quarters as it is benefitting all women, irrespective of their gender (including trans women) and marital status. The whole motive behind the MTP Act was to provide for women health and safety in cases of unwanted pregnancies and pregnancies which are a health hazard to the mother or the new-born for whatever reasons. In context to instances of pregnancies being reported out of offences such as rape, the logic behind the law is to the rescue and prevent the victim women from social stigma, having to sacrifice their livelihoods and probable threats to their life and dignity which they are otherwise equally entitled to. Conclusion Many laws involving social subjects such as divorce, rights of transgender, LGBTQ community, adultery, etc. have evolved over a period of time, across the globe. The definitions

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**CISF-HCM-TEST-Dated-2023-11-27-Test NO.-12114**

Books are like coffers filled, not with gold or silver, but with high ideals, and the wisdom of our forefathers. If we learn to love books, we need no other riches. However, we must read the right kind of books. Just as we need nourishing food for the body, similarly we need to read good books to enrich our minds. Much for granted that we notice its existence only when there is a power cut and life comes to a standstill. Can you think of all the things you could not have done without electricity? Imagine, you could not have watched television or even seen a film in a cinema hall. You would have had to study by candle light with no fans or air conditioner. Ice creams, soft drinks and cold water would have been unheard of. Your kitchen coffers filled too would have been very different from what you see now. There would have been no toaster, blender, electric oven, induction cooker or electric chimney. Electricity has truly revolutionized life in the twentieth century. The field of medicine has specially benefited from it. Reading is of different kind. It may be light or serious. It may be adventurous or spiritual. Every reading has its distinct pleasure. Some people like to read coffers filled newspapers, periodicals, journals etc. They are storehouse of general information about current events and various socio political and economic problems. It has been well said, "Books are like axe they cut through the snow within. Indeed electricity is one of the most important blessings that science has given to mankind. Of all modern inventions, electricity is perhaps the most wonderful. To those who experienced its magic for the first time, it must have felt like being transported to a fairy land. Today, we take it so much for granted that we notice its existence only when there is a power cut nourishing food and life comes to a standstill. Can you think of all the things you could not have done without electricity? Imagine, you could not have watched television or even seen a film in a cinema hall. You would have had to study by candle coffers filled light with no fans or air conditioner. Ice creams, soft drinks and cold water would have been unheard of. Your kitchen too would have been very different from what you see now. There would have been no toaster. Books are like coffers filled, not with gold or silver, but with high ideals, and the wisdom of our forefathers. If we learn to love books, we need no other riches. However, we must read the right kind of books.

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**CISF-HCM-TEST-Dated-2023-11-27-Test NO.-12117**

Gaza and West Bank. Is that a genuine concern or an opportunity to target the people they hate? We need to understand the political game behind all this and that what is bothering me that how come suddenly we Muslim women become so important for everyone. I am not against those who are raising voice against hijab but I am worried about whose shoulder you are gradually leaning on. How can we rejoice such things knowing the fact that the majority of our community is being alienated, targeted and cornered by the same people? Many feminist all over the world are in support of hijab ban just because it seems as a sign of patriarchy. I do say that it always the matter of choice for women to wear it or not but what is certain is that who did speak when a minor girl is gang-raped or when Sulli deals or Bulli Bai came up is more threatening to you than the piece of cloth on your head. Not wearing hijab is your choice but taking off hijab as a mark of liberation is a myth. Those who are supporting you only wish to remain supportive only if you work within the confines of the definition of assertion and dissent that they provide based on their comfort level and if you don't you will be under the same patriarchal set up or political dominance for which you claimed to fight for. The Supreme Court has named a four-member Committee of Administrators to run the affairs of the Board of Control for Cricket in India as part of a continuing judicial exercise to reform the way the body is administering the game. While few will sympathise with the BCCI office-bearers Dated 04.02.1998 who were removed for defying the court well-intended reforms, there is no escaping the feeling that it should have found a way of reforming the body without appointing its own administrators. Only one of the four appointees has played representative cricket, and it is arguable whether a public auditor, a cricket chronicler or a financial sector executive are the most suitable candidates to administer a body that oversees a competitive sport. In a country where there is no shortage of cricket experts and where many have the experience of having put bat to ball at some point in their lives, it is a glib assumption that a combination of eminence in some field and a passion for the game are sufficient to run a national sports body. The court could have asked the Board to come up with suggestions to draw up a committee of interim administrators from among former players and administrators with an establish

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**CISF-HCM-TEST-Dated-2023-11-27-Test NO.-12118**

Objectives were laudable: cleansing the administration; bridging the credibility deficit built by reform-resistant administrators; and revamping a system fraught with conflicts of interest and unchecked commercialisation. Last year, the court declared that running cricket in India is a public function. Many felt the intervention was needed to keep the exploitation of cricket commercial potential honest, and run the game in accordance with its tradition and values. Then came the panel headed by former Chief Justice of India R.M. Oldham and its sweeping recommendations for reform. The Supreme Court accepted most of the recommendations and made them binding on the BCCI. Thereafter, the reluctance shown by the BCCI to accept the Oldham panel reforms Dated 09.01.2017 led to its president Anural Thakur being held prima facie guilty of contempt of court. The situation is ripe for a new set of administrators and the next election, which will be overseen by the four-member committee, will throw them up. The big question, of course, is whether this will amount to a mere replacement of one set of office-bearers with another, or bring about a real and systemic change in the way cricket in this country is run.

Food choices across the globe are changing. For decades, animal foods were given importance for their protein, which led many people to believe that vegetarians were protein deficient, and this belief still exists in some places. With changing perceptions, plant foods are now elevated as good for human and planet health. Eating healthy, promoting sustainable food systems and better treatment of animals are cited as reasons for switching to plant protein. Plant protein is nothing but protein sourced from plant foods like grains, pulses, dals, soy & soy products, nuts, seeds, and so on. Protein is made up of small units called amino acids, 9 of which are essential and need to be obtained from the food we eat, which combine in a chain to form protein. They are the building blocks of all cells and tissues in the body and are responsible for the growth, maintenance and repair/healing of cells and tissues. A study published in the Indian Dermatology Online Journal in 2019 found that an important number of subjects took less than half of the recommended daily allowance of protein. Subjects missing breakfast were found to have hypothyroidism, diffuse hair fall, lichen planus and alopecia areata. With many of the body structures and functions being protein-dependent, i



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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 protein was associated with a lower risk of total, cancer-related and heart disease related mortality. The study also suggests that plant protein may provide beneficial health effects and increase longevity (3). The protein source in India is mainly cereal-based, but this does fulfill the quality of protein needed to maintain health. Combining cereals and protein in the same meal or ready-to-eat foo

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For it outstrips the supply. Be it roads and transport, electricity and water supply, hospitals, or universities. There are simply not enough budgeted funds to provide and sustain adequate functional physical infrastructure at a per capita annual income of around \$2,000 and a tax-GDP ratio of around 11%. That the five-member Supreme Court collegium issued a clarification, following reported differences over appointment of judges to four SC vacancies, is commendable. More so because key aspects of the collegium system of appointing judges are not open to any scrutiny. Take for instance, SC statement revealing that the procedure of circulating the judgments of the prospective candidates and making an objective assessment of their relative merit was introduced for the first time in the September 26 collegium meeting. This is a very important public disclosure and also startling surely such objective criteria should be regular inputs in judges selection. But this was mentioned almost in passing in the clarification. What other yardsticks have been formalised beyond the Second and Third Judges Cases (1993 and 1998) and Justice Department Memorandum of Procedure for appointment of judges (1999) stipulations? It must be asked why such an elementary selection procedure like vetting a candidate prior verdicts was not used for three decades. That there are disagreements among collegium members over what constitutes proper procedures is a good thing the problem is that too little of the process is codified. Since the Third Judges Case and 1999 MoP that shaped the present collegium, the system seems unable to cope whenever a controversy over judicial appointment or transfer breaks out. Following SC constitution bench striking down the National Judicial Appointments Commission and reinstating the collegium in 2015, SC had tasked GoI to finalise a new MoP, which would lay emphasis on transparency and improve the selection of judges by the collegium. Unfortunately, that process was stalled. But nothing stops the SC collegium from fine tuning, publicising and institutionalising its internal criteria to find judges. Some may point out that at least a process of vetting judgments written by the candidates is now being followed. Some earlier CJIs reportedly interviewed candidates too. Emphasis on quality rather than largely quantitative parameters like seniority or number of judgments bolsters collegium credibility. But the question remains: Will an uncodified process survive

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**CISF-HCM-TEST-Dated-2023-11-27-Test NO.-12121**

Manufacturing needs to look at is safety and servicing. Earlier this year, Malaysia decided to select the. South Korean FA-50 over the Tejas for its air force because of HAL lacklustre safety record, especially in the context of the horrible accidents involving its Advanced Light Helicopter exported to Ecuador. Hopefully, with Tejas becoming the mainstay of the air force, quality and spare parts will meet the requisite standards, even inspiring confidence among foreign buyers. Following the brutal terror attacks committed against Israel on October 7 by Hamas, it is hard not to refer to the attacks in Mumbai in 2008. These two terror attacks happened to democratic countries that are dealing with radical Islam, both inside and outside the country, by entities that seek to destroy these countries. Those attacks were also a turning point in the defence perceptions of both countries, due to the element of surprise and mainly because of their brutal nature and outcomes. This month marks the 15th anniversary of the terrorist attacks in Mumbai. The attacks were perpetrated by 10 members of Lashkar-e-Taiba (LeT), an Islamist jihadist organisation based in Pakistan. They unfolded over two-and-a-half days, resulting in the tragic loss of approximately 170 lives and leaving hundreds wounded. The well-trained and heavily armed attackers received support from individuals within Pakistan, with motives rooted in long-standing tensions between India and Pakistan and fuelled by extremist ideologies. The recent announcement regarding the inclusion of epics like Ramayana and Mahabharat in the history syllabi of students studying in schools has raised heckles in some quarters. Mainly the criticism is not about the desirability of studying these epics, but about their inclusion in the history segment on the ground that these epics are myths, and we have been taught that myths are all false. The history of the ancient period will now be studied under the rubric of the classical period. In this respect, it would be fruitful to be clear about what we mean by history. History, as we know, talks of kings and queens, of murders and wars, and of the buildings constructed as also some references to the administrative policies of rulers. As for the use of history, we are told that the knowledge of history is necessary for ascertaining our identity and informing us about the wrongs and right actions so that we form a better idea of our future. Now, to think that the past history with all

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**CISF-HCM-TEST-Dated-2023-11-27-Test NO.-12124**

GOI is planning to enhance the strength of the National Company Law Tribunal to 100 from the current sanctioned strength of 63. This will help compress the time taken to settle commercial disputes. NCLT has traditionally adjudicated on matters relating to company law. Its importance increased manifold when it became the adjudicating authority for insolvency cases in 2016. The Insolvency and Bankruptcy Code is the most important legislation India has to both help financial institutions recover their money when a borrower defaults and simultaneously ensure that the organisational capital in a firm is salvaged. NCLT is at the heart of the insolvency process. It comes in at two stages. At the beginning, it NCLT that decides if an application meets the requirements for an insolvency process. Later, it plays a role in clearing the resolution package. The deadline for a resolution in IBC is 330 days. Between April and September 2023, the average time taken for resolution was 724 days, an overrun of more than two times. NCLT inadequate strength, sometimes compounded by large vacancies, is partially responsible for this delay. Keep in mind, time is crucial in ensuring creditors realise a fair value of the claims and a company value is largely preserved. India has a modern IBC. However, its efficacy depends on how quickly the different links in the chain are able to complete their task. Research put out by the insolvency regulator IBBI showed that more than 74% of the cases pending before NCLT take more than 90 days to merely get admitted for insolvency proceedings. Unless the strength of NCLT is expanded and vacancies are kept at a minimum, it will be hard to compress these timelines. And time is everything. Modi recent flight on the twin-seat variant of the Tejas Light Combat Aircraft highlights the determined political push for the development and induction of indigenous fighters. The Tejas, in its variants, is set to become the mainstay of the air force, replacing aging jets like MiG-21. While initial years of Tejas development saw technical snags and non-enthusiast reception in certain quarters, those bad memories have been firmly put behind now. The turning point in quality upgrade came thanks to the emergence of China as India principal strategic adversary. The next push was the Ukraine war, which jeopardised foreign defence supply chains. As one of the largest defence importers in the world, India is faced with the triple challenge of ensuring advanced comba

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**CISF-HCM-TEST-Dated-2023-11-28-Test NO.-12125**

Challenges facing the renewable sector. Thermal power contributed 75-76% of the power generated over the last three financial years. Its installed capacity, however, dipped from 62.3% to 59.6% over the same period. During the same phase, solar power installed capacity increased from 9.4% to 12.8% and among renewables, its share in generation increased. Therefore, among available sources of renewable energy, it solar power that holds the brightest promise. Renewable energy consumption gets a big push from GoI in the form of legally binding purchases called renewable purchase obligation (RPO). Despite this boost, renewables struggle to meet generation targets because states which have an incentive to keep costs low often fail to meet their RPO. A March 2021 parliamentary committee report showed that only four states met their entire RPO target in 2019-20. Solar power trajectory is delicately poised despite GoI move to increase the share of RPO till 2030. An increase in import tariff this year on inputs such as solar modules to boost domestic industry will in the near future push up project costs and, thereby, power tariffs. This is at odds with a separate move to nudge discoms to maintain financial discipline. Moreover, the renewable space itself is set to get more competitive with the advent of green hydrogen. The renewable energy sector is set for a churn with a complex set of factors at play. In the phalanx of socialist provincial players who turned into regional hegemon overnight, courtesy the VP Singh & Mandal Commission phenomenon, Mulayam Singh Yadav stood apart, as much for his politics as for his craft. He learnt these in rugged Chambal and amidst the rough and tumble of the 1970s fledgling anti-Congress churn. His cunning mind was made of contrasts and contradictions, with self-interest first as the credo. Confronting BJP in Ayodhya: By the late 1980s Netaji broke through as a foremost protagonist of OBC assertion. Then, along with Bihar Lalu Prasad, he formed a twosome whose belligerent confrontation of the Ayodhya agitation and BJP upstaged a dazed Congress, reducing that once invincible party to a rump in the cowbelt. These initiatives also turned him into the presiding deity of the ecular pantheon and a key arbiter of Muslim politics. Padmasambhav, commonly known as Guru Rinpoche, was a young, 8th-century Indian mystic who spent most of his adulthood in Tibet. His charm and enigma were such that he was revered and loved by everyone who met him,



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**CISF-HCM-TEST-Dated-2023-11-28-Test NO.-12126**

Opportunity and a propaganda war was launched. It worked and soon the public was outraged. His youth was termed as inexperience and his truth, arrogance. The locals pushed for the sentence that Rinpoche be banished from the community. He spent the rest of his life in the wilderness. That incident, however, was enough to awaken Rinpoche and bring him face to face to the reality of his world impermanence. Wisdom often comes to us when our fortunes turn for the worse. Sometimes we only realise the value of things when we lose them. That is why Br Phap Luu, a Buddhist monk, and Jo Confino, a journalist and Buddhist practitioner in conversation say, when you touch impermanence and meditate on death, this life is very beautiful. So, you must enjoy every moment of it. Positive experiences alone and avoiding negative experiences can also be counterproductive, because the very focus on happiness contains the seed of unhappiness and suffering, says Paul TP Wong, Canadian clinical psychologist and professor. Realising the impermanence of all things and all situations can fuel our passion for relishing and savouring all the wonderful parts of life. Positive experiences and situations can contribute to our overall contentment, but even more important, interior factors like an unjaundiced view of reality, good attitudes and internal dispositions are crucial to experiencing real joy and happiness. When we accept that all things and situations in life are impermanent, we can cope better with change. One simple example of loss can be losing one pet. Emma Louise, founder of a website on kindness, says that when her dog Dexter had to be put to sleep, she learnt three important lessons. One was not to take life too seriously. The second was that we should keep trying or challenging authority and never give up. The third lesson was to be oneself, no matter what. Thus, she continues, if we endure the impermanence of all things and appreciate what we have while we have it, without clinging, it makes life easier and more satisfying. Om Swami, founder of a spiritual wellness platform, in his Buddha stories says that when you are happy, remind yourself that this will not last. When you are sad, remind yourself that mindfulness will soothe your parched existence, because you become better able to balance your existence both in times of happiness and in times of sorrow. The question of Gandhi relevance and legacy is social, economic, political, in the sense of their correct import, wa



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**CISF-HCM-TEST-Dated-2023-11-28-Test NO.-12127**

Initiatives of Rajendra Prasad and Vinoba Bhave, during 11-15 March, 1948, at Sevagram. It was not a simple attempt either to memorialise Gandhi or to present a list of his principles that were still relevant to society. In addition to identifying the nature and parameters of a programme of action, the meeting was more of an attempt to define the practicability of Gandhi vision and principles in a scenario wherein he was no longer physically available to work for their realisation in an inhospitable climate. In this sense, it might be said that the participants of the meeting were each trying to think the meaning of Gandhi relevance for themselves, and thereby of the appropriate way for realising Gandhi ideals after his passing. The participants, all of whom had been among his closest associates over decades, were also memorialising Gandhi for their own selves in an intensely personal manner. In a way, their individual response to the situation arising from Gandhi death described the nature of Gandhi relationship with each of them. In howsoever remote a degree, it perhaps continues to be the case with each of ourselves in our remembrance of Gandhi. The multifarious opinion of Gandhi in present times, ranging from the adulatory to the derogatory, expresses the range of beliefs, ideals, hopes, and fears comprising the worldview of contemporary society. Some of the foremost personalities of the time attended the conference in Sevagram, including Vinoba Bhave, Jawaharlal Nehru, Rajendra Prasad, Maulana Azad, JB Kripalani, Mridula Sarabhai, Jayaprakash Narayan, Zakir Hussain, JC Kumarappa, Kaka Kalelkar, Thakkar Baba, Sucheta Kripalani and Dada Dharmadhikari. The presence of Sardar Patel was sorely missed, his absence caused by illness which would result in his early demise not long after. Meeting in the shadow of the partition killings and the desperate plight of refugees, the delegates frankly deliberated on the prevailing climate of communal animosity responsible for large-scale violence during partition, on their duty to rescue the women who had suffered abduction, rape, conversion and forcibly marriage on both sides of the border, the rehabilitation of persons arriving in India on being ruined and displaced by partition, the safety of communities left vulnerable to revengeful violence, the virtue of ahimsa on the level of both individuals and the Indian state, the strands of defence, industrialisation, cottage industries and poverty alleviation, on Gandhi

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**CISF-HCM-TEST-Dated-2023-11-28-Test NO.-12128**

Debate are surprisingly much the same as those on similar topics today. The record of the proceedings of the Sevagram conference, conducted in Hindustani, the term that Gandhi preferred for the national language, were circulated among the participants. Many years later, they have been made available in the public domain in a bilingual book edited by an authority on Gandhiana, Gopalkrishna Gandhi, in 2007. The proceedings have been ably translated into English in the book by the veteran scholar, Rupert Snell. This excellent volume will remain a valuable reference on the subject of the relevance of Gandhian ideas. To be able to contemporize Gandhi ideas constitutes a central part of the attempt to meaningfully memorialise him. This is generally acknowledged to be a difficult enterprise. Some of his ideas were subjected to fundamental criticism during his own lifetime even by many of his senior associates and friends, a considerable number of whom were frankly incredulous of their realism. On occasions, as in the case of his testing his own physical restraint which involved the participation of two female disciples during the tragic days of his tour of Noakhali, the discomfort of devoted colleagues such as Chakravarti Rajagopalchari and Rajendra Prasad made him discontinue them. His political mentor, Gopal Krishna Gokhale, was sceptical of some of the fundamental principles of Gandhi economic and political philosophy enshrined in the Hind Swaraj. The issue of adherence to the vision of this puzzling little book of his, would, till the very end, remain a source of disagreement between him and Nehru, his designated political successor. Scholars have since continued to interpret the Hind Swaraj which had served Gandhi simultaneously as an article of faith and a manifesto. These interpretations variously pertain to such themes as the justice of his rejection of certain professions as those of the law and modern medicine, or whether his cherished dream of an India comprised of ideal villages sustained by minimal needs and cottage industries pointed towards a harmonious future or an abyss of superstition and hierarchy, that of the questionable validity of trusteeship, whether his economic vision was unrealistically based on non-economic values, whether his extolment of varnashramdharma negated his campaign against untouchability, and whether his famous doctrine of ahimsa derived essentially from a utopian dream and not a little misunderstanding of human nature and

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Gandhi vision in its totality. Throughout the meeting, one sees Prasad and Vinoba gently drawing the deliberations back to the issue of their implementation when delegates tended to adopt linearity regarding subjects which they had devoted their entire lives to. Vinoba, the quintessential outsider, stood without structural boundaries, but was fully appreciative of the role of politics and government. Making light of the fact that he and Nehru were meeting personally for the same time, in spite of having worked for decades under the leadership of the same person, he remarked on the diversity of the concerns of Gandhi as providing the vastness of his ideological family. The readiness of Vinoba and Prasad, in stark contrast to Kripalani, to accept Nehru pre-eminence as head of government and successor to Gandhi is also their openness to accept the centrality of the political realm and the Indian state in the actualisation of Gandhi ideas, including equality and ahimsa. It was remarkable on the part of Vinoba, especially to have held on to such a belief, given Nehru unequivocal advocacy in his opening statement before the participants, of the supreme importance of ensuring the security and integrity of India, and of the unavoidable need of its military defence through armaments and industrialization as that of the eradication of deprivation and communal hatred. This willingness of Vinoba is also the initial move towards giving concrete shape to certain amorphous sections of Gandhian principles. This entailed a realistic grip on apparently abstract notions such as truth and ahimsa. Excluding viewpoints which suspect his integrity itself, truth, ahimsa and ethics have always been accepted as the bedrock of Gandhian thought. These qualities have never in history been available in the public domain with easy access or as ready instruments of state or of politics. Gandhi always believed that although these qualities made the first principles of public as well as private life, they could only be realised through rigorous training and constant vigil. There could by no means ever be had a guarantee that they could yield tangible results in a forecastable duration. With ahimsa particularly, the time frame of success could never be assured within a foreseeable future, in one life time even. The striving was everything. The training for the striving was the objective of ashram life. Gandhi perceived his ashrams to be his true memorials. Whenever the issue of radicalisati

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**CISF-HCM-TEST-Dated-2023-11-28-Test NO.-12130**

Had they been transformed, revitalised and re-explained to address social and political challenges, the Kashmiri society could have significantly benefited. Indeed, something has gone wrong. But what makes the situation serious is that when a few disgruntled Kashmiris advocated religious intolerance openly in the 1990s then, the members of the civil society and a few members of the intelligentsia chose to remain mute spectators. This set the pace of religious radicalisation on fast mode and remained unchecked. Poisonous seeds were persistently planted in the Kashmiri psyche. And these were liberally watered and fertilised by the forces who were responsible for stopping it. It is alleged that the Kashmiri political leadership was communalist in Kashmir, communist in Jammu and nationalist in Delhi. Sheikh Abdullah was the among the first to politicise religion for his political gains. It led to fundamentalism, and non-Muslims in Kashmir were branded as infidels. It is believed that in the 1977 and 1983 elections, certain political workers moved with religious books in their hands during election campaigns. To mark the birth anniversary of Mahatma Gandhi on 02 Oct 1988, his statue was to be installed in the High Court complex at Srinagar. This was to be inaugurated by then Chief Justice of India, R.S. Pathak. Everything was planned, but a few Muslim lawyers objected and threatened to cause a disturbance thus, the chief minister cancelled the function. It had significant implications for the secular charter of Kashmir, which is an inseparable part of secular India. (Jagmohan, My Frozen Turbulence in Kashmir). This happened during National Conference (F) and Congress (I). Jama at-i-Islami, a bedrock of radicalisation in Kashmir, helped the political forces work over the years, with the intent that widening the political parties approach by using religion could eventually help in fundamentalizing the Kashmiri conception of Islam. Therefore, it could acquire a stronger foothold in the political landscape of Jammu and Kashmir. It diverted social and political beliefs towards radicalism and extremism. It restructured Kashmiri society and government machinery. It spread pro-Pakistan propaganda among the Kashmiris. Jama at-i-Islami of J&K was established in 1942 at Shopian and is on the same lines as Jama at-i-Islami of Pakistan, discarding the basic concept of secularism & socialism and believing in Islam-inspired political establishment. They deemed J&K accession t

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**CISF-HCM-TEST-Dated-2023-11-28-Test NO.-12133**

The Jammu and Kashmir Liberation Front (JKLF) for this task. The JKLF, which was set up in 1965, was originally a Pakistan-based militant outfit committed to confronting India control over J&K. This terrorist organisation was used to bring the youth of J&K, train them, and send them back to agitate against the government and spread terrorism. JKLF was the first militant group to advocate the secession of J&K from India. From its inception till 1988, the JKLF focussed on propagating its secessionist cause and building its militant base through indoctrination and arms training. A co-founder of the JKLF, Maqbool Butt, was arrested and sentenced to death for the murder of an Indian intelligence operative. Attempting to secure his release, JKLF members, in early 1984, kidnapped an Indian diplomat posted in London, Ravindra Mahtre. Mahtre was executed when the release demand was not met. Maqbool Butt was hanged in February 1984. Forty-four different terrorist organisations initiated terrorism in Kashmir Valley in 1989. In addition to JKLF, other prominent terrorist organisations were Hizb-ul-Majaedheen, the Student Liberation Front, People League, etc. They sought fundamental guidance and direction were sought from Pakistan. All these people primarily acted surreptitiously. These terrorist organisations organised colossal propaganda. In addition to securing wide publicity from the local press, these subversive elements brought enormous literature and propaganda machinery to spread hate against India in the shape of songs, tapes, radios, periodicals, etc. The aim was to advocate Jihad to secure freedom for Kashmiris. Our adversary aims to ensure that the Indian Security Forces remain progressively more involved in counterinsurgency/internal security operations in J&K, the north-eastern and LWE-affected states, to degrade India superiority in conventional combat through strategic exhaustion. Ensuring that violence in the ongoing Low-Intensity Conflict (LIC) is maintained at a low level so that it does not lead to a conventional war. Whilst negotiating with the politically motivated Islam, the Kashmiri version of Islam, which had its roots to Sufism and Rishism, has been lost somewhere. Moreover, the separatist theme picked up by JKLF, which lead the terrorism in J&K, was soon engulfed by the radicalised forces. Thereafter Islam and Azadi begun to be used interchangeably, as, Islamised version of Kashmiryat was illicitly used to justify the violence in Kashmir. The

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**CISF-HCM-TEST-Dated-2023-11-28-Test NO.-12134**

Unfolded when Ashok Gehlot had to step aside for the party president election. Noting that Congress ineptitude at winning elections extends to conducting them, it said that Gehlot sudden exit from the contest left the top brass scrambling for a replacement. It described the brouhaha as another round of the self-sabotage that has hobbled the Congress for years. Now, with Shashi Tharoor (who isn't part of the inner circle) squaring off against Gandhis man Mallikarjun Kharge, the article says that Rahul Gandhi, who is not interested in leading the party, failed to use his power to enforce an actual democratic contest for the presidency. When I read about travails of the UK tourists being asked to appear in person for their Indian visa (whether the decision was sudden, is debatable given there are two versions of what happened), I immediately sensed the extreme injustice being meted out to them. It was nothing but sovereign arrogance on India part, treating the born entitled ones so shabbily. Contrast this with the post-Covid scenario in India when its citizen decided to embark on revenge travel (I am not sure this revenge was against whom) or travel for other necessary matters. Didn't we witness a red-carpet treatment being extended to Indian visa applicants by the first world countries? Why, just to ensure that wannabe Indian tourists young and old are not put to any trouble; embassies of the Schengen countries, the UK, and the US not only waived off any in-person appearances but going a step further, they, along with VFS Global, started going to the doorsteps of the applicants to collect the visa applications, biometric paraphernalia in tow. Outstation? No worry, visa centre representatives will come wherever you are. Another country moved heaven and earth to bring down its visa appointment time to mere 430 days! See, this is how we were, and are being, treated by the first world embassies visa as a matter of our right; not like as if a big favour is being granted à la our embassy in the UK. We cannot but agree with UK Association of Independent Tour Operators when it said that it is the most inefficient way to have to go and get a visa in person, and when you are there, you end up waiting for hours. And for that very reason their own embassy has never asked us, the Indian people, to ever come to its visa application centres personally. What we don't understand is the sentiment that such a move will hit the economy of India badly as these tourists would have spent



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My neighbour did not recognise me. Back home, my parents nursed me back from the deep Bachchan coma I was in, our maid waded under the bed and gathered all my study material and wiped the dust off them and I think my sister blew the conch and my brother beat the drums when I finally opened a book to study. I passed the exams, just barely, but pass I did. With an over-all percentage which was mere inches above ground level, I would have made it past even the gate-keepers at the professional colleges. When I was in RBI (2008-13), I used to take wagers with my colleagues on the possibility of Ben Bernanke winning the economics Nobel sometime down the line. Most thought it was unlikely that any central bank governor associated with the Global Financial Crisis (GFC) of 2008-09, least of all the chairman of the US Federal Reserve, would pass the bar. They had a point. US policymakers of that time were blindsided by the financial instability brewing in the underbelly of the system. Bernanke himself was remarkably sanguine when he deposed before the Congress in early 2007: Our assessment is that there not much indication at this point that subprime mortgage issues have spread into the broader mortgage market, which still seems to be healthy. Delhi lieutenant governor VK Saxena will soon formally allow over 300 establishments to work round-the-clock. Businesses such as hotels and delivery services can afford downtime. A modern economy never sleeps, or at least some parts of it are always humming. The MVA government in Maharashtra was keen on something similar for Mumbai, India other megalopolis. The economic logic of a city that never sleeps is easy to grasp but in India it runs into the reflexive approach of a state that seeks to regulate every aspect of life. There are encouraging signs of some change in this approach. The challenge to paternalism is coming from within. In Muvattupuzha, a Kerala town, local authorities recently organised a four-night package of activities, including live music performances and a women marathon. The effort was named Girls Night Out to encourage women to go out after sunset and also nudge the town towards creating a nightlife. By all accounts, the response was overwhelming. It just shows how state paternalism has been a killjoy. India rightly aspires to be a developed nation. The journey there will require governments to trust people more. There are plenty of laws that impose unreasonable curbs on where and when women can work. E

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**CISF-HCM-TEST-Dated-2023-11-28-Test NO.-12136**

In enabling a fairer environment will remain undiminished. Another role that needs to be played effectively is to check non-state actors from enforcing their cultural sensibilities on others. In this context, Go did well to ensure that theatres in J&K opened again and beer can be stocked in departmental stores under a liberalised policy. Why should all of India experience the same benefits? The journey to a developed country status will have to allow citizens to make their own choices on what they wish to consume without the fear of incurring the wrath of thin-skinned compatriots. Authorities in Delhi, Muvattupuzha and J&K deserve praise for their effort. The Supreme Court appears to agree that hate speech is a big negative for social peace. The key point is what are the deterrents against those talking up hate. The latest high-profile hate speech controversy involves two BJP elected representatives at a VHP event. Delhi police has filed an FIR on this. In May, a PFI march in Kerala saw a minor chanting violent threats against two other communities. And last December, there was a flood of hate speech at the Dharm Sansad in Haridwar. Tracking forward from last December, it can be reasonably argued that the lack of quick and meaningful police and legal action against hate speech encourages more such statements and rhetoric. Police forces sometimes file FIR, after a big delay, the cases start trundling through lower courts, once in a while SC agrees to take up a matter, but even SC is overburdened and so goes this depressing story. The other part of this story is that with a few welcome exceptions, political parties rarely act against their own. It must start with the cops. Police forces have to be vigilant and proactive, lodging clearly argued FIRs immediately, making arrests, filing charge sheets and energetically pursuing trials. But cops will do this regularly only when the leadership of all political parties show zero tolerance for hate speech. Courts, especially higher courts, need to push matters along, pulling up lower courts suo motu, if necessary. There have been court-monitored investigations using the doctrine of continuing mandamus. SC and high courts should prioritise a few hate speech cases for supervision. A separate law on hate speech is unnecessary. We don't need another law that can be willfully misinterpreted. What we need is some hate speech givers to quickly pay for what they have said. An October 5 alert by WHO has highlighted unaccepta

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**CISF-HCM-TEST-Dated-2023-11-28-Test NO.-12137**

The situation in Delhi and Mumbai is a stark reminder of the urgent need to control pollution. Addressing this issue requires a multi-pronged approach involving governments, industries, and individuals. The World Health Organization (WHO) reveals that Delhi and Mumbai are among the most polluted cities in the world consistently. In 2023, Delhi average annual PM concentration was a staggering 112  $\mu\text{g}/\text{m}^3$ , more than six times the WHO safe limit of 5  $\mu\text{g}/\text{m}^3$ . Mumbai air quality, while slightly better, was still far from satisfactory, with an average PM<sub>2.5</sub> concentration of 59  $\mu\text{g}/\text{m}^3$ . These figures paint a grim picture of the air quality in these two cities. PM<sub>2.5</sub>, a fine inhalable particulate matter, is particularly harmful as it can penetrate the lungs and bloodstream, causing various health problems. Studies have shown that exposure to PM<sub>2.5</sub> can lead to an increased risk of premature death, lung cancer, and respiratory and cardiovascular diseases. The situation is equally concerning when it comes to water pollution. In Delhi, up to 80% of the wastewater is dumped into the Yamuna River untreated, contaminating the drinking water, source for millions of people. In Mumbai, the Mythic River, once a source of recreation and sustenance, is now a toxic cocktail of sewage, industrial effluents, and plastic waste. The impact of pollution on human health is undeniable. According to a study published in The Lancet, air pollution in India causes an estimated 2.5 million premature deaths annually. In Delhi, it is estimated that pollution causes up to 30% of all respiratory deaths. The pollution is not restricted to Delhi and Mumbai, it affecting the entire country and the world. The economic costs of pollution are also significant. The World Bank estimates that India loses up to 3% of its GDP due to pollution-related health costs and lost productivity. Delhi and Mumbai, two of India most populous metropolises, have long grappled with the issue of air pollution. The air quality in both cities has consistently ranked among the worst in the world, posing significant health risks to their residents. To effectively address this pressing issue, it is crucial to understand the underlying factors contributing to the high levels of pollution. A significant contributor to air pollution is vehicular emissions. The burgeoning number of vehicles on the roads, particularly diesel-powered ones, releases harmful pollutants into the atmosphere, including particulate matter (PM), nitrogen oxides (Knox)

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Releases large amounts of PM, particularly PM<sub>2.5</sub>, into the atmosphere, posing severe health risks, especially during the winter months when air circulation is poor. Meteorological factors, such as temperature inversions and wind patterns, can also exacerbate air pollution. Temperature inversions trap pollutants near the ground, preventing their dispersion and leading to higher concentrations. Additionally, calm winds or slow wind speeds limit the movement of pollutants, allowing them to accumulate over the cities. Addressing air pollution is not just an environmental issue; it is a public health imperative. By understanding the factors driving pollution and implementing comprehensive strategies to address them, we can protect the health and well-being of millions of citizens, ensuring a cleaner and healthier future. As operational biogas plants, with an installed capacity of over represents a remarkable growth from just. The Ministry of New and Renewable an ambitious target of 50 million biogas plants by 2025, indicating the government commitment to expanding the biogas sector. Biogas production in India is estimated at around 15 billion cubic annually, with the potential to reach 60. Biogas plants contribute to reducing greenhouse gas emissions by approximately 3.6 million tones of equivalent per year. Biogas provides clean cooking fuel for rural households, reducing reliance on traditional biomass sources that contribute to air pollution. Biogas slurry, a byproduct of biogas production, serves as a rich organic fertilizer, enhancing soil quality and crop productivity. However, the upfront costs of installing biogas systems can be high. This is a barrier for many potential adopters. The infrastructure for biogas production and distribution is not yet fully developed in many parts of the world. There is a perception that biogas is a dirty or smelly fuel. This perception is based on a lack of understanding of biogas technology. Despite these challenges, the future of the biogas industry in India is promising. Government initiatives, technological advancements, and growing awareness are expected to drive continued growth. Biogas holds the potential to play a significant role in India energy transition, contributing to a sustainable and environmentally responsible future. Governments at all levels need to implement stricter environmental regulations and invest in sustainable infrastructure, such as public transportation and renewable energy sources.

Industrie

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Taste, flavor, safety and non-toxicity, of the solvent, are key considerations in using a particular solvent. DEG EG can creep in as a by-product of the manufacture of, say, glycerin, a preferred solvent. Poor Midas, the mythical Greek king who had, literally, the golden touch. The boon granted to him, that whatever he held would turn into the precious metal, all too soon proved to be a bane as he faced starvation when his food and drink were transformed into ingestible bullion. Despite the cautionary tale of Midas, the world continues to be deceived by gilded ornament, to paraphrase Shakespeare, and persists in its headlong pursuit of the barren metal which serves no useful purpose and is prized only for its rarity value. And no one prizes gold more than we Indians do. In the financial year 2021-22, we spent \$46.14 billion on gold imports, an increase of more than 30% over the previous year. This figure represents only officially sanctioned imports, and does not take into account smuggled gold. One of the persistent problems with India economy is our current account deficit (CAD) – the amount by which the value of our imports exceeds the value of our exports. That is expected to touch \$105 billion this fiscal. If we were to get over our obsessive craze for gold, our CAD would go down drastically, and our economy would be stronger. The foreign exchange we would save by not importing gold would help us cope with economic shocks better. So why do we hanker so much for an unproductive piece of metal which is good for making bling jeweler and not much else? The reason is economic insecurity. When insecurity increases, as it did during the pandemic, the demand for gold goes up because of the completely irrational, and enduring, value the whole world accords to Au, the scientific symbol for the metal. This leads to a vicious spiral. The more we divert scarce economic resources to gold from productive investments in industry and other forms of employment generation, the more our economic anxieties will increase, leading to yet more expenditure on gold, and so on, ad absurdum. Absurd as it is, the global gold rush continues, a chase after something of less practical use than cow dung, which can be used as cooking fuel and fertilizer. In another story of Midas, the king grew a pair of donkey ears. Not surprising. Gold makes asses of us all. Over the years, authors and philosophers have tried to define wisdom and differentiate it from knowledge imparted by schools and



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The seeker. It has no external connection, whereas knowledge has no roots within and is borrowed from the outside world. In the ancient texts we often come across two different terms: Janna and Pragma. Janna has a totally different pattern. In the Gita 4:35, Krishna says: Yak Java an lunar Mohan exam Yasyasi Pandora, Yean Bhutanyasheshna, Drakshayasyatmanyatho may " Argon, by following the path of the Guru and having achieved enlightenment, delusion will be gone. There will be the light of wisdom and you will realize that every living being is an inseparable part of me. every creative dimension of life of a seeker is deeply rooted in Pragma and not Janna. Goddess Sara Swati is a source of wisdom, whether education, or in real life. In terms of education, Janna is a belief system, however, Pragma is all about seeking, questioning, inquiring and even doubting certain aspects to gain insight from the guru. The New Education Policy promises to encourage inquisitiveness and curiosity so that the student is not merely confined to the four walls of a school or to a prescribed syllabus. He is not just a student but a true seeker of life insight. The Chhandogya Upanishad describes this phenomenon through the story of Satyakam and Jabala. The essence of the story is that a student in the original form is a true seeker of existence. What we learn has to be transcendental, and that we may call as wisdom or a state of supreme knowledge. Knowledge creates memories and wisdom is blossoming of flowers within. Osho says that Pragma, wisdom, is purity of heart. Knowledge comes from without, wisdom wells up within. Knowledge is borrowed and wisdom is original. He also advises people: Don be knowledgeable, be wise. A young mind can memorise hundreds of books prescribed by the school and recite them his whole life. But, reading the books or scripture will not trigger the inner song from within. Just remembering words will not create harmony. It will not kindle joy within. It will come through nurturing individuality and freeing the learning from routine. Rote learning is unconscious, while wisdom is awakened and conscious. That why our ancient scriptures are full of inquisitiveness and curiosity. In the Katha Upanishad, the discussion between the boy, Nachiketa, and Yama gives a deeper meaning of wisdom. He tells Yama that those who are unconscious believe you are a reality and those who are conscious know that you are just an appearance. Every child can be described by two wo



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Offline. Buyers, sellers, and other intermediaries operate in an environment of distrust with each other. The winds of disruption, though, are not very distant. Demonetisation and Benami Transactions Amendment (Prohibition) Act 2016, followed by RERA regulation, has led to consolidation and discipline in the real estate sector regarding timely project delivery and financial prudence. RERA embraced the government digital India vision by making it compulsory to set all project-related details on the authority website, infusing additional customer trust. The constant regulations and government support have opened up new lanes of growth for real estate developers and piqued the interests of foreign and domestic investors in the sector growth story. These regulations strive to improve transparency, bring greater accountability to the realty sector and set disclosure standards to safeguard the interest of all stakeholders. It establishes a regulatory mechanism to deal with disputes arising from transactions and levies penalties to increase institution-investor participation and regulate the sector to make India an attractive investment destination. Sebi announced AIF regulations in 2012 to construct a structure where a regulatory framework is available to all shades of a private pool of capital or investment vehicles. These instruments have tremendous potential to propel India to a higher level of sustainable growth. SEBI further amended the Alternative Investment Funds ( AIF ) rules via a notification on April 24th 2022. It amended the SEBI (Alternative Investment Funds) Regulations, 2012. This amendment by SEBI is a critical regulation towards promoting India as a hub for Indian and foreign investments and the inclusion of private equity in its financial ecosystem. Over the past decades, global financial actors have become increasingly dominant in this market. This new vision, referred to as the financialisation of real estate investments, is arguably transforming the primary function of a house from a place to live to a commodity for investment and quick profit. A Structural shift beyond traditional investment is catching up AIFs are privately pooled reserves investing into listed and unlisted asset classes structured as early-stage start-up funds, late-stage Pre-IPO funds, infrastructure funds, real estate funds, hedge funds and many more as per Sebi category I, II & III categories. Category II is the most significant, comprising almost 80 per cent. This c

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Worldwide, AIFs play a pivotal role in the future of real estate investments. There has been a wave of venture capital investments in India for the past few years. The rise in popularity is said to result from HNI investors pursuing less conventional investment routes to grow their capital and the increasing fragmentation of traditional insurance pools. Moreover, Indian businesses draw a lot of foreign investments too. The Government chose to set up a new category of investments that will drive money into socially and economically desirable sectors like real estate. It will be a unique asset class for investors with fewer investment constraints, leading to increased long-term Indian assets. Investment managers achieve consistent and compelling value propositions for their investors. They bring adequate AIF investment opportunities, manage financial assets and create strategies to accomplish a specified financial goal for investors. From an asset class diversification perspective, private real estate investment managers provide investors with diversification through various standalone investment opportunities. It would enable HNIs to invest in a manageable and sustained fashion without feeling like they are not part of the real estate investment ecosystem. The investors can start small and spread their investments across different properties. By providing a diverse investment portfolio managed by skilled investment managers, an alternative investment fund lowers the risk profile of real estate as an asset class. As a result, it offers the advantage of a defensive investment option. Real estate alternative capital funds offer an efficient hedge mechanism through portfolio diversification. Unlike direct investments, alternative investment funds offer a far more comprehensive choice of possibilities because they are a pool of assets. Most of the investment would get allocated to various projects spread across multiple projects in optimal locations. As Inflation disrupts, AIF takes the center stage. Indian AIF industry (alternative investment funds) is currently at Rs 6.4 lakh crore commitments raised as on 31st March 2022 and has grown seven times in the past five years. Undoubtedly, the AIF popularity is growing in India. For the continuous growth of AIFs in India, the Government must accept the industry anticipations of implementing the robust global best practices, support on-shore fund management, and unlock the domestic capital pool through sectoral and reg

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AIF in India AIFs would drive much-needed liquidity into the Indian real estate sector. Aside from the high price that only high net worth individuals (HNIs) and ultra HNIs could afford, the general public had previously been unable to invest in these asset classes due to the dangers, lack of regulation, and lack of liquidity of alternative investments. We have new-age technology-driven platforms offering AIF investment opportunities that can make the process more convenient and transparent. Sebi desires that sophisticated investors understand the underlying risk of such investments and has set the minimum investment limitation to invest in an AIF as one crore. Given the recent market turbulence, fixed-income alternative assets are a smart choice for everyone portfolio. Regulators are assisting in deepening financial markets and protecting investors by adding more clarity to the process. Post the early 90s, access to public stock markets became the capital driver for a considerable part of the population. India is on the verge of an identical opportunity, where participation in alternative ventures will fuel the country next wealth-creating boom. India is a country with a diverse cultural heritage that is celebrated throughout the year. According to Indian calendars, the busiest shopping times are around the festival months starting from September to December which also is the boom time for brands and enterprises as they tend to surpass their yearly profit projections. This festive season is just around the corner and D2C brands are all set to appease the customers. In order to provide an exceptional experience to consumers, brands have expanded their delivery operations across the country combined with digital advancements to make the entire process easier. Along with cheer and enthusiasm, the festive season also comes with certain challenges. When people are on shopping sprees, D2C brands go through an all-time risk of product non-delivery, damage, and other similar issues. And in such cases, they are bound to figure out a certified route through which their product reaches back to the origin. Here choosing the right shipping partner plays a significant role as it gives D2C brands peace of mind knowing that their product would be returned in the event of non-delivery. Here are some ways through which D2C brands can ensure a reduced RTO, but before we get there, we need to understand what RTO order is all about. Return to origin: An approach Return-to-ori

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Customers receive exactly what they have seen, sellers must put up correct information in terms of what a product offers on the online platforms. Order tracking Individuals are now able to keep a tab on their product delivery, thanks to technology. In this regard, D2C brands have also offered tracking options to consumers ensuring a great buying experience. In addition, online retailers have begun informing customers about their purchases via mail, text, or What Sapp to relieve customers anxiety and ensure timely delivery of orders. Product packaging plays a very important role in making or breaking the brand image in the minds of consumers. Improper packaging may ultimately cause customers to lose interest in the brand. Therefore, brands must take care to fulfill their obligation of selecting the appropriate packing material to ensure that the product reaches the consumer in the right shape. In turn, this would help D2C brands reduce RTO. Fast shipping In this modern-day world, where technology rules, customers wish to receive their orders at the earliest possible. Therefore, D2C firms need to work on their shipping operations to ensure that products reach customers timely and that they choose to prefer your brand over others because of the well-managed delivery strategy. Manage NDR reports NDR or non-delivery reports provide insights into the order journey as well as the reason behind the returns. Hence, the NDR acts as an essential management tool for D2C brands as it allows them to stay ahead in the process and reduce RTO percentage. Payment mode Everything in today world is digital, and having a secure payment mechanism is the deciding element for a brand to establish customer loyalty. As a result, brands have teamed up with reputable online payment portals to streamline the process of a consumer purchasing the goods, reducing returns and cancellations. Customer review Encouraging more customers to review and provide feedback is a good practice to help businesses identify their weak points. Also, a good number of customers go through the reviews before making any purchase. Therefore, by providing consumers with everything they need to know about the product, inviting them to give feedback will definitely lead to decreased return orders. Way forward The changing business landscape offers plenty of options to businesses to provide an ideal purchasing experience to consumers. With the development of technology, brands can now improve their operations and

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Higher standards of care and exhibit evidence-based service objectives. This typically assesses the performance of the provider by looking at important actions that result in better patient outcomes and satisfaction. The post-pandemic world we live in today increasingly looks to technology to address its most critical issues. The potential of technology to create easily accessible, reasonably priced, and successful healthcare systems are limitless. With the wonders of medical technology comes a stronger emphasis on patient-centered design. Technological transformation Gaps in conventional medical practice are prompting these changes: Patients are mainly passive participants in health decisions because they are not actively involved. They are also subjected to unnecessary tests and treatments, which are dangerous, and occasionally receive incorrect treatment. Moreover, the cost of treatment has been rising without improving the quality of care provided. Many of these flaws can be fixed with technology and can encourage as well as support better practices. In order to make daily decisions, caregivers can draw on a sizable quantity of digital data from various interconnected sources (devices, trials, research, best practices, training, patient data, etc.). They can further improve this by utilising cross-functional abilities-transforming point-of-care into evidence-based practice results in considerable change. Digital tactics result in patient-centered care In the modern era, due to digital technology, patients, and their families are highly empowered consumers in daily life. Healthcare providers must implement digital methods that will enable them to develop solid patient-physician relationships and provide top-notch patient experiences as they need a change. By better connecting patients, doctors, and healthcare systems, digital transformation in healthcare and cutting-edge technological solutions can enhance healthcare services. The accessibility of services and the provision of real-time care are improved by mobile healthcare apps and solutions that connect patients and healthcare professionals. Healthcare professionals can act immediately since digital technologies allow storing all historical patient condition data in a single repository. Furthermore, in India, healthcare accessibility is being restructured and modified by technology and a patient-centered approach. Patient-centered approaches Hybrid care approach The healthcare industry saw a paradigm

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Data can also be incorporated into their routine treatment and well-being. Due to growing internet usage, many stakeholders can safely store healthcare data in the cloud and access it as needed. Personal and portable healthcare Numerous new technologies, including medical wearable, screening tools, 3D printers, remote analysers, and mobile health apps, have enabled individualised and accessible patient treatment across various regions in India. Treatments will probably develop more specialised as medical tools and equipment get smaller and more portable. This may contribute to healthcare services flexibility, accessibility, and accuracy. Healthcare providers can then improve patient outcomes by increasing staff and process efficiency. Patients don't have to waste valuable time travelling or attempting numerous treatments because they can instantly receive the best ones. Digital healthcare interventions Due to smartphones and the internet, Indian consumers have become accustomed to having access to information whenever and wherever they are. Many people have similar expectations for healthcare. An increasing number of people are using the internet to make appointments, obtain guidance and prescription medications, and monitor their health. Having access to real-time healthcare information and intervention enhances the patient experience and results. Additionally, AI and automation enable medical professionals to spend more time interacting with patients and compiling medical data. The road ahead For healthcare services to be high-quality and sustainable, technology is necessary. The health sector is looking into fresh approaches to integrating digital and technical advancements in India urban and rural primary health care clinics to make universal health coverage a reality. This entails improving telemedicine, establishing dashboards for better decision-making, and developing creative ways to raise the calibre of healthcare services. Such solutions could raise the standard of healthcare, ease the workload of healthcare professionals, and guarantee that patients receive high-quality care. Moreover, sustainability and integration with the healthcare system continue to be the main goals as the health sector works to incorporate technology into health care. The world is becoming smaller, with rapid globalisation, and the opening of international borders. The markets here have become competitive with several multinational corporations (MNC) setting up their operat



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In such a program. A program on international business studies should focus on leadership and value creation. The courses must be designed, to help students, in understanding the need for and value of contribution beyond personal goals and achievements. Business schools play a key role in shaping the future leader and equipping them with the right skill sets. Business schools can be powerful proponents of corporate sustainability. The Principles for Responsible Management Education (PRME) is a United Nations-supported initiative founded in 2007. This platform helps in raising awareness about the need for sustainability education in schools. This initiative focuses on creating future leaders who can balance economic and sustainability goals. It will bring the much-needed focus back on environmental concerns. MBA as a course is offered with several specialisations. International business (IB), for a long time, remained just as an elective being offered. But today many B-schools offer it as a specialization. The schools use accreditation as a platform to network with other leading schools which helps them to offer more diverse subjects, under International Business specialisation. International accreditation also facilitates credit transfers between schools. All these often also lead to growth in research projects. Cross cultural knowledge and orientation that is gained in this specialisation makes students truly ready to take up global assignments. It heartening to note that most leading schools also offer language training. The most preferred choices seem to be Mandarin, French, German, and Japanese languages. A student taking up IB specialisation should be open to learning a foreign language. Business acumen gained in courses, along with an expertise in foreign language will truly make them ready for opportunities across the world. Global pandemics acted as a catalyst for the advertising world and accelerated consumers preferences for eCommerce. Everything went digital, especially the consumers. The fundamentals of advertising are still the same, but the media plans that were used for a decade have gradually started to fade away. To cater to the market needs, brands had to change their methods of creating a presence in the digital space to avoid being left behind. We are in an era where consumers have multiple choices on what they want to purchase, listen to, and view. Therefore, to grab their attention, build a digital relationship, and instigate trust am

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Maximise the results. Listed below are some methods to brands must use to deploy a successful marketing campaign with influencers. Steps for influencer campaigns to succeed Tons of online content is making the digital space crowded. As a result, the algorithms on social media platforms are changing continuously, making the measurement of ROI more vital than ever. The first step in measuring the campaign result is to set goals and expectations with the influencers because an aim without direction has fewer chances to succeed. Secondly, brands must set KPIs (Key Performance Indicators) based on which they will measure the outcomes of their efforts. These KPIs can include page views, impressions, reach, sales, and more. Next, determining the best platform for the content is crucial for the marketing strategy. However, following an omnichannel approach and optimising the content accordingly is also considered a good technique to reach prospective consumers. Lastly, selecting influencers with a specific niche to meet your brand requirements is considered essential to making the marketing campaign succeed. After all the constraints are in place, maximising the outcomes is what all brands look for. Therefore, evaluating the campaign is a necessary step to take. This is to be noted: measurable attribution is possible for all the influencers and platforms. Maximising the results Influencer marketing focuses on various activities such as content curation, brand messaging, driving customer engagement, and more. To ensure influencers are doing their job, examining their social media feed is a significant step. Check out the parameters such as post frequency, content quality, impressions, likes, views, and more to calculate the engagement rate. However, giving influencers their creative freedom is also crucial, as by taking this step, they can significantly deliver the brand message by staying original. Nurturing a long-term relationship with the influencer can offer better returns on the marketing budget. Extended campaigns can portray the brand as authentic and also make the influencer feel natural with the product. With time, the affinity between the brand and the product will reflect in the influencer work. In addition, the longevity of the content must also be considered, as even after the campaign has ended, the content still exists online and is still getting impressions. Based on the influencer performance, the contract with the influencer can be upgraded, and

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The next fortnight will see world leaders, industrialists, activists, and indigenous peoples converge at the 28th edition of the Conference of the Parties (COP). This annual affair is an attempt to inch ahead on getting at least 190 countries, all members of the United Nations climate framework, to act on weaning their economies off fossil fuels. The current goal is to make good on a collective commitment made by countries in Paris, in 2015, to strive to hold global temperatures to no higher than 1.5°C above pre-industrial levels. Despite countries unanimously agreeing that humanity will collectively bear a huge price if these limits are breached, and nearly all major economies framing grand national plans to show how they are doing their bit, the science says that instead of being cut 8% annually, emissions have grown century. There have in the nearly three decades of COP meetings, the major economies have agreed on three broad principles. Countries that rapidly industrialised in the 20th century have disproportionately emitted more carbon than their fair share given the population sustained. Economic growth premised on fossil fuel consumption, while cheaper per unit than renewable energy, spells disaster. And developing countries and those with minimal industrial infrastructure today must be compensated for adopting costlier, but cleaner, non-fossil fuel sources for growing their economies. There is also a consensus that the countries already weathering climate disasters must be compensated and also paid to bolster their infrastructure. However, getting all countries to actually act on these principles is onerous given the mutual suspicion, the spirit of de-globalisation, and the fear of political reprisal that heads of governments face within their constituencies. These themes are expected to play out this year too. Two major issues are expected to take the stage: the conclusion of the Global Stock take and the operationalisation of the Loss and Damage Fund. However, there is no clarity on the size of the fund and the individual contributions by countries. While COPs, by nature, are self-congratulatory when all they deliver are agreements with elaborate caveats, COP28 must strive to live up to its declared goal of being a conclave that compels its signatories to take definitive action. Sunday went by, and while a day of rest for many, it marked two weeks since 41 construction workers, building a tunnel as part of an ambitious road widening project, got trapped inside. There is a massive r

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Of national security, the government adopted the unusual measure of avoiding a comprehensive environment impact assessment (EIA) of the Char Dham Pariyojana by breaking it up into smaller, independent ventures. The peril of doing so is precisely what has unfolded: that the risks involved in engineering projects, in fragile ecosystems, are not properly accounted for. This is certainly not to suggest that engineering projects in the Himalayas are in principle flawed. The smoother roadways and newer economic opportunities that they may bring are worthwhile considerations and it is precisely to weigh the risks against the benefits that the EIA exists. Despite several instances of roads being washed away and dams breached, there is still the lack of an awareness that infrastructure development in fragile terrain requires much greater scrutiny, expertise and project-monitoring skills and therefore much higher costs than similar exercises in the plains and cities. The Silkyara tunnel disaster must serve as a touchstone against which future projects will be evaluated. About three of four registered voters turned up to vote in the Assembly polls in Rajasthan on Saturday, a marginally higher proportion than in the 2018 elections and around the same as in 2013. Except for sporadic incidents of violence such as in Sikar, where minor stone-pelting was reported, the day passed peacefully. The last leg of campaigning in the State was fervent with both the ruling Congress and the opposition Bharatiya Janata Party (BJP) making frequent complaints of violations of the model code of conduct by the other. Prime Minister Narendra Modi led the BJP blitzkrieg in the last stretch and played up the anger and dissatisfaction among the Gujjars, who are reportedly upset with the Congress for side-lining Sachin Pilot. Mr. Modi said that the party treatment of Mr. Pilot, who had led an unsuccessful rebellion to replace Ashok Gehlot as Chief Minister in 2020, amounted to insulting the Gujjars. Sensing the line of attack by Mr. Modi, Mr. Gehlot and Mr. Pilot closed ranks in the final days of campaign. Whether their labored show of unity that sought to stem the resentment among the Gujjars against the Congress bears fruit will be known on December 3, when the votes are counted. Mr. Gehlot's arsenal included his welfare regime, the centre piece of which is the promise of a health cover of 50 lakh to all; his stress on Rajasthani regional identity; and his call for communal amity in the State.

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A good length in today's cricket is a thing of uncertainty. Not to batsmen as it used to be, but to the bowlers. It can turn a bowler into a menace or a novice because batsmen practicing range-hitting find it easy to line-up length balls. There are few as good at it as those from the Caribbean. But, with a little bit of nip or some extra bounce from the surface, this batsmen-bowler dynamic can revert to the traditional. All it requires is a little patch of grass in the right position, or sometimes even a foot-mark or a crack. Little else about fast bowling is as intricately dependent on the nature of the pitch as a ball on a good length. Not the Yorker obviously, and not even the bouncer which requires more from the body than the turf. This zone was best exploited by the likes of Glenn McGrath, Vernon Philander, Ryan Harris in the past. You can add Mohammed Shami to that list from those going around today. On Thursday, both Jason Holder and Kemar Roach showed early that there was something on this Old Trafford pitch in that area. Particularly running in from the Brian Statham end. Four of the five wickets the duo picked came from this end. Jasprit Bumrah would later pick up his first wicket (Braithwaite nicking behind), after changing over to the Statham end, and then one more next ball (Fabian Allen LBW by one nipping in). It was from this end that Shami launched India's attack and he did it take long to find his spot. It was in the quintessential Shami zone, where his real threat comes through. His upright seam is most useful when there help off that length, breaking the ball in or out. The skiddy pace gets exaggerated with the batsman unsure how to line the ball up. The line when just outside off threatens both edges, stumps, pads and more. In his first over, Shami had Gayle edging one inside and then beat him on the outside. Then, he had go on to have Sunil Ambris playing off the inside half of his bat, hit him on the thigh and generally make him look all at sea. It was also from this end that Shai Hope creamed a boundary off that Shami length. Typically such a shot would have received a bouncer riposte. The bowler can then claim to have the morale upper ground. But at Old Trafford, Shami could afford to go one better. He proceeded to bowl fuller than the 6-8m lengths that he was targeting. It resulted too in what could be arguably (Holder did something similar with KL Rahul) the ball of the day - the seam upright, the ball pitching and breaking in sha

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**CISF-HCM-TEST-Dated-2023-11-30-Test NO.-12158**

Considered Consumers nowadays require multiple touchpoints while communicating with the brand, and influencers can create the maximum impact through their campaigns. The greater the impact, the greater the chance of sales, and hence the better the prospects of ROI. Following these simple but effective methods can boost revenues for the brands and also help them create a good relationship with their customers through influencers. Brands that use new-age strategies can gain a competitive advantage and generate significant market gains. Influencer marketing in tandem with performance marketing can provide digital brands with exceptional growth opportunities. As an additional strategy, micro-influencers can be considered for the marketing campaign, as they have more loyal followers than macro influencers. The subject to be considered here is targeting the prospective customers and not diversity, and as in the former case, the probability of campaign success is high. When the right product reaches the right consumer at the right time, the ROI experiences a tremendous surge. Looking back at how the last two years have been, I find that the pandemic has forced a lot of organisations to change. While they acquired new perspectives dealing with its implications, the pandemic itself brought to the fore the sheer tenacity of these organisations and their people. For example, shifting customer behavior and supply chain disruptions compelled businesses to accelerate their digital transformation efforts and embrace new ways of working. It also forced most of them to think about the workplace of the future. But how do firms with a forward-thinking mindset establish the framework for a culture that promotes performance while putting its people at the center? Today, most people think of the workplace as a physical, rigid space with repetitive activities, making them question the greater value of technology and their coding capabilities. I strongly believe that it only when people recognize the impact, they re creating that they find purpose and fulfillment in their jobs. What makes it even more interesting is, people are realising that this impact can be created anywhere, and not necessarily at the workplace. To me, one of the greatest misconceptions that needs to be dispelled today is the workplace association with the physical office. I am super excited to see the evolved, new-normal workplace of today. A workplace that democratised, and that empowers individuals to make



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**CISF-HCM-TEST-Dated-2023-11-30-Test NO.-12159**

bringing their offices to the people. While sometimes a physical office encourages unity and camaraderie at work, it is the choice that most people seek. On the other hand, it is impossible to discuss workplace flexibility without addressing the urgent issue of inclusivity. People frequently feel distant and disenfranchised from their teams during hybrid meetings because they feel out of context. I also feel, it is essential to ask how accessible our flexible policy is. Do all staff have access to remote connections? Therefore, the concept of inclusion needs to be fundamental to the company culture and its basic base. Let face it: digital collaboration at work has changed tenfold as we reimagine offices of the future, backed with cutting-edge innovations. Technology has redefined how teams function at a global capacity. Organisations continue to explore novel and more nimble approaches to engaging people with their work. They are continually evaluating the finest techniques to redefine the term workplace. I think organisations would do well to consider a more agile approach to rebuilding an office that is comprised of three levels: large hubs, smaller offices, and community locations. That would give people the desired sense of connection and encourage them to build stronger bonds with their coworkers dispersed across cities and towns. When people are engaged and at their mental peak, they bring their best selves to work. That calls for a fundamental shift in the mindset of organisations to envision offices of the future. New technologies, data analytics, and social networks have a profound effect on how people collaborate and work. Reason why progressive companies are prioritising the use of tools that provide equal access to information in real time, robust platforms for joint planning efforts, and other internal platforms where people can work seamlessly. Many companies are even harnessing conversational AI that is highly accurate to introduce people to new systems and familiarise them with tools when working remotely. The shift to cloud has been an essential part of collaboration, with businesses functioning beyond boundaries and time zone. As people connect from across the world, it has become imperative for companies to invest in impeccable cyber secure systems to ensure business continuity. People must be reassured that their data is not compromised when working outside of the office premises. I believe behind most market disruptions seen today are

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**CISF-HCM-TEST-Dated-2023-11-30-Test NO.-12160**

IMF latest projections show stalling growth for the US and Europe, and downward revision in India growth. There are also widespread concerns about an impending recession in developed economies, as they struggle to deal with the worst streak of inflation in four decades. Data released over the last two days indicate that the Indian economy, while better off than most other major economies, is still in a tight spot. Retail inflation continued to inch up in September and growth in industrial output in August shrank. Separately, IMF forecasts estimated that India economic growth in 2022 23 will be 6.8%, which represents a 1.4 percentage point reduction since the April forecast. All this calls for deft economic management as it a situation where supply shocks are putting upward pressure on the price level while demand remains fragile. CPI for September was 7.4%, the ninth straight month where it overshoot RBI upper threshold of tolerance of 6%. Within this dataset the most worrisome aspect is pressure coming from food inflation. It was 8.6% in September, driven mainly by the 11.5% cereal inflation. This is thanks to a supply shock that came from an abnormal weather pattern during the harvest phases. Given this, Go decision to persist with free cereals for a while longer should act as a check on the upward pressure on cereal price level. Domestic supply shocks pushing up food prices makes RBI job more challenging. There are crosscurrents at play. True, the contraction in August industrial output came on the back of a high base. Notwithstanding that, the ongoing monetary tightening will have an adverse impact on demand. However, if food prices remain elevated for long there can be second round effects. This makes RBI job harder, especially about the timing of policy relaxation. RBI has to also grapple with the impact of currency depreciation on oil imports and the attendant pressure on domestic inflation. It a highly uncertain situation, with the conflict in Ukraine making matters worse. Go and states can mitigate matters through sensible fiscal measures. The phase of populist giveaways is over. In an uncertain scenario, financial markets can be unforgiving of fiscal slippages. Both Go and most states this financial year have made an attempt to rein in spending for current consumption. But there should be no cutbacks on budgeted capital expenditure. This is a growth driver, especially when the private sector will be wary of investing amidst such uncertainties. Go

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**CISF-HCM-TEST-Dated-2023-11-30-Test NO.-12161**

Are permitted to do online crowd funding for medical treatments. What the police notice itself asks is whether showing children in such social media campaigns falls under the category of begging, which would make it a crime under the juvenile justice law. Crowd funding has very diversified interests in the world today. Its goals range from high tech gear for the Ukrainian frontline to lawsuits in the UK to foreign university bills of Indian students. It a very competitive sector. So, using images of children to appeal to potential donors is understandable, especially for children causes. This is hardly begging. Police should not waste the public time chasing such shadows. Nor should governments obstruct private organizations acting as crowd funding intermediaries. Their business helped many families pay scary bills during the pandemic. A country with patchy public services and much inequality should not discourage any means for the needy to access expensive healthcare procedures. But as in other countries, here too crowd funding has its swindlers. Complaints of fraud should be seriously investigated and punished through IPC provisions against criminal breach of trust and cheating. At the same time, donors must make choices about how much due diligence they want to do. The act of giving is deeply personal. There are moments when one just wants to click the donate button and say, I want to help. That ok too. Despite a brutal crackdown that has killed at least 185 people, the protests in Iran continue with thousands of girls and women bravely demonstrating against the mandatory hijab and other restrictions. Negara Mortazavi, US based Iranian analyst and host of the Iran Podcast, spoke with Rudroneel Ghosh about what is sustaining the protests and how far can they go: How do current protests in Iran compare to ones before? These protests are different because the spark was a women rights issue. And the protests have also been led by a lot of young women. The main demand is an end to this discriminatory law, the mandatory hijab, and the violent enforcement of it by the morality police. I think the protests are remarkable in that way it is essentially a feminist revolution. Remember, you have men allies fighting with the women shoulder to shoulder in this. It is a rejection of the social, economic, cultural and political repression in Iran. This is Amitabh Bachchan the voice slid across the telephone line like a velvet curtain. It added, Please meet me. In 1996

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Hurt Indian Tradition. It pushed back the media tsunami threatening to engulf his trophy pageant, his reputation and his bank account. Mr. Bachchan did not forget. Why else did he never refuse my later requests? In 2008, I took a chance and asked him to write a Foreword to my first collection of Erratic. Instead of a couple of desultory pares, and despite my not being spared her lacerations, he delivered a perfectly crafted, informed, 1,000 word essay peppered with his own witticisms This and other favors were flattering, but it a 2001 encounter which led to my lifelong admiration. When privatised FM Radio was to begin at the midnight hour of August 14 15, we hit upon launching our station with the mellifluous Mr. Bachchan reciting the rest with destiny. He agreed; provided you got Sonia Gandhi permission. Why? It was her property. He stood his ground; by then they had had their famous fall out. We received no reply from 10 Jan path. But having got hold of Mr. B, we were letting go of him. In place of Nehru, would he recite Tagore instead? urea he said provided you let me record it beforehand. Again, why? It would defeat the whole idea of him personally flagging off the FM station. I all be present there too, he promised. The Bandar recording studio of his choice was available only at 6 am. At 5.45, Mr. Bachchan personally called. My ailing father had a really bad night. I Am sorry, I won get there on time. He called thrice every 20 minutes or so. Such courteousness when Bollywood stars unapologetically roll up hours late. What followed was even more gob smacking. We thought this practiced hand would just go in and toss off the speech. Instead, sitting alone, he began reciting Where The Mind Is Without Fear from the sheet. He did retake after retake. Only after he was satisfied with his enunciation of every word, with every cadence, every comma pause, he said Fine, go with this. It was a master class in professionalism, in perfection. And yes, he did drive all the way from Jehu to Midday midtown FM studio to keep his midnight date with our listeners. To find out what is eternal, the immortal, your mind must be free of time being tradition, the accumulated knowledge and experience of the past. It is not a question of what you believe or disbelieve; that is immature, utterly juvenile, and it has absolutely nothing to do with the matter. But the mind that is in earnest, that really wants to find out, will relinquish, totally, the self centered activities of i

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**CISF-HCM-TEST-Dated-2023-11-30-Test NO.-12163**

A most extraordinary thing. I am not talking about chronological time, time by the watch, which is both obvious and necessary. I am talking about time as a psychological continuity. Is it possible to live without that continuity? What gives continuity, surely, is thought. If one thinks about something constantly, it has continuity. If one looks at a picture of one wife every day, one gives it a continuity. Is it possible to live in this world without giving continuity in action, so that one comes to every action afresh? That is, can I die to each action throughout the day so that the mind never accumulates and is therefore never contaminated by the past, but is always new, fresh, innocent? I say such a thing is possible, that one can live in this way. But that does not mean it is real for you. You have to find it out for yourself. has been seeking this thing for so long, from very ancient times until now. He wants to find something which is not man made. Though organised religion has no meaning for any intelligent man, nevertheless the organised religions have always said that there is something beyond; and man has always sought that something, because he is everlastingly in sorrow, in misery, in confusion, in despair. Being always in a state of transiency, he wants to find something permanent, something that will last, endure, that will have a continuity, and therefore his seeking has always been within the field of time. But as one can observe, there is nothing permanent. Our relationships, our jobs, everything is impermanent. Because of our tremendous fear of this impermanence we are always seeking something permanent, which we call the immortal, the eternal, or what you will. But this search for the permanent, the immortal, the eternal is merely a reaction, and therefore it is not valid. It is only when the mind is free of this desire to be certain that it can begin to find out if there is such a thing as the eternal, something beyond space, beyond time, beyond the thinker and the thing which he is thinking about or seeking. To observe and understand all this requires total attention, and the pliable quality of discipline which comes out of that attention. In such attention there is no distraction, there is no strain, there is no movement in any particular direction; because every such movement, every motive, is the result of influence, either of the past or of the present. In that state of effortless attention there comes an extraordinary sense of fre

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**CISF-HCM-TEST-Dated-2023-11-30-Test NO.-12166**

Rapid digitalization and online learning have generated opportunities for students to gain new-age skills. It is one of the reasons that educational institutions embrace integrated learning systems. These systems provide a self-directed and multisensory learning experience to students and allow them to learn, read, write, practice and create at their own pace. Besides building their cognitive abilities, an integrated learning system provides students with almost instant and accurate feedback helping them understand their true strengths and weaknesses. It further helps students carve their way towards their careers by working on their strengths in the areas of their interest and turning their weaknesses into assets. Integrated learning solutions focuses on catering specific needs of the students and controls the delivery of the curriculum as per their preferences. It replaced the traditional way of learning by making education more personalized. With these tools students can learn complex subjects through audio-visual presentations, gamification and programmes specially designed to enhance the capabilities of the students. Personalized learning solutions help teachers to identify the skill-set of students and develop techniques including digital solutions to enhance them. Personalized learning facilitated by such solutions ensures not only academic prowess but also mental and emotional well-being. It takes off the unnecessary pressure from students and promotes healthy competition. Also, with the new ways of learning introduced by the integrated learning system, students become more receptive to imbibing new ideas, engaging in healthy discussions and exploring new possibilities. It also fans their inquisitiveness and inculcates an innovative and creative mindset making them better leaders, decision-makers, innovators as well as responsible citizens. Integrated learning solutions have made it easy for teachers to measure learning outcomes and delivery of assessment. Using these technology solutions, teachers can identify student interests and abilities quickly. Unlike the traditional methods including multiple choice questions, an integrated learning system provides the latest formative, regular and competency-based assessments. The traditional assessments were focused on memorization methods whereas integrated system embedded learning, designed universally, more adaptive and enhanced. It ensures that students are given the best opportunities to demonstrate



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**CISF-HCM-TEST-Dated-2023-11-30-Test NO.-12167**

Would be to sustain this momentum of awareness building and the continued nudge, especially to the large youth population of this country, to enlist as voluntary blood donors. The government must effectively use social media channels and technology to get more blood donors and keep the existing ones motivated to become repeat donors. There is merit in partnering with corporate, civil societies, and other stakeholders to create interactive campaigns to sensitize various groups of citizens on the merits and need for voluntary blood donation. The government could also evaluate the prospects of including IEC materials in the education curriculums across schools and colleges to dispel misconceptions about blood donation and inculcate a feeling of pride in saving lives through voluntary blood donation. Once we can increase the availability of blood units, the next priority of the government needs to be streamlining the blood transfusion system by improving better coordination between blood banks to manage demand-supply gaps efficiently. A hub-and-spoke model or a partial centralization of our transfusion system can enable smaller blood banks, especially in rural areas, to be interlinked to a regional hub with cutting-edge technologies, requisite storage facilities, and a well-trained workforce to competently collect blood and optimally process blood and its components. This will hugely improve the safety of the collected blood and avoid wastage. Further, based on requirements from the spokes or inter-connected smaller blood banks, blood and its components can be safely transported to meet local needs. In conclusion, multi-pronged efforts must be made to innovate blood donation and delivery mechanisms through technological solutions. This needs to be further supported by a policy framework that creates a conducive ecosystem to ensure the adequacy, timely access, safety, and sustainability of blood across the country. Since blood remains the cornerstone of any healthcare system, India must take a long-term view toward making its blood transfusion system an important element of its healthcare priorities and investments. Just 2 years ago, in March 2020, when Supreme Court set aside the RBI ban on cryptocurrency trading, cryptocurrencies were an exotic and obscure asset class unknown to a big majority of Indians. Just 2 years down the line, India has become the largest market for cryptocurrency trading. According to the Brokerchoose portal, there are 10 Crore crypto

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**CISF-HCM-TEST-Dated-2023-11-30-Test NO.-12168**

For 1/3 per cent of the volume. While it is a big positive that cryptocurrencies are introducing our young populations to the concept of financial investments quite early in their life, cryptocurrencies are largely unregulated and extremely volatile in nature. A few precautions and safeguards observed on the way would ensure that this cryptocurrency exposure can be leveraged without causing any permanent psychological or financial damage. Go for Big Coins There are overall more than 20,000 cryptocurrencies available for trading on various platforms. Typically, a significant majority of coins have extremely low volumes which makes them prone to price manipulations and extraordinary deviations from broader crypto trends. Students might be tempted by news flow or social media posts about some small coins providing returns of 200%-300% in a week but most of these investments are prone to manipulations and more or less would result in wealth destruction. To give you a number, there are more than 2,000 coins whose values got reduced to zero, and wealth was lost forever. Students would do well to restrict exposure to big widely-held coins such as Bitcoin (BTC) and Ethereum (ETH) to limit the risk of fraud or price manipulation. It is not Investment Vehicle Though it is true that crypto investments have the potential to provide 200%-300% returns in a few months, it is equally true that crypto investments carry extreme levels of risks, and it is not abnormal for investors to lose 50-70% of their investment within few months. Though Bitcoin can recover quickly, it is also quite possible for investors to remain at a heavy loss for many years. For example, Bitcoin made a then all-time high on 15 th Dec 2017 of USD 19,000 and remain below that level for the next 3 years and most of the time, losses for investors were in the range of 50%-80%. Hence, crypto is not an investment vehicle suitable for building an MBA corpus or serious life-critical goal. Simply putting it, if you cannot tolerate the loss of capital, then crypto is not for you. Crypto is strictly for people who have some disposable savings, and the loss of that capital would not compromise their life or lifestyle goals in any way. Come with a Casino Mindset When you go to a casino as a tourist, you are not planning to double your wealth by the end of the night. You set aside a small amount for gambling knowing very well that there is a high probability that you might lose it all while a win can give you temporar

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Small and Don Forget to Exit Start with small amounts to understand the market. Typically, any levels that are 60%-70% down from the last all-time high are good entry points. If you want to average down, wait for levels to go at least 25% down from your present average cost. The most important part is to not lose sight of the target. Irrespective of bullish trends or social media chatter, cash your holdings and exit the market once your lifestyle targets are achieved. There are no true peaks and bottoms for bitcoin and in greed for additional returns, you are taking a risk of losing your gains. In the end, Cryptocurrency is more of a target practice at an early age which would prepare students mentally and psychologically for future responsibilities of serious goal-planning and wealth building in their earning years. With big movements on either side, cryptocurrencies are more exciting than mutual funds and bonds for adventurous late teenagers or early 20s and make it easy to induce them into financial planning at an early age. United Nations defines Renewable Energy as the form of energy derived from nature that is also replenished at a higher rate than they are consumed. At the most basic level, it includes natural sources such as sunlight, wind, hydel, natural gas and geothermal among others. While Non-renewable energy sources also derived from nature, they are finite in quantity and after a certain point of time, will cease as they take millions of years to form. These include fossil fuels such as coal, oil and gas. Moreover, these fossil fuels produce noxious substances like carbon-di-oxide and carcinogens which when converted into energy, are harmful both to humans as well as the environment. The generation of energy from non-renewable sources also leaves behind an undesirable residue that affects the sustainability of life, the environment and Earth in the long run. The peril confronting humanity The rampant use of non-renewable sources especially after the onset of the industrial revolution and the popularity of motorised transport has already started leaving a harmful impact on the planet and its people. The increasing energy crisis, gradual rise in earth temperature, vagaries in weather, depletion of the Ozone layer, and rising sea levels among others are already hovering at the danger mark. These have further been coupled with the improvement in health care facilities leading to population increase in developing countries. This has further aggra

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**Spl-CISF-HCM-TEST-Dated-2023-11-30-Test NO.-12170**

The electromagnetic field surrounding the physical's body, has astral light and colors. The light of true knowledge is best imparted by a competent guru who can open the spiritual eye of the seeker. The Sanskrit word, guru, is derived from two roots meaning darkness, and meaning light. The waving of the diva, burning lamp, in front of a deity, is intended to eliminate the pall of "darkness" within. The 12 Jyotirlingas at different places in India are regarded as pillars of Shiv light, and hence worshipped to invoke the Lord grace. The Rig Ved says, Meditate on the radiant glory of God who illuminates all. May our soul be worthy of receiving His divine light. In Jyotirdhyan Light meditation the spiritual aspirant is asked to contemplate on a source of light, like the sun, moon, star, burning candle, or an earthen lamp, and visualise it inside. It produces a deep state of relaxation and helps one to grow spiritually. The best way to perceive the flame like self within is to contemplate on the Ajna chakra, called the pineal eye, between the eyebrows. When light envelopes sahasrara padma, the thousand petalled lotus in the crown of the head, consciousness evolves to the highest level, and nada, inner sound, becomes audible. My jhumka gira re! Yes, it really did. One minute it was dangling merrily from my ear, the next, it was. Now, if you all are dying to know what jhumka, like Alia Bhatt wanted to know in that film whatsitsname, then you jolly well have to humor me and listen to the full story. So, there was a wedding in the extended family some months back, obviously the culmination of a niece and her boyfriend ki prem kahani and it was happening in Bangalore. To do justice to the occasion, I took a good 2 hours to get ready, at the end of which, I emerged out of my boudoir decked in my finest pattu saree and the requisite jewellery bangles, earrings and to complete the ensemble, a big fat necklace, which doubled up as an anchor and kept my head from floating adrift. If I had expected gasps of admiration or whistles of appreciation from the family when I swished into the living room no show. Nothing, know, rein! The 3 men had their heads buried deep in their mobiles, so I straightened up from my diva pose and coughed significantly. The husband looked up and merely said Ready? I all call an auto. And I said, What auto?? I am not going bouncing through Bangalore dusty polluted roads in an auto and arrive at the wedding like Anjulika. Or is it Manjulika? Whatev

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Tither even the priest stopped chanting his mantra's and the photo and videographer leapt off the stage to lend their services. Someone advised me to jump and I took a few leaps like a baby kangaroo and one guy dived at my feet. I almost said, Vijayi bhava's but it turned out he was not there for the blessings. An instant later, he emerged victoriously, with the glittering earring in his hand. Apparently, it had come undone, got entangled in the folds of my Kanjeevaram saree and finally fell off when I took that leap of faith. Ah, what joy, what relief! The world went back to its business, the priest to his chanting and wedding bells chimed once again for the couple. I put the earrings into my purse and forgot all about the incident until Alia Bhatt made a song and dance about her jhumka, which incidentally never even fell off, if you notice carefully! Mine did and it all legit, so can I use Kio and team for using that line? And don ask me what line! Or I all start the story all over again! Before Silkyara, rat-hole mining techniques saved lives in a 1989 coalfield accident, as dramatised in a recent movie, Mission Ranging. But in Meghalaya, this practice is threatening the Garo range Even as we celebrate the successful rescue of 41 workers trapped in the Silkyara tunnel in Uttarakhand for 17 days, we are reminded of a similar incident in November 1989. As many as 65 miners had got trapped at a depth of about 300 feet in the Mahabir colliery in Ranging, West Bengal. What now, following the remarkable rescue of 41 workers trapped in the under-construction Silkyara tunnel? The Uttarkashi accident, in a GOI flagship project, is a wake-up call. It is reason enough, if one were needed, to review the safety of workers across India, a legislative and regulatory blind spot. It is no revelation that workers are forced to work in hazardous conditions, with little concept of any right to safety. Such rights, where they exist in the snarl of labour laws, are often only on paper because the term worker itself is not uniformly defined. And that is just one hiccup. Worksite accidents, injuries, and fatalities across the country are massively underreported, not least because no records are required to be maintained uniformly by all states. Multiple labour laws mention safety norms and compensation, but compliance is poor, monitoring and supervision are even worse. The attempt at replacing 13 labour laws with the Occupational Safety, Health and Working Conditions Code, 201



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Similar efforts. Despite the challenges, the world is gradually moving towards increasing adoption of clean energy. Globally, renewable energy is now cheaper in most countries and generates three times more jobs than fossil fuels to take care of the burgeoning population. India will be no exception. However, what is most important is the need for time. Preserving resources for future generations is a major part of the sustainable development goals of the United Nations. It is the path towards the future which needs to be highlighted through as many channels as possible include trade expos. After all, we don't just need to preserve resources for future generations but exploit them in a manner that endeavours to keep the net sum zero. Roughly 130 tonnes of ammunition blew up in the fire at the Army Central Ammunition Depot in Pulgaon, in Maharashtra Wardha district, in the early hours of Tuesday. The cause is unclear, and the high toll of life and material at India's largest ammunition dump calls for not merely an inquiry, which has already been ordered by the Army, but also a thorough appraisal of the standard operating procedures for storage and inventory. The fire began past midnight, and it is to the credit of the Quick Reaction and Fire Fighting Teams that it was eventually restricted to just one shed. By the time the fire was brought under control around 6 a.m., the authorities had also evacuated people from neighbouring villages, where the impact of the explosions set off by the fire was visible in cracked houses and debris scattered from the depot. The CAD Pulgaon is a 7,100-acre facility that is in effect the main ammunition cupboard for the Army. From standard-issue bullets to Brahmos missiles 987 Bore, 1850 Np Bore, 2589 Kartoos, 88 Tope, virtually all types of ammunition purchased by the Army are stored here, feeding 14 ammunition depots and field ammunition depots across the country. These 14 depots further distribute the ammunition to field formations. The brave operation by the small group of men, at risk to their own lives, has saved India's nuclear-armed military from a much bigger setback. The accident also comes at a time when the shortage of War Wastage Reserve (WWR), the ammunition held in the Army inventory, is exercising military observers and the top brass. The officially sanctioned requirement is that WWR equivalent to 40 days of intense war be held by the Army. However, a CAG audit in 2015 pointed out that the Army itself was procuring ammu



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**CISF-HCM-TEST-Dated-2023-12-01-Test NO.-12175**

Ordinary vehicles, not enough had been done to ensure environmentally friendly and timely disposal of expired explosives, and the storage facilities were poor. Even today in Pulgaon there are sheds covered with tarpaulin. This tragedy must be a wake-up call, for the government and the military, to improve the safety of ammunition dumps and to accident-proof the transport of ammunition. Even the slightest lapse can have a devastating effect, as we are finding out this week. The Vyapam scam in Madhya Pradesh dates back to 2007, with investigations in the case starting after some details came to light in 2013. Officers of the Madhya Pradesh Professional Examination Board (Vyavsayik Pareeksha Mandal, or Vyapam) were found to have been rigging a variety of eligibility tests for courses and recruitments for close to six years, perhaps for an even longer period. These included tests for medical entrance, and for those aspiring for government employment as police constables, teachers, banking officials and so on. Over Rs.2,000 crore is believed to have been exchanged as bribes. The State police have arrested some 2,000 people, and are looking for about 700 more. Those allegedly involved include politicians and bureaucrats across the board, as well as the office of Governor Ram Naresh Yadav. The scale of the scandal was shocking enough but it largely escaped national attention until recent reports brought to light a particularly disturbing set of developments more than 40 of the accused persons or witnesses in the case have died, according to media reports. The State government Special Investigation Team recently admitted before the Madhya Pradesh High Court that 23 of these were unnatural deaths. Many of the dead were between the age of 25 and 30, and road accidents were cited as the leading cause of death. It all points to serious and persisting foul play. The facts indicate significant lapses on the part of the State government. To begin with, the case is being investigated by a special task force that answers directly to Chief Minister Shivraj Singh Chouhan and it seems to have no answers for the spate of suspicious deaths. Worse still, State government officials have appeared callous in their responses and have attempted to just shrug off the matter. State Home Minister Babulal Gaur attributed the deaths to natural causes, adding that "whoever is born has to die one day". Earlier this year, Chief Minister Chouhan claimed in a letter to Congress president Sonia

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Homo sapiens are in search of happiness for a very long time. Various thinkers, philosophers and poets have given different ways to reach happiness over the centuries. Different people interpret and use these ways to find happiness in their own different ways. When we begin our happiness journey, we need to start from the basics. We need to start from credible sources of knowledge on happiness. In studies, we find so many misconceptions about happiness. One area we need to look at is our assumptions about happiness. If our assumptions are wrong, our happiness journey will be much more difficult and may eventually lead to more unhappiness. One assumption people have is they want to go for big happiness expressed by using various expressions such as some big happiness after some big success or some big achievement. This is a wrong assumption for the following three reasons: First, one does not know for sure when this big success or big achievement will happen. Second, if this big success or big achievement doesn't happen, there will be unhappiness about not getting this big success or big achievement. Third, even if this big success or big achievement happens, the happiness received is not ever lasting. For example, look around us, we find many youngsters aspiring to buy an iPhone or BMW. Ask them after a month of buying these things, mostly we observe that they are happy in the beginning but after some time it just becomes one more thing they have and the happiness is not of the same level as when they bought it. There is research also on this aspect showing results for lottery winners and people meeting fatal accidents which shows both come back to their normal level of happiness after some time. If running after big happiness is a wrong assumption, then what is the right way to happiness? The right way is to look for and celebrate small things and achievements in our daily life. The daily small happiness doses are much more effective and beneficial as these are doable on a daily basis for us. These daily doses of happiness are more sustainable than waiting for the big happiness. This piece of writing is in no way suggesting we need not go for big achievements or big successes. What it is suggesting is happiness is all around us in our daily life, in small things, and we need to appreciate and be happy. India has a long history of both ideas and practices of those ideas for happiness. This is one area in which India has a lot of advantages and can use these

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**CISF-HCM-TEST-Dated-2023-12-01-Test NO.-12177**

To Abhinav Shah. We say it all the time, sometimes casually, often carelessly. But Abhinav has actually lived these three words. In 2009, Abhinav was a fresher at IIT Mumbai, immersed in his exciting world of engineering and sports. This world came crashing down in January 2010 when he missed his footing during a trek and plunged down the hill he had set out to conquer. He woke up in an ICU, and found his world lying in pieces around him, unable to walk, talk or even perform the simplest tasks. But Abhinav set out on that very long road to recovery, keeping, what he calls his long term goals in mind physical and financial independence, and happiness. (His mid-term goal is to be able to play cricket again.) After a year of physiotherapy, he returned to IIT to complete his course. I wasn't physically independent when I went back to classes, I could neither walk nor write, nor talk clearly that took 8 years to achieve, says Abhinav. My father used to come to class with me, and helped me every inch of the way. It was tough. But his physiotherapist insisted. Thankfully! My physiotherapist told me to complete my studies instead of only concentrating on regaining physical independence. He felt that if I didn't do it then, I would probably never complete my graduation, says Abhinav. And so Abhinav passed all his courses, achieving the immediate goal of being an IIT graduate. Today, still on the road to recovery, he is ready to share some parts of his journey with others through a short Q&A: How did you come out of the times when you must have felt frustrated and in despair? Abhinav: It is pretty normal to feel low when your body doesn't function. I felt restricted, felt I had no freedom. But I had some tricks for use during these phases like watching stand-up comedy online, or reality shows on television. I also watched comedy movies during this phase. Religion helped. I read religious scriptures, and felt calmed by this. In this period, I have given eight exams on my religion, and I am preparing for the ninth one. And then there was meditation. I learnt the techniques of meditation through videos. This helped a lot too. But yes, when things seemed unbearable, I did vent my frustration on my family. It was inevitable. At this point, I would like to mention that I would not have been able to do this without them my parents and my sister. What was the experience of getting back to class for the first time after the accident? Abhinav: It was exciting, but scary. I was not

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Very happy about some aspect of your recovery? Abhinav: I am a happy person, so every small achievement made me happy. I was happy when I could attend my friend wedding. I was happy when I could play a little bit of cricket on the terrace. I was happy when my therapist said that this is 100 percent curable, and I will be able to lead a normal life one day. How has this accident changed your outlook towards life? Abhinav: I have become more extroverted. Earlier I didn't talk too much, now I talk a lot to all my relatives, friends, everyone. And I have become more adjusting and giving. I am far less choosy about my food. I have stopped bothering about my clothes. I don't really care about all this anymore. Life is more about enjoying myself when I can. I realise that life is uncertain. The concept of employee well-being has become a more critical organizational priority than ever before. With the onset of global health crisis, organizations immediately implemented and promoted teleworking and extended other health and welfare support to ensure employees safety and business continuity. In the post-pandemic return to work, employee well-being has acquired different facets as WFH has brought new challenges to the fore. Working from home has several obvious benefits to both employee and employer in terms of reduced operational cost, greater flexibility, and reduced or zero commuting time. Despite these benefits, full-time working from home does have its own share of health and social impact such as digital exhaustion, boredom, limited opportunity to socialize, decreased physical activity, and general stress. This article aims to offer suggestive action plans that organizations can implement at their workplace to help employees return to work safely and confidently. These action plans reflect the evolving nature of employee well-being and go beyond the earlier well-being offerings such as employee assistance programs (EAPs), sponsored counselling services, and dependent care services. The pandemic has made us come out with an evolved view of the world as we begin to accept and integrate all the changes we have been through in the past two years. Organizations have started re-opening their offices, welcoming their employees back to work, albeit with some degree of flexibility. Today, employee well-being is part of an overall organizational strategy to sustain and ensure growth. The pandemic is evolving almost on a daily basis with the probable emergence of the fourth w

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Which are often overlooked or taken lightly, can cause a delay in the process of returning to work? It is essential to give attention to these aspects as employees returning to work tend to place a high value on having a flexible, empathetic, and supportive manager. In other words, work is an important aspect of an employee well-being status, and employers have a role to play at the workplace. 2. Introduce a holistic employee wellness program Organizations will need to continue to innovate in providing holistic well-being support and ensure that these well-being offerings are currently relevant and valuable to employees. A holistic wellness program focuses on all aspects; it considers employees physical well-being, mental well-being, financial well-being, and beyond. Today, company-sponsored volunteering programs and charitable activities are gaining traction and popularity. Numerous studies have also shown that these experiences provide a sense of purpose and fulfillment and can positively affect employees overall well-being. Volunteering programs can also potentially help organizations recruit and retain top talent, improve employee engagement levels, and build a socially positive brand. 3. Re-assess jobs and re-allocate tasks With Covid came automation (at an accelerated speed). This scenario not only shifted the way we work but the actual work itself. The World Economic Forum terms it as double-disruption and predicts that technological adoption by companies will transform tasks, jobs, and skills by 2025. Organizations can proactively start working on providing adequate support to employees whose jobs could be at risk by developing and implementing effective retraining and upskilling policies. Conclusion The benefits of prioritizing employee well-being can outweigh the cost of doing so. Having well-designed employee well-being initiatives can reap multiple benefits and help organizations attract and retain talent; improve employee loyalty, and improve employer brand name. It is estimated that around 60 million people in India suffer from arthritis. There is a delay of 1.5-2 years between the symptoms and meeting a rheumatologist in India. This is primarily due to a lack of public knowledge of these disorders, and once identified, most patients believe their illness is incurable and stop taking medication, which can make their condition worse. Every year on October 12th, World Arthritis Day is observed to raise public awareness of arthritis and other re



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Or pale discoloration of fingers on exposure to cold. There can be decreased in hemoglobin or white blood cells or platelets. Some kinds of arthritis can be fatal and affect vital organs, including the skin, eyes, lungs, 25468 and kidneys. Patients with untreated inflammatory arthritis are also more likely to experience heart attacks and strokes than those without. Arthritis if not treated in time can lead to deformities in joints and make it difficult to do daily tasks and decrease functional capacity at the workplace. Chronic pain and disability lead to depression and other psychological problems. Arthritis is diagnosed clinically which means your rheumatologist will ask you in detail about your symptoms and examine your joints. Certain tests are needed to confirm your disease or to know the type of disease or organs involved. Management of arthritis mainly includes medication to decrease pain and disease-modifying ant rheumatic drugs to decrease joint and organ damage. Arthritis patients do not need a specific diet plan except for gouty arthritis where one must restrict protein and alcohol. Avoiding high calories, and processed foods, and including green leafy vegetables and fruits in the diet helps in decreasing inflammation. Physiotherapy for joints is also important which includes stretching, range of movement, and strengthening exercises tailored to each patient. Newer drugs and advancements in the treatment of rheumatic diseases have made it possible to treat arthritis and lessen its long-term effects. The disease will respond better to treatment the earlier it is diagnosed and treated. So, consult a rheumatologist to earliest when you or your loved ones have the above symptoms. It is 2519718 to anticipate a tranquil mind and a healthy lifestyle in the present era because of all the pressures and stress that exist. It is important to have a thorough understanding of the heart, the body major organ, in order to prevent common ailments and maintain good health. The muscular heart is an engine-like organ that pumps blood to fuel the body operations. Each time you breathe, the heart valves open and close, separating the blood that contains oxygen from the blood that does not. Our hearts have two chambers that do this. Many cardiovascular disorders are brought on by problems with the blood vessels and the heart, including stiffness, obstruction, fatty plaques in the arteries, or party weakness. We are all aware that the heart is one of the most importan



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Ukraine and Russia are involved but also the US and its allies. The recent Group of Seven (G-7) statements are not conducive to start negotiations as they raised the ante. Group of Seven (G-7) warned that the use of nuclear weapons on Ukraine will have severe consequences, according to a statement released by the White House. Biden warned of the "assault" on American institutions and talked of the threat of Russian President Vladimir Putin using nuclear weapons. NATO Secretary General Stoltenberg statement of increasing alliance defence and deterrence and the threat that Russia would have "severe consequences" can hardly create an environment for peace. They are presuming that Russia is likely to use nuclear weapons. Directly involved Zelensky also appears more inclined to continue war and keeps on demanding more and more weapons. He seems little concerned about the devastation caused to his country and the number of increasing deaths of his people. The celebrations in Ukraine over the bombing of the Crimean Bridge only created an impression that Zelensky and his establishment were behind the incident. He appears to be enjoying his new international media coverage. While PM Modi has sent a letter to President Putin, there is a need to strongly suggest Biden administration and Zelensky to look for an option of negotiations seriously rather than indulging in escalatory rhetoric which is becoming shriller and louder each day. Open letters to both Biden and Zelensky need to be sent exhorting them to have an armistice at the earliest and start serious negotiations to resolve the issue. It is the right time to move to this option by all sides. The line between technology and everything else is no longer there. eCommerce, edtech, telemedicine, eGovernance, and of course, the high-table of dreams "Fintech, all are happy and efficient avatars born of the confluence of tech and tradition. A hybrid of technology and banking, or all things financial, fintech has become the buzzword of the day and not unjustifiably so. For most Indians, particularly in the post-COVID era, digital payments have become so mainstreamed that fintech touches all, mostly silently, but very remarkably, nonetheless. Fintech leverages technology to automate, simplify and improve the processes that underpin financial services and products and their delivery, creating win-win situations for the entire ecosystem. From large MNCs to Unicorns and traditional players, everyone now is getting on

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In adopting cutting-edge technologies like blockchain, artificial intelligence, machine learning, and data science, to name but a few. The demand for skilled fintech professionals will continue to go up for years to come. Consequently, so will the gap—and this is the sweet spot available to the smart job seeker today. The fintech sector needs innovators and creative thinkers. A fintech professional should have the capability to reinvent traditional financial methodologies through optimal technology utilization. Some key skills and expertise areas that may be essential here are: A strong foundation in finance: Knowledge of finance fundamentals is non-negotiable. The most successful professionals in the field are the ones who knew how things were working before they disrupt or fix them. Expertise in any one of the verticals like insurance, pensions, payrolls, or loans will play a pivotal role in building a long-lasting career in the fintech industry. You may not have a degree in finance but you can educate yourself, get certifications and learn from colleagues and ecosystem leaders. Leveraging tech contextually: Besides being conversant in technology domains such as AI, cloud computing, cybersecurity, application development, and blockchain, a fintech professional should be able to understand real-life problems and apply these advancements to solve them. Keep the learning curve steep: As the union of finance and technology breaks down boundaries, a professional in this space will need to evolve continuously to meet new and unexpected product, technical, and consumer challenges. Skin in the game: When deciding to opt for a fintech career, make sure you have a personal motivation toward technology and finance. In terms of fintech professional roles, there is really no dearth of career options to choose from. To enumerate: The intersection of these two key functions is here to stay. The trajectory of every company, be it finance or non-finance, will connect with fintech very soon. Fintech professionals will be sought after by traditional FIs, large fintech companies and non-finance companies alike to shape their digital mandates. In a recent survey, it was shown that more than 90% of home buyers utilize online media to find properties that meet their needs. That figure has climbed substantially since then, and with the online real estate market becoming increasingly competitive, digital marketing is one of the best methods to reach the target audience and produc

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The world. Here are some effective strategies realtors can execute to increase their property sales for better income this year implementing Location-Specific Digital Marketing: One of the most effective real estate marketing strategies is to target certain areas as far as feasible. One effective method is to utilize geo-targeted digital ads, which show realtor property ads to people in a specified location. Geo-focused marketing is the most successful way to create brand recognition in a local market. Concentrating on specific places can significantly improve their results and generate more business than concentrating on broader, more general areas. Realtors might choose to display various materials in their advertising based on geographic location to reach people who are most likely to be looking for houses in that area. Instead of attempting to be the best agent in the entire country, why not focus on a certain neighborhood? When a realtor concentrates on their local market, they can deliver advertisements that speak directly to the people and culture of their neighborhood, demonstrating their intimate knowledge of the area.

**Email Marketing:** An effective digital marketing approach guarantees that realtors obtain high-quality leads and that they have a solid follow-up process in place to quickly nurture and convert these prospects. Realtors prefer email marketing to other marketing strategies because it is one of the best ways to do both. Building an email list is also a legitimate technique for them to expand their database and eventually have a larger warm audience that is easier to convert. Additionally, unlike other types of communication such as social media or blogs, emails allow real estate developers complete control over the communication route, analytics, and the segmentation option of the audience. Developing a Responsive Website A flexible website that is well-designed is essential to the success of a realtor digital marketing effort. Because many Internet users do searches on mobile devices, making their website responsive is essential because it allows their website to be presented correctly on multiple screen sizes. Aside from making the real estate company website mobile-friendly, they should also ensure that it loads quickly, displays all new listings containing information that takes visitors through the home-buying process, and includes links to other relevant services such as lawyers, movers, and home inspectors.

All of this may be ha

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**Spl-CISF-HCM-TEST-Dated-2023-12-01-Test NO.-12186**

In inverse proportion to their real usefulness in our lives. In fact, from the mess they are making, you can see that state's "function in spite of their governments. My own state is a Maha example; it not even clear if two out of its three ruling parties are the real Shiv Sena NCP. However, even" the most Teflon-coated citizens are stuck with the rules policies thrust upon us. Alas, neta's can be discarded and the second India-Australia two plus two dialogue was held in New Delhi on the 20th November 2023. Raksha Mantri Rajnath Singh and external affairs minister S-Jaishankar co-chaired the two-plus-two dialogue with Australian defense minister Richard Marle's and foreign affairs minister Penny Wong. The talks covered wide ranging issues from deepening military cooperation in critical areas including anti-submarine warfare and air-to-air refueling, security in the vast Indo-Pacific region amid China rising influence, hydrograph cooperation and strengthening ties in sectors such as critical minerals, to space, education, and science and technology. They also covered pressing geopolitical issues, including the crisis in West Asia and the war in Ukraine. The talks took place at a time when the international security environment was witnessing changes at a breakneck speed and nations were finding it difficult to adjust to the changes. While China continues to present a real threat not only to India but to the entire international community, the two conflicts are exacerbating relations between nations- the Ukraine conflict and the Israel-Hamas war. These are creating deep fissures in the international order. India relations with Australia have significantly deepened in recent years. On the 4th June 2020, the two nations elevated their Strategic Partnership to the Comprehensive Strategic Partnership (CSP) in view of the growing tension because of the Chinese aggressiveness. The two countries also signed multiple defence agreements to strengthen their security. The first two-plus-two ministerial dialogue took place in Delhi on September 11, 2021. This mechanism covers bilateral, regional, and global matters of mutual interest, to further advance cooperation. Underlining the significance of the talks, Rajnath Singh in his opening remark said that the robust partnership between the two nations augurs well not only for mutual benefit but also for the overall peace, prosperity, and security of the Indo-Pacific region. Jaishankar stated that they discussed steps to t

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Humanitarian law, including the protection of civilians. They called for the immediate release of all remaining hostages. They also agreed to coordinate with others to prevent the conflict from "spreading, preserve stability in the Middle East, and work toward a political solution and durable peace. Given the rising tension in the Indo-Pacific, it received top" priority. They underlined the importance of stability in the including freedom of navigation and over flight to address the challenges to the maritime- rule-based order in the South and East China's Seas. While "expressing serious concern about the militarisation of disputed features, the dangerous use of coast guard and maritime militia vessels and efforts to disrupt other" countries offshore exploitation activities, they stressed that disputes should be resolved peacefully in accordance with international law without threat or use of force or any attempt to unilaterally change the status stability in the quo. On the Code of Conduct (Coca) in the SCS, they underlined that it should be fully consistent with international law, without prejudice to the legitimate rights and interests of any state, including those not party to these negotiations. They emphasised the centrality of Asean, respect for the Pacific Islands Forum and India stability in the in extending development partnerships to Pacific Island countries through the Forum for India-Pacific Islands Cooperation (FIPIC) framework. They recognised stability in the the Indian Ocean Rim Association (IORA) role in addressing challenges in the region. Recognising the defence relationship, the core pillar of the CSP, they committed to further deepening defence and security engagement by enhancing interoperability, cooperating on situational and domain awareness, intensifying maritime cooperation across the region, and exploring opportunities to grow connections stability in the on defense industrial cooperation. Further steps envisaged are air-to-air refueling, expansion of cooperation in specialised training areas, and enhanced maritime domain awareness and information sharing. Technology and industrial cooperation are considered an essential element of bilateral relations. They agreed to foster collaboration and enhance cooperation in the realm of critical minerals and in diversifying, the value supply chains stability in the of critical minerals. Besides, collaboration on solar energy and green hydrogen was emphasised. A separate section was devoted

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Including desktop and mobile. Property virtual tours that are user-friendly and 3D perform best. So, they need to try to come up with some. Pay Per Click Marketing: Pay-per-click (PPC) advertising is a fantastic method for realtors trying to produce new leads based on ads that they pay for each time the ad is clicked. Because they only pay when someone clicks on their ad, PPC is a terrific digital marketing choice for real estate professionals looking for potential clients who are interested in their product. PPC advertising is frequently aimed at people who have looked for comparable terms on Google or another search engine. Selling a real estate property is generally not an easy task for a company. Economic fluctuations greatly affect the ups and downs in the property market. Therefore, realtors need a good marketing strategy to help their business flourish. Real estate organizations may engage with potential buyers and sellers all around the world by using digital channels such as websites, social media, and email marketing. This enables firms to broaden their reach and engage with more potential clients. It is common for people to seek out a mentor or advisor for guidance on personal and professional growth. I am often asked, at various forums, who my mentor or role model is, and I think my answer may have tad surprised them. I do not have a role model! Or, to be more precise, I do have a single teacher. Instead, I discovered that I could learn from every single person around me. If we are willing to learn, we find that everyone can be our teacher. This has been one of my life fundamental mantras. I often say that I survived my previous stint at a bank for so long because I was learning every day, with every transfer, with every new team, every new assignment and more. With that firmly in my DNA, in my second innings too, I think it has changed any bit. I would love to delve a little deeper on how you too can develop a mindset that thrives on pursuing knowledge. Cultivate a beginner mind Marc Benioff often emphasises the importance of a “beginner mind” the openness and willingness to learn. This is such an important lesson. Adopting this mindset of an “insatiable curiosity” will allow you to see those around you and learn from them, even if the lesson is a small one. Even that small bit of information may give you what you need to make an incremental improvement in your own game or an entirely new idea or solution to run with. Connection is the super



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**CISF-HCM-TEST-Dated-2023-12-02-Test NO.-12191**

The present appeal has been filed under Section 19(1) of the Family Courts Act, 1984 read with Section 28 of Hindu Marriage Act, 1955 challenging the judgment and decree dated 14.08.2019 passed by the learned Judge, Family Court, East District, Karkardooma Courts, Delhi in H.M.A. No. 309/2017, whereby the petition seeking divorce under Sections 13(1a) and 13(1b) of the Hindu Marriage Act, 1955 filed by the appellant, was dismissed. Briefly stated the facts are that marriage of the parties was solemnized on 02.05.2008. On 30.06.2009, a son, was born out of the wedlock. The case of the appellant is that on 04.01.2010, the respondent unilaterally left their matrimonial home with the child, without informing or seeking the appellant consent. On the same day, the appellant along with his brother and mother went to his in-law residence at Vaishali, Ghaziabad, with the aim to bring the respondent back. However, she flatly refused to come back to the matrimonial home. Following this, there was a physical altercation between the appellant and his brother on one side, and the respondent brothers on the other side. These experiences have led to immense bitterness in the relationship between the parties. It has further been submitted that for more than one and a half years from 04.01.2010, there was no direct communication or contact between the appellant and the respondent, or even their families. On 06.07.2011, the appellant sent a legal notice, demanding the respondent to re-join her matrimonial home, and resume their conjugal relationship. However, the respondent neither re-joined her matrimonial home, nor responded to the legal notice. Troubled by this, on 20.08.2011, the appellant filed a petition under Section 9 of the Hindu Marriage Act, 1955, seeking restitution of conjugal rights, in Karkardooma Courts, Delhi. The appellant further submitted that after receiving the notice of the appellant petition seeking restitution of conjugal rights, rather than joining the appellant back, the respondent filed a complaint dated 10.10.2011 before the Crime Against Women (hereinafter referred to as CAW) Cell, Krishna Nagar, Delhi alleging harassment due to dowry demand and domestic violence, amongst others. As per the appellant, the complaint before the CAW Cell was a counterblast to the appellant petition under Section 9 of the Hindu Marriage Act, 1955. 6. On 17.04.2012, the respondent filed a reply to the appellant petition under Section 9 of the Hindu Marriage Act, 1955

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**CISF-HCM-TEST-Dated-2023-12-02-Test NO.-12192**

India young people display poor knowledge of mental health and show a negative attitude towards people with mental health issues. In fact, one in five youngsters showcased intentional stigmatised behaviour towards mental health. Thus, people with mental health issues tend to suffer a double-edged sword apart from being victims of discrimination and even violence, they are often perceived as dangerous and irresponsible. Things are not as gloomy and there is light at the end of the tunnel. A 2021 follow-up study to 2018, found that 77% and 65% of respondents were aware of depression and stress respectively, while 50% recognised mood swings. More than double the number of respondents (65%) now believed that individuals with mental illnesses can perform responsibilities, up from 32% in 2018. One of the best indicators of the country awareness of mental health is with 92% of respondents who said they would be supportive of mental health treatment, as against 54% in 2018. During the Covid-19 pandemic, there was an uptick in mental health conditions “ due to an unprecedented proximity to death, isolation caused by frequent lockdowns, working from home, and sickness all around us. This has partially played a part, in increasing the scope of conversations about mental health; however, the key issues surrounding diagnosis, treatment and seeking help remain to be addressed. What are the steps that can be taken to further improve awareness around mental health reduce stigma around seeking help, and increase sensitivity towards those who may be suffering? The need of the hour is to ensure that a reliable and unified system of monitoring number of psychiatrists is in place, and also creating systems to address the huge variability in their availabilities. Across India, some states had a healthy number of doctors, while others showed stagnation or even decline of mental healthcare professionals. For a start, we could incentivise more youth to enter the fields of psychiatry and clinical psychology. Currently, for every one lakh individuals, we only have 0.75 psychiatrists, far from the ideal number which should be between 3-5. It is also discouraging to know that out of 25 million graduates per year, only 700 graduates as psychiatrists. As of 2019, we were short of 27,000 doctors, and this number is likely to have doubled in the last three years, given the effects of the pandemic. To improve the knowledge, attitudes and practices associated with mental health requires hol

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**CISF-HCM-TEST-Dated-2023-12-02-Test NO.-12193**

Some kind of work, the 15% of working age adults live with some form of mental disorder, as per the WHO. This creates a large economic impact due to reduced productivity and absenteeism. WHO estimates that depression and anxiety will cost the global economy a whopping \$1 trillion each year. A recent paper published (May, 2022) shows that the mental health initiatives at the workplace are growing. Corporates have been exploring areas to adapt initiatives to promote mental wellbeing, improve health behaviours, and emphasize work-life balance and establishing peer support networks. Most of these initiatives were curative and counselling services, which limits the scope of treatment. Good mental health is not simply the absence of diseases or disorders; it is about being content, well-adjusted, and confident. Hence, interventions must take on a preventative as much as a curative approach. It is crucial for mental health to be an element of every organisation and even the government core policies. There is a pressing need for a deep dive into addressing mental health comprehensively, research deeply on risk factors, and prioritise mental health interventions in the Indian context. A more proactive approach to mental wellbeing at workplace is required, now more than ever, if we want a happy, healthy generation to transform India. Usually, loans are of two types secured and unsecured – the former being issued in exchange for an asset of the borrower as mortgages and the latter having no such requirements. A personal loan comes under the unsecured loans category and anyone can apply for instant personal loans which can come in handy while planning for a trip, during financial or medical emergencies or to repay outstanding debts. Though personal loans do not require the borrower to provide any security to procure them, they can be more difficult to get and be more expensive than secured loans. While both salaried and self-employed or unemployed people can apply for an instant personal loan, the salaried application gets an upper edge of approval. Before issuing a loan without any security, any bank or non-banking financial company (NBFC) would like to make sure that the borrower is capable of repaying the loan, and with the income stability, the salaried applicant gets a better chance for qualifying for an instant loan. In this respect, without a steady or fixed income the credit worthiness of a self-employed or unemployed applicant to pay back the loan decreases.

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**CISF-HCM-TEST-Dated-2023-12-02-Test NO.-12194**

Almost 65 percent of India population that resides in rural India has access to only 30 percent of the total available health infrastructure. In India, while affordability has received policy focus, in the form of price controls; the availability of medicines, especially in rural areas, has remained a matter of grave concern. “Physical reach” is a parameter used to evaluate access and is defined as “the presence of a pharmacy within 5 km from the place of residence or work”. Using this definition, a study in 2012 found that, in rural areas of India, 63% of people were not able to access pharmacy facilities within a 5 km distance. Due to poor access, patients often tend to delay routine check-ups or avoid treatment, resulting in the late detection of health conditions or no treatment in early stages. This along with the epidemiology shift to NCDs is leading to a massive challenge in front of us. Medicine inaccessibility in rural India is a multi-faceted problem. Organized Pharmacy companies are reluctant to open outlets in rural areas as their growth is largely propelled by urban demand. The Top 2 Pharmacies in India cover less than 10% of the population of India. To top it, low margins, problems operating pharmacies and security concerns have ensured only limited penetration of pharmacy companies in villages. However, with drug sales increasing at 17% in rural areas, and with more than a third of the nearly ₹1,80,000 crore domestic annual sales coming from rural and semi-urban markets; this presents a huge opportunity for pharma companies to expand in rural markets, which will be the growth drivers for the domestic pharma industry in the coming years. Another major challenge in improving medicine accessibility in rural India is poor medical assistance. The pharmacist-to-patient ratio across rural India stands at 1 pharmacist for 4000 people “way below the level recommended by WHO. Therefore, efforts must be made to ensure that pharmacies are sufficiently staffed with able pharmacists who can dispense the right medicines. This can be done by training pharmacists in rural areas and getting them certified. Additionally, they should also be trained to screen and direct patients to secondary and tertiary healthcare facilities, in case of escalation. Digital adoption of training like in education technology space can be adopted for skill upgradation & assistance where they are unsure. Another major fault line is frequent stock-outs. The current ecosystem is desig

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Investments required setting them up. Even shops that are set up frequently experience low footfall due to the lack of awareness among farmers and their reluctance to change traditional practices. In many cases, the sector suffers due to the inability to get rid of middle persons and unlawful lending services rampant in those parts of the economy. On the part of those in the agri-retail business, there is also a lack of engagement with the farmers and their evolving needs. This may translate into rejection and the experience of lower demands. They often face difficulties in credit recovery and a lack of mechanisms to deal with it. Compensatory systems in case of product failure must also be developed to foster trust. How has digitization helped address some of the challenges for the agri-retail sector? Digitization of data pertaining to agriculture can lead to many benefits for farmers and those in the agri-retail sector. For starters, it has helped retailers connect directly with farmers and enabled them to obtain comprehensive product and crop information. Digitization has the potential to increase engagement with the farmers, regulate operations, adjust supply levels and secure profitable partnerships. Data regarding demand and supply trends can be used to predict market conditions. Accordingly, resources can be allocated to ensure profits. Providing information about current prices, volumes, and inventory levels will help the sector be transparent and bridge the information gap between buyers and sellers. Distributors can plan their sales effectively and apply innovative solutions to manage the uncertainty associated with the field. Digital payment is also beneficial as retailers can monitor their finances better, and greater discounts can be availed by the farmer. Retailers thus can keep a reliable account of creditors and help devise a credit score. Timely reminders can also be obtained. This makes tracking and debt collection easier; from the farmers perspective, this is beneficial as it can help them gain credibility and secure easy loans in time of need. Digitization will also help track supplies better and reduce the wastage incurred in the value chain. However, retailers need to be trained effectively and understand modern practices that can prove to increase profits. Bottom line In conclusion, we can say that the Agri-retail sector is an essential part of the agricultural economy. Although it contributes in many meaningful ways and helps farmer



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**CISF-HCM-TEST-Dated-2023-12-02-Test NO.-12198**

In the last election. BJP decision to withdraw its candidate was preceded by public lobbying by other political parties to do so. The reason being that Maharashtra political tradition has been to allow the kin of deceased candidates to win unopposed. This comes with a caveat. Sharad Pawar, who was among the politicians to request BJP to withdraw its candidate, said that if a sitting MLA passes away with three or four years to go before the next election, a proper contest makes sense. At one level, this is an unusual development in these times. The bypoll follows a bitter split in the Shiv Sena, which helped BJP form the government again. Given this backdrop, sticking to tradition is encouraging. The fact that the outcome of the bypoll makes no difference to the stability of the government is likely to have played a part in what transpired. On the other hand, are the main political parties in Maharashtra being fair to the voters? Why should they assume that voters may want to automatically transfer their allegiance to the kin of a deceased legislator? On Saturday, former Isro scientist and Chandrayaan-1 project director Mylswamy Annadurai told a gathering of space scientists and entrepreneurs at IIT Madras that work would soon begin on India second spaceport at Kulasekharapatnam in south Tamil Nadu. This would be the third launch pad, the first two being at the Sriharikota spaceport in southern Andhra Pradesh. While wishing godspeed for the project, here some history of lost opportunities and new promises. The Sriharikota space centre, named after former Isro chairman Satish Dhawan, was not the first choice when Vikram Sarabhai set off in search of a launchpad. The Thumba Equatorial Rocket Launching Station (TERLS), which he set up in Trivandrum in the 1960s, was fit to launch only small sounding rockets, and Sarabhai, his eyes set on satellite launches, sent out a team led by senior scientist R M Vasagam to find an ideal place to set up a spaceport. It had to be on the east coast since launching along the spin of the earth gave a cost advantage and by having the launchpad on the east coast, the rocket could fly over the Bay of Bengal avoiding overflying inhabited land. The team identified a few places including one near Nagapattinam in Tamil Nadu and Sriharikota in Andhra Pradesh. Sarabhai and his team were to meet Tamil Nadu chief minister C N Annadurai. Suffering from shoulder pain, Annadurai couldn't make it to the meeting; he deputed a minister. Isro sen



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Engines, a team led by Nambinarayanan suggested a second space centre, outside Sriharikota, at a place called Irukkanthurai, not too far from the place now identified at Kulasekharam. It was, as the crow flies, just 15km from the Mahendragiri centre, making it easy to control the launches from the propulsion complex. Opposition from residents of the fishing hamlets forced Isro to shelve the project. Later it turned out that an illicit liquor lobby had mobilised fishermen against the proposed launchpad. Had the government convinced the fishermen to move to another place by the shore, India would have had a second spaceport at least 30 years ago. The Kulasekharapatnam spaceport is expected to be used to launch Isro newest rocket Small Satellite Launch Vehicle (SSLV). So, why a second space centre and a third launchpad? There are at least three benefits. First, launching a polar satellite from the southern tip saves Isro up to 30% fuel, which means it can carry a heavier payload. While launching a satellite towards the South Pole from Sriharikota, the rocket is first navigated east and then south in what scientists call a dog-leg manoeuvre to avoid overflying the Sri Lankan landmass. This fuel-intensive exercise can be avoided if the rocket is launched from south Tamil Nadu as it can then proceed to the polar orbit on a straight path. Second, having two spaceports at different locations is of strategic importance as a hitch at one place wouldn't disrupt launch schedules much. Third, another spaceport would mean direct employment for a few thousand people and indirect jobs for tens of thousands more. With cost-effective technologies and strategically positioned spaceports, India is becoming a sought-after commercial satellite launch centre for the world. Till June 2022, Isro has done 200 space missions which include launches of 342 foreign satellites. Let the next countdown begin. For many Delhiites, property is the most significant investment they will make in their lifetime. Finding themselves stuck in an investment which is not being valued correctly due to methodological shortcomings on the part of the Municipal Corporation of Delhi (MCD) and Delhi Revenue Department is an issue that needs to be addressed with great urgency. Circle rates for land and immovable property in Delhi have been a bone of contention for many of the city residents. The circle rate is the minimum price at which the sale of property can be registered. For that reason, circle rates should

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**CISF-HCM-TEST-Dated-2023-12-02-Test NO.-12200**

Fighting elections is costly. An estimated Rs 55,000 60,000 crore was spent in the 2019 Lok Sabha election; the Centre for Media Studies called it the most expensive election ever, anywhere. There are widespread worries that such massive spending is neither cleanly nor transparently funded. The late finance minister, Arun Jaitley, concerned that political parties continue to receive most of their funds through anonymous donations which are shown in cash argued that an effort, therefore, requires to be made to cleanse the system of political funding in India. Justice DY Chandrachud impending two year plus term as Chief Justice of India will be the longest in a decade. His stint on many important constitution benches (and his authorship of impactful majority and dissenting verdicts) has made the CJI to be a focus of more than usual interest. He also chairs the Supreme Court e committee that oversees the e courts project and other digital initiatives like virtual hearings and the more recent live streaming of court proceedings. With his good track record on the judicial and administrative side, the big question is whether there will be interventions to resolve the growing pendency burden. Admittedly, putting the entire onus on resolving pendency on CJIs is unfair. Managing SC affairs is itself a fulltime job. The pendency problem straddles SC, high courts and lower courts with different factors perpetuating it at each level. Both central and state governments are stakeholders too, alongside judges. Current CJI UU Lalit attempt to reform the listing of regular and admission matters in SC by having more matters heard daily and disposed of and setting up constitution benches after four years of relative disinterest on this front were widely appreciated. Justice Chandrachud must continue these reforms. But speeding up justice delivery at HC and subordinate court levels is harder. Delayed filling of judicial vacancies is one aspect. There are five vacancies to be filled in SC presently and 336 in HCs. The process of identifying replacements should start early because the retirement date of every judge is known in advance. Also, HC judges retiring at 62 makes no sense and they should stay till 65, on a par with SC judges. GoI has shown no urgency to amend this. Centre heartburn at NJAC being quashed also hasn't dissipated despite the passage of time, making the task of the collegium harder. The other aspect of justice delivery is the plethora of outdated and poorly d

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**CISF-HCM-TEST-Dated-2023-12-02-Test NO.-12201**

Khan made an unusual announcement over social media. He said that ministers in the state government who lower the dignity of the office of governor through public comments can invite action, including withdrawal of pleasure. It refers to a part of the Constitution Article 164 that states ministers shall hold office during the pleasure of the governor. The proximate cause for this bad tempered exchange is an observation made by a Kerala minister that everyone is bound by their constitutional duties. The root cause is the Kerala government attempt to shift control of universities to the political executive. Does the governor have the power to unilaterally dismiss a minister? No. Article 164 in its entirety and Supreme Court jurisprudence in this matter draw clear boundaries. Article 164 says that ministers are appointed on the advice of the CM and the council of ministers is collectively responsible to the legislature. Moreover, SC rulings have emphasised that under the cabinet system, the governor exercises powers on the advice of the council of ministers except in areas where the Constitution says otherwise. The governor office is important. The political executive is often prone to excess look at the Kerala universities. A governor can act as a moderating influence on the cabinet. The power to send back a bill for reconsideration is an example of pressing the pause button. But implicit in the constitutional architecture is the need for a governor to maintain proper public conduct. A governor who speaks and acts with restraint has better credibility when it comes to restraining the political executive. In order to effectively exercise their power, it important that governors refrain from any comment or action that can be perceived either as offensive or as partisan. Does forcing students to mandatorily publish a research paper before thesis submission lead to a high quality PhD thesis, or does high quality PhD work lead to publications in good journals? This question is unlike the chicken or egg causality dilemma because we know that only high quality PhD work can result in high quality publication. But the 2016 PhD regulations issued by UGC prescribe that PhD scholars must publish at least one research paper in a refereed journal before submitting the thesis. This mandatory publication condition was introduced by UGC apparently because the doctoral thesis screening isn rigorous enough. An unproductive rule Such a mandatory provision led university student

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**Spl-CISF-HCM-TEST-Dated-2023-12-02-Test NO.-12202**

Kra sounds like a fictional planet in an alien galaxy. The Kra "Isthmus is, in fact, located" on the Malay Peninsula in Thailand, just 44 km wide at its narrowest point, bordered by the Andaman Sea to its west and the Gulf of Thailand to its east. A transit "artery that links the two" bodies of water could have global ramifications for international trade and security, similar to the Suez and Panama Canals in the 19th and 20th centuries. The idea is not new. But it remained on paper since building it was geographically more challenging than either the Suez or Panama Canals. Some years ago, the idea resurfaced. In October-November 2023, the Thai PM officially pitched a multi-billion-dollar land-bridge project in the Kra Isthmus at the third Belt & Road Summit in Beijing and at the "APEC" Summit in San Francisco. Asset, reality, in the first line, refers to all we perceive with our five senses. We may look at varied designs of jeweler, but without the underlying gold as their true essence, they are devoid of independent existence this is pure Pedantic's view. Therefore, we have two truths, one relative, and contingent; the other, unconditional, independently existing and ultimate, called sat. Relative truth, called Maya, the playhouse of infinite forms, is deceptive as well as unreal. The "second" line asks for liberation from avidly, the darkness of tames, unknowing of the jota, inner light. The enlightened, awakening state, is a process where the opening of the Janna charkha, eyes of wisdom, breaks through the veil of Maya and perceives sat. The contrast between asset's and sat is that the former is caught in the web of Maya multiplicity, whereas sat sees the underlying unity, oneness. While asset is caught in the diversity of jeweler forms, sat knows all is gold. When you see through it, you can enjoy it without getting caught up in it. But this does not imply indifference or forsaking all that the world has to offer, rather, an invitation to a deeper and more meaningful engagement. The third line differentiates mortality from immortality. Here we need to get help from the Chandogya Upanishad, where verily the infinite is the same as the immortal, the finite is the same as the mortal. Though they might seem the same, the difference between infinity or eternity, and everlasting lies in time. Everlasting means extended time, whereas eternity is beyond time, non-temporal. The aspirant here asks to be saved from death, which is the end of life in time, to a s

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**Spl-CISF-HCM-TEST-Dated-2023-12-02-Test NO.-12205**

It is a milestone of sorts. At age hundred for "taken test in hungry" for the proper way Henry Kissinger passes into the beyond. Undeniably brilliant and always controversial, he lived a life in the spotlight: a long-time adviser to presidents, an interlocutor to global personalities, a well-paid consultant's to corporate houses, even an escort of Hollywood actresses to film premieres. Anwar Sadat is said to have kissed him under a mango tree, in the manner of a brother; Zhou en-Lai can be seen in archival photographs putting choice morsels onto his plate. opting "for five state assemblies is over. Naturally, weeks since polls were announced on October 9 saw intense and oftentimes down-and-dirty" campaigns. Increasingly, parties are pushing the boundaries on fair conduct. New ways and means are found to dodge the Election Commission model code of conduct don s for parties, candidates and government officials. If spirit lies in its appeal for a minimum standard of conduct and behavior, its flesh and blood are the rules for the party in power for governments, ministers and civil servants regarding state schemes, mixing political and official visits, use of state transport etc. Yet, with every election is under more strain. For one, the 48-hour silence period is obsolete in the age of internet and social media. Politicians grounded for toxic remarks in physical rallies use their online presence to press the same message. Given kicks in once the poll schedule is announced, there was little for to do when a party announced some candidates on August sidestepping fair practice. There are hardly any enforceable ways to ensure incumbent Malls polls did not mix the official with the political lightly suspended a direct money transfer scheme to Telangana farmers. But the Telangana minister will not be the only one, as general election campaigning gets underway, who will. Using an existing welfare scheme as campaign tool is wrong. He was pulled up for disturbing the level-playing field. This approach should be applied fairly everyone who disturbs the playing field in the future should be pulled up must be seen to be fairly ensuring fair practice has a tough job, and over all, it does a great job. 2024 will be a big challenge for it. The ticklish protocols of exchanging Hellos, Namastes and Salaams with unknown people Had Hamlet, Prince of lived in contemporary Lulea, a Swedish town of some remotely located about from the Arctic Circle, he might well have amended his s

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**CISF-HCM-TEST-Dated-2023-12-03-Test NO.-12206**

Last part of the 20th century globalisation was hailed as the dawn of a new age, of a unified world order which would benefit all, everywhere, economically and socially. Since then, the fair face of globalisation has sprouted more than its fair share of warts. Far from creating a world that unified and equitable, it has led to even greater disparity between the economically developed nations and those that are in various stages of development. Instead of breaking down barriers to enable the free movement of people and goods, it has raised the walls of national protectionism, and given rise to a growing climate of xenophobia in the wake of a surging tide of illegal migrants, driven to desperate recourse by extreme economic and political distress. The all pervasive incursion of western culture as embodied by everything from jeans to pop music, has triggered a reaction of religious and social radicalisation, as currently being witnessed in Iran brutal repression of the anti hijab movement. A globally interdependent financial system also means that if one country goes bankrupt because of economically irresponsible populism, or anything else, all other countries feel the pinch. If international supply chains get disrupted, as occasioned by the Ukrainian conflict, there are acute worldwide shortages of food, fuel and other essentials. Globalisation is increasingly being seen as the villain of several pieces. If indeed it is a villain, it a very long lived villain, having been lurking around, unnoticed or unremarked upon, since time immemorial. It was unrecognised and unacknowledged globalisation which in the 16th century brought tobacco and the potato to England and Europe via New World explorers like Walter Raleigh and others. That ubiquitous and indispensable addition to Indian cooking, the mirchi, was introduced to our shores by the Portuguese. England was Angle Land, a name derived from Norse raiders who eventually settled there. Coorg is inhabited by the descendants of those of Alexander army who stayed on. People roamed hither and yon without benefit of passports, visas, or Border Control. And all of us, everywhere, have a common ancestry in the Mitochondrial Eve from East Africa who gave birth to the human race. And to globalisation. The news about human sacrifice in Kerala has again raised the very valid question: Are we inherently violent and do we spontaneously succumb to sinister practices, just the way moths are drawn to a flame? Let me narrate a tru



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**CISF-HCM-TEST-Dated-2023-12-03-Test NO.-12207**

Pure gold but covered in hard clay. It weighed over five tonnes. The 700 year old Buddha had been covered in mud to hide from the marauding Burmese army a few centuries ago and nobody seemed to remember that the strong clay was only an exterior and it concealed something precious. This is the universal truth about us. Within the clay exterior is the golden Buddha. That who we are. The golden Buddha is a metaphor for the inherent goodness we are all imbued with. Man is basically good, but circumstances do not always allow him to retain this intrinsic goodness. criminology, political scientist James Wilson and psychologist Richard Herrnstein too averred that humans are not criminals by birth but are slaves to circumstances. As Urdu poet Irfaan Peshawari put it: Janm se koi bura nahin Har koi ek sa khara nahin Haalat badal dete insaan ko Qismat se badhkar koi bada nahin No one is evil by birth Nor is everyone equally so good Circumstances change humans None is greater than the fate. We all have immense possibilities and potential to become good because goodness is a basic human trait. Rabindranath Tagore tellingly wrote in Gitanjali : Every infant comes with a divine message that God is not yet discouraged of man. Yes, God is not yet despondent of man because He knows that sooner or later, man will realise and discover the goodness he born with. It like a musk deer unending quest. A musk deer keeps searching for the ever elusive musk that hidden in its own navel. When the last Mughal emperor Bahadur Shah Zafar wrote, A mere Khuda tu hi bata Kyon banaya insaan ko khaamiyon ka putla God, tell me, why did you make a man riddled with all flaws? His ustad, master, Ibrahim Zauq, a contemporary of Asadullah Khan Ghalib, corrected and rewrote the poet couplet, A Khuda ab tu hi bata Kyon nahin insaan ko uski khoobiyon ka pata? God, please tell me why is the man unaware of his innate good qualities? We all have noble qualities, but we are often not alive to them. Let zero in on those positive attributes and make the world a far better and desirable place to live in. Because what you give energy to, is what gets enhanced. Last part of the 20th century globalisation was hailed as the dawn of a new age, of a unified world order which would benefit all, everywhere, economically and socially. Since then, the fair face of globalisation has sprouted more than its fair share of warts. Far from creating a world that unified and equitable, it has led to even greater disparity b

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**CISF-HCM-TEST-Dated-2023-12-03-Test NO.-12208**

The verdict of a Constitution Bench of the Supreme Court on legal questions relating to grant of remission to life convicts exposes the haste with which the Tamil Nadu government acted in February 2014 in seeking to release the seven persons serving life terms for plotting to assassinate Rajiv Gandhi in 1991. The courts finding that the Central government has primacy in according remission to life convicts in a case of this nature is a political setback to Chief Minister Jayalalithaa. It was apparent that she wanted to be seen as a champion of Tamil rights rather than the stern opponent of terrorism that she was believed to be. In token compliance with a statutory requirement, she wrote to the Centre, giving just three days time for its opinion on their release. Alarmed by the thought of Rajiv Gandhi killers being freed, the then United Progressive Alliance government rushed to the Supreme Court to stall the process. Thus, the humanitarian question whether convicts who had only been accessories in the LTTE assassination plot should languish in prison even after 23 years was converted into a political issue. It became embroiled in technical questions that were referred to a Constitution Bench. The validity of the Tamil Nadu government decision will be decided separately by a regular bench. However, the larger significance here is that the court has barred State governments from invoking their statutory remission power for the premature release of those sentenced by a High Court or the Supreme Court to a specified term above 14 years without remission. It has rejected the theory that every convict, even those facing lifelong incarceration, will have to be offered a ray of hope, placing the interests of the victims of murder above those of the perpetrators. It indicates that those whose death sentences are altered to life terms will have to spend the rest of their life in prison. At the same time, it has kept a small door open for life convicts by declaring that one who had got the benefit of commutation of death sentence to life is not barred from getting remission from the executive. In any case, it has said the constitutional powers of the President and the Governor for grant of clemency remain untouched. The State government will now have to get the concurrence of the Centre in cases investigated by Central agencies before it can use its power of remission to release convicts. Also, the sentences they are undergoing must be for crimes relating to subjects

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**CISF-HCM-TEST-Dated-2023-12-03-Test NO.-12209**

That said, the presidential election is an important development. Despite its existential crisis, the Congress has remained lethargic since its Lok Sabha defeat in 2019. It has had a full-time president. Kharge, once he becomes president, has the tough job of rallying the troops. A party that has seen a constant stream of resignations in the recent past needs an organisational apparatus that functions. If Kharge is able to get that done, Congress will have a chance to do well in next year assembly election in Karnataka, a state where arguably it well placed to win. Minister of state for Chemicals and Fertilisers told Lok Sabha: Keeping in view the seriousness of the allegations made in the media reports, this Department felt the need to take up the matter in the interest of the consumers patients as such promotional expenses being extended to doctors had direct implications on the pricing of drugs and its affordability. After discussing the issues with the Pharma Associations Industry, this Department has prepared a draft Uniform Code of Pharmaceutical Marketing Practices (UCPMP) which is to be adopted voluntarily in the first instance. He said comments from all stakeholders had been received on the draft UCPMP and that it was being finalised. Mallikarjun Kharge was the unsurprising winner in the presidential election of the Congress party. Once he takes over, he will be the first president of the party outside the Nehru-Gandhi family in 24 years. Despite lodging a complaint about some of the processes during the election, the losing candidate Shisha Throop put out a statement congratulating Kharge. Of greater long-term significance to the Congress party is that Throop statement expressed the hope that the Nehru-Gandhi family will remain the foundational pillar of the Congress. Rapid advances in 5G technology is all set to add rocket fuel to power India economic growth by exponentially increasing its productivity and efficiencies. 5G technology will open-up a plethora of opportunities across a wide spectrum of sectors to innovate and drive operational excellence. As per the analysis by GSMA Intelligence, the Indian economy will benefit to the tune of ₹36.4 trillion (\$455 billion) between 2023 and 2040, more than 0.6% of the GDP forecast for 2040. 5G technology will drive Industry 4.0, digital supply chains, block chains, and leverage advances in virtual reality, augmented reality, big data and artificial intelligence. With better performance and efficiency

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**CISF-HCM-TEST-Dated-2023-12-03-Test NO.-12210**

Traffic, According to Gartner, by 2035, 5G will enable over \$1.4 trillion in sales in sectors, which use transportation such as logistics, agriculture, mining, and construction, etc. 5G interconnects every moving part in the economy, and enables the proliferation of autonomous vehicles, smart cities, smarter homes, power grids, and so on. It will further ensure safer transportation, remote healthcare, precision agriculture, and digitized logistics. The impact of 5G will be two fold; it will significantly increase the commerce, which in turn will give an exponential shift to the supply chain industry. Leading supply chain companies will invest in technology wisely and leverage its benefits by partaking in this exponential growth. Supply Chains to become smarter 5G will be leveraged across the supply chain from design to distribution and sales. It will act as catalyst, driver, and facilitator in transforming the supply-chain segment. 5G can provide the infrastructure to make the digital supply chain a reality. In production and supply-chain management, 5G will significantly enhance the end-to-end tracking of goods, route optimization, remote maintenance through digital twin technology, production monitoring, shop-floor reconfiguration and layout changes, and asset data in real time. Mart Inventory management will up the game for all supply-chain and logistics-service providers. 5G, combined with augmented reality improves warehouse shelving, inventory management, picking & packing operations, etc. It also enables faster and easier storage, retrieval and distribution of inventory and captures better real-time information related to temperature, humidity, etc., which is critical for quality or safety of sensitive products. With ultra-low latency, availability of faster, cheaper and more widespread network, 5G will become a factor of hygiene and will bring significant efficiency to the overall supply chain. Multiple applications with AI and ML Autonomous drones and vehicles will easily navigate last-mile deliveries. Remote operation of forklifts and pick-up devices will evolve and rapidly expand and become a norm with 5G. Inter-equipment communications will allow robots and other automated machinery to optimize routing around a warehouse. With autonomous MHEs, accidents will be avoided, keeping workplaces safer. Managing logistics operations efficiently in multiple shifts can be seamless in a 5G context. This will open-up new opportunities for remote management

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**CISF-HCM-TEST-Dated-2023-12-03-Test NO.-12211**

Lamps We waited for one of my cousins to come home. There were no mobile phones then and granny was frantic with worry. Suddenly we heard the metallic sound of the gates click and faint voices. My cousin lumbered in with great difficulty. His head was bandaged, the face was bruised. He had met with an accident; his bike was shattered to pieces, hit by a bus. Under normal circumstances he would not have survived the crash. An elderly gentleman, he said he was Madhya da, took me to the hospital and helped me to come back home. He murmured with agony. The auto-rickshaw driver too had said something about an elderly man putting my cousin into the auto-rickshaw. The description exactly fitted that of my great grandfather, who had passed away many years ago and he was addressed as Madhya da by one and all. This further reinforced my interest in the world of spirits, because that the day when the portal opens for the fourteen generations of our ancestors come back to us. Much before the advent of Halloween in our lives we have been celebrating our version of it, since time immemorial. In West Bengal, we call it Boot Chaturdashi, a moon-less night when the evil forces are at their strongest. Boot means ghost and Chaturdashi is the fourteenth night of the moon cycle. So instead of the Jack o lantern we light fourteen lamps to ward off evil spirits and guide our ancestors to our homes to bless us. The treat of the day is a dish cooked with fourteen varieties of green leafy vegetables called chord shake. Vegetable sellers would have bundles of the chosen fourteen leaves, ready to be chopped and cooked. As new crops are harvested during this season, we would get very fresh vegetables. These leaves are first soaked in water and then the water is sprinkled all over the house in order to spread positive energy. The scientific reason for this being, Boot Chaturdashi occurs in mid-to-end autumn, just before winter, on the eve of Kali Puja, almost Halloween time. According to Ayurveda, this is the season when the body is prone to infections, especially those that affect the pancreas. It is said that leafy greens, full of vitamins and minerals kill the bacteria within. Well, you can always spook children into eating their greens during this desk-Halloween. The land of Bengal abounds in stories of ghosts and ghouls and claims to have various forms of these spooky beings as it does Nobel laureates! That could be one reason for my fascination with the supernatural that can be c



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**CISF-HCM-TEST-Dated-2023-12-03-Test NO.-12214**

Are worn to scare them away. One ritual that I had begun to follow on both the days, that is, on Boot Chaturdashi and Halloween is to narrate ghost stories to the children who came to me for creative writing workshops, this seemed to be a read for them and I picked them later into writing lovely, gripping horror tales of their own. I told them about the various mythical ghosts from my hometown. They loved the one about the Macho boot, or Fishy Ghost, who could whine, beg and steal all for a piece of fish. It easy to spot these ghosts: their feet point backwards. One winter evening, my aunt was frying some fish for dinner, when suddenly she heard a nasal voice, behind her, asking her for a piece of fish. She froze as she looked down behind her, the feet were hairy and pointed backwards. My aunt just took the hot frying pan off the gas, hurled the fish, the pan; boiling oil and all, at the gory creature and scurried away from there. In turn my students had also told me many facts related to Halloween. According to one such myth, if you wear your clothes inside out and then walk backwards, on Halloween, you will definitely see a witch at midnight. Well, I tried it out but will keep my findings and experience of this ghastly experience for another time. The Indian chemicals industry was at US\$ 178 billion in 2019 and in all likelihood cross US\$ 300billion by 2025 registering a CAGR of 9.3%. The demand for chemicals domestic consumption and export market is expected to expand to 9% per annum by 2025. Thus chemical industry contribution to India GDP by 2025 is slated to rise to US\$ 300 billion. The Process Industries in India are undergoing major changes, involving large expansion of capacities & adoption of modern technologies namely, Artificial Intelligence AI, Analytics, Deep Learning, Digital Imaging with Saabs & other platforms to achieve high performance level and long Asset life. Along with safe operation of by process industries assume special significance as major incidents catastrophic accidents in such units will result in major on-site and off-site disasters involving multiple fatalities & loss of properties as seen in Bhopal many decades back 1984 and recently in Visakhapatnam 2021 . In spite of bringing in specific legislations by countries, to prevent such catastrophic events, through various statutes such as CAPPR Chemical Accident Prevention & Preparedness Rule and Factories act in India, OSHA Occupational Safety & Health Administration & EP



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**CISF-HCM-TEST-Dated-2023-12-03-Test NO.-12215**

In the Process Industries are naturally in more in numbers in the western sector of India specially Gujarat, Maharashtra where the concentration is very large. But even in my state i.e., West Bengal where I have settled now though large process industries are few, major accidents do occur in nos. rather in disproportionately high percentage. In this year 2022 in first half itself there had been major accidents in a public sector refinery and also in a well-known private sector Paint Factory involving multiple fatalities which included even a very senior manager the latter case. The public and private sector oil & gas sectors are doing quite a bit in improving the Process Industry, helped by OISD Oil Industry Safety Directorate. Also they have dedicated department dealing with Process Safety, led by a very senior manager. Few leading Cos. have gone one step ahead involving third party training in process safety by well-respected global & Indian agencies such as DuPont Safety Solutions, DNV, Cholamandalm Risk services etc. However, in the private sector, allied process industries leaving the core ones as large & Medium Petrochemical, Fine & Heavy chemicals, Fertilisers industries, is devoid of such improvement. In some, even concept of process safety is lacking. Major accidents do occur not only in Oil, Gas & Petrochemical, and Fertiliser, heavy & fine chemical industries but also in allied Process Industry which handles highly inflammable solvents mostly derived from Crude Oil. The major ones here are paints, solvent extraction, rubber lubricants, dyes, detergents, drugs, pesticide, etc.. The risk of fire & explosion in these industries too are as much as in Oil, Gas, Petrochemical ,Fertiliser Sector. One such sector experienced a major accident in one of their major sites recently a well-known paints company of long standing, in which the plant manager himself and no. of workers staffs perished as reported in a widely circulated all India Newspaper. The newspaper quoted their CEO issuing a statement Preliminary investigation points to a short circuit in an AC unit. Fire reportedly caused by short circuit is MOST COMMON CAUSE stated by commercial and Industry establishment whenever they experience Fire in India, and lamely accepted by Fire services ,authorities alike. But what is missed in all such cases that short circuit is an event caused by one or several reasons, quite a few listed below, which can only be determined by a proper accident investigation.

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**CISF-HCM-TEST-Dated-2023-12-03-Test NO.-12216**

Country will take note of my comments and do wherever required to improve bring a Process Safety Culture in in their establishments. This will result in several advantages namely: Preventing loss of lives & property ensuring no production loss No adverse reaction to public as well as stock market & Several other related issues Wishing all the best and safe operation. Lack of process safety training of Managers, Supervisors, operators ,in production operation, maintenance, safety ,fire & security dept. i. MOC PMA practice not followed With utter disappointment, we see major accidents and note with concern the lack of understanding the importance Process Safety culture at topmost level of the Cos. To prevent mitigate major accidents, the need is a committed CEO who has an understanding and importance of process safety and takes on himself to imbibe a Process safety Culture in his her co at all levels. To solve mitigate this problem ICC Indian Chemical Council the apex body of chemical Cos.in India has been doing whatever possible in their area by carrying out specialized training through their Process Safety Centre PSC. PSC imparts in-plant onsite training to their members who request training on various aspects of Process Safety. The reference in the Union Budget to new elimination targets for some major communicable diseases barely hints at the enormous burden carried by millions in India with tuberculosis, kala-azar (leishmaniasis), filariasis, leprosy and measles. It would appear incongruous that an emerging economy with no timetable for universal health coverage and a lack of political will to loosen its purse strings for higher government expenditure has set ambitious deadlines to rid it self of deadly scourges year it was revealed that India has a higher burden of new patients with TB than estimated million in to compared million in the previous year, a quarter of the world cases. Having set concrete goals, the Centre must now demonstrate its seriousness by moving away from the flawed policies of the past. The promise of a well-funded five-year scheme to meet the TB challenge beginning in welcome, although steady progress towards the new elimination deadline of will also depend on improved capabilities in the health system to meet the daily drugs requirement and a feeling of ownership at the State level. The World Health Organisation has been pointing to the lack of integration of private practitioners with the national mission on tuberculosis for

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**CISF-HCM-TEST-Dated-2023-12-03-Test NO.-12217**

Was never truly won. Detecting new cases early and preventing them from progressing to disability inducing grade two levels is crucial, although complete removal by 2018 as envisaged in the Budget may prove difficult. Rehabilitation of patients is also a weak spot had Shashi Tharoor been contesting for party leadership in a Western country, he might have fared better. The problem for him was that the election for the Congress president is very different from say a primary contest for the Democratic Party in the US, as it is not really decided by the general membership of the party. It more akin to the election of a chieftain of a grand khap panchayat. So the election result was clear by nomination day, when the elders of the various influential Congress clans publicly coalesced around his rival Mallikarjun Charge. To hardly anyone surprise, Mallikarjun Charge won the Congress president polls. With the field narrowed to him and Shashi Tharoor, when so-called G23 leaders lined up behind Charge the result was plain to guess. But alongside enjoying this upper hand, Charge has faced non-stop speculation that he will only be a puppet president. With Himachal and Gujarat elections around the corner, he has immediate room to prove the skeptics wrong. In different ways, Congress is struggling in both states. In fact, it has had a party president fronting assembly battles since mid-2019. So, Charge should hit the ground running. From resource crunch to dispirited cadres, infighting and a drip-drip attrition to BJP, the party problems in these two states are mirrored everywhere else. The five other large states that go to the polls ahead of the 2024 general election include the only two where Congress is still in government Rajasthan and Chhattisgarh. Holding onto these while clawing back ground in Karnataka, Madhya Pradesh and Telangana has to be red-lettered on Charge to-do list. A party chief job is also about talent-spotting. Congress Delhi HQ and state PCC units are overseen by those appointed by the president. They are mostly lackluster Gandhi family loyalists. Weeding out non-performers will spawn conflict, which Charge will have to manage. Supporters of his elf-effacing manner have been slyly running down Tharoor lack of it. But the modesty card cannot get Charge out of the Gandhi shadows or re-energies Congress. His own five-decade-long legislative career also suggests much ambitiousness of his own. If his term has to mean anything it has to revitalise the p

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**Spl-CISF-HCM-TEST-Dated-2023-12-03-Test NO.-12218**

The escalating incidence of cancer in India, poised to reach 1.57 million cases by 2025, signifies a critical public health challenge. This surge, from 1.46 million cases in 2022, underscores the "urgency for a comprehensive" and proactive approach in tackling the multifaceted aspects of cancer prevention, diagnosis, and management. Diving into the statistical intricacies, the national average for crude cancer incidence per 100,000 individuals reveals a nuanced landscape. With an overall rate of 100.4, gender-specific variations highlight disparities, with males at 95.6 and females at 105.4. Lung and breast cancers maintain their stronghold as the predominant sites for males and females, respectively, emphasizing the need for targeted interventions in these areas. A closer examination of childhood cancer trends exposes the unfortunate prominence of lymphoid leukemia and brain neuroblastoma. The age-specific incidence rate ASIR exhibits a notable increase with age, particularly higher in the female reproductive age group 15-49 years, presenting unique challenges for cancer control strategies. Lung cancer estimated prevalence of 103371 cases in 2022 solidifies its position among the top five leading cancer sites for both genders. The overall increase of five percent in cancer estimates from cases compared to underscores the gravity of the situation. The National Cancer Registry Program NCRP, initiated in 1982 with three Population-Based Cancer Registries PBCRs in Bangalore, Mumbai, and Chennai, has played a pivotal role in providing essential data. However, the challenge lies in coverage, with only around 10% of the population under the umbrella of PBCRs. The absence of data from populous states like Uttar Pradesh and Bihar restricts a comprehensive analysis of cancer trends. Despite the commendable efforts of the NCRP, coverage rates stand at 16.4%, with urban and rural rates at 31.6% and 9.5%, respectively. Methodological disparities between NCRP and with a 5.1% higher estimate for NCRP in 2022, emphasize the need for standardized methodologies to ensure accuracy and consistency in data reporting. The lingering impact of the COVID-19 pandemic on cancer registration and oncology services, coupled with the delay in the 2021 decadal census, introduces additional uncertainties into population-related projections. As India anticipates changes in its age demographic, particularly a rise in the population over 60 years from 8.6% in 2011 to 9.7% in 2022, the dynam

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**Spl-CISF-HCM-TEST-Dated-2023-12-03-Test NO.-12221**

Stands out as a crucial pillar in the fight against cancer. Implementing widespread screening programs, particularly for prevalent cancer's like lung and breast, can "significantly enhance the chances" of early diagnosis and intervention. Timely detection not only improves treatment outcomes but also reduces the economic and emotional burden on affected individuals and their families. Risk reduction strategies are equally imperative in the battle against cancer. Lifestyle modifications, public health campaigns against tobacco use, and initiatives promoting healthier dietary choices can "play" a pivotal role. Addressing environmental factors, such as air pollution, also emerges as a crucial aspect of comprehensive risk reduction measures. Comprehensive management of cancer requires a holistic approach that spans prevention, diagnosis, treatment, and support. Investing in state-of-the-art healthcare infrastructure, ensuring accessibility to quality cancer care across regions, and promoting research and development in oncology are integral components of such an approach. Moreover, strengthening palliative care services is essential to enhance the quality of life for those battling cancer. The release of new estimates should serve as a clarion call for intensified research efforts. Understanding the specific risk factors, genetic predispositions, and regional variations in cancer incidence is crucial for tailoring effective prevention and treatment strategies. Collaborative research endeavors involving healthcare professionals, scientists, and policymakers can pave the way for innovative solutions. Policy interventions at both the national and regional level's are indispensable. A comprehensive cancer control policy that addresses gaps in data collection, improves the coverage of cancer registries, and outlines specific targets for cancer prevention and treatment can guide coordinated efforts. Adequate funding and resource allocation to support these policies are critical for their effective implementation. Public awareness campaigns play a pivotal role in shaping a society response to health challenges. Educating the public about the importance of cancer screenings, early symptoms, and risk factors empowers individuals to make informed choices about their health. Destigmatizing conversations around cancer, fostering a culture of regular health check-ups, and encouraging open discussions about prevention and treatment are essential components of successful awa



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**CISF-HCM-TEST-Dated-2023-12-04-Test NO.-12222**

The taking Charge and his party are up against high odds. And it remains to be established that he is actually in charge. The tragic chopper crash in Kedarnath that killed six passengers and the pilot adds to the list of growing helicopter fatalities over the years. The chopper had taken off from Kedarnath shrine and was headed to Guptkashi when it encountered bad weather. It appears that the pilot had tried to return but the chopper experienced a tail hit as it was flying too low, killing all on board. There are a total of nine operators, including government-run Pawan Hans, that operate heli-services on the Kedarnath route. The question is why unsafe practices continue here despite the regulator repeatedly identifying serious violations of rules. Checks on airworthiness and other standards such as whether operators are blatantly flouting guidelines by flying too low or operating in poor weather, do no good if the follow-through is not effective. There are also questions about pilot training. Both in the Kedarnath crash and the Pawan Hans offshore crash near Bombay High in June that killed four people, the pilots concerned had recently moved to flying an aircraft type new to them. Inadequate acclimatisation can be extremely risky in challenging weather conditions. For, by their very design, helicopters offer very little margin for error, especially single-engine choppers that have to be flown visually. Add to this the issue of old choppers continuing to be in service. In fact, this is even a problem for the air force, which continues to be saddled with obsolete Chetaks and Cheetahs of 60s-70s vintage. Overall, India is seeing a mix of pilot errors, poor machine maintenance and a weak regulatory framework. In hilly terrains or other ecologically sensitive areas, poorly regulated commercial choppers pose an even greater danger. And this malaise is old. The Kaushik Committee reports of 1991 and 2005 had highlighted some of these problems, calling for more accountability on the part of operators. But good advice is useful only when it is followed. The caravans start rolling as the summer of our discontent turns glorious autumn. My tent is double booked, less for author authority than the TOI Litfest that Namita Devidayal and I curated for eight super-charged years. Mumbai magical Mehboob Studios was the perfect caravanserai. Its shamiana colours matched the swirl of rainbow panels while never skirting sticky issues. Last weekend, my lit-gig took off as it alw



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**CISF-HCM-TEST-Dated-2023-12-04-Test NO.-12223**

Every lit-gig spans vibgyor sessions. We like to think our Mehboob model was the game-changer, making lofty literature meld with real life, and thus draw a wider audience. But then was Khushwant Singh an earlier disruptor? In the 70s he had shaken magazine journalism out of its pretensions and created an eclectic, irreverent Illustrated Weekly of India where Shekel Bane Bhopal scored over Hariprasad Chaurasia. Btw, Panditji as much as Usha Uthup enraptured KSLF 22. Both had books this year, as unconventional as a gypsy dress. a Breath of Gold reveals the fun boy behind the genius; Queen of Indian Pop, the vulnerabilities behind the unflagging vivacity. This caravan too had kings and camp followers, the hardy regulars of the circuit. A Raj Mohan Gandhi as tall of frame and intellect as Kasauli sentinel deodars; an Amitav Ghosh delivering the keynote on KSLF Climate of Change theme; the stars packed the alfresco hall. As surely, there were the familiar faces in the crowd. A committed band of readers travels to each lit fest in search of entertainment. The rapt attention of loyalist and newbie is the curators true reward. Deepavali festival of joy, cheers and happiness is round the corner. It is a special day. Many of us celebrate Deepavali to mark the return to Ayodhya of Ram, along with his wife, Sita, and brother Lakshman, after living in exile for 14 years. It is also the day the 24th Jain Tirthankar, Mahavir, attained Nirvana his soul left his body and achieved complete liberation; and is also celebrated as the festival of lights. In fact, the Hindu and Jain calendars start from Pratipada, the day after Deepavali. To celebrate the festival of lights, most of us go on a shopping spree, buying gold and diamond jewellery, silverware, new clothes, sweets and candles. While some will burst crackers on Deepavali, others might indulge in drinking and gambling. So, what is the right way to remember Ram and Mahavir, whose memory we relive on this festival? Ram set the highest standard of sacrifice by willingly renouncing his legitimate kingdom, bowing before the wishes of his father, Dashrath, and opting for a 14-year-long exile in jungles, leading a simple life. Even there, he protected the tribal communities and helped Sugriv regain his lost kingdom. The 24th Tirthankar, Mahavir, preached and practiced the eternal and universal principles of ahimsa; satyr; asteya non-stealing; brahmacharya chastity; and aparigriha non-possession. Many of us celebrate Deepavali

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**CISF-HCM-TEST-Dated-2023-12-04-Test NO.-12224**

Often ask devotees not to splurge their hard-earned money on purchasing fireworks and crackers. He always inspired people to protect the environment and lives of innocent creatures. Buying sweets and new clothes for near and dear ones on festive occasions is fine, but we must try to take care of the underprivileged too, he would say. Give your old clothes, if not new ones to the poor, visit the marginalised, who live in dilapidated shanties in slum colonies on the outskirts of the city and bring smile on their faces by giving them food, sweets and candles so that they too can light their houses during Deepavali; help artisans by purchasing handmade earthen diyas, lamps, and lanterns. And don forget to visit your neighbours and put an end to the bad feelings or animosity which you might have created in the past, knowingly or unknowingly, he said. His words are echoed in a song from the film Anari Kisi ki muskurahato pe ho nisar, kisi ka dard mil sakey to le udhar, kisi ke vastey ho tere dil me pyar, jeena isi ka naam hai make someone smile, share his grief, love everyone, then only your life is worth living. Otherwise, it is just a waste. So, why not celebrate Deepavali this year in a different manner and bring happiness in the lives of others. A good quality wrestling mat is not merely a piece of wrestling equipment, it is one of the safety equipment that should be essentially included in every wrestling match or practice. This brings back to mind a 2014 instance from the Ahmedabad Department of Wrestling of Gujarat University. The department had organized an intercollege championship that started chaotically after participants, along with their coaches, protested against the worn-out mats rolled out for the matches. One of the participant had exclaimed, This is contact sport. It is important that the wrestling mat be of the best quality to minimise any chances of injury. The player biomechanics are greatly altered when a piece of equipment is added or absent, which may distract them from the game at hand or disrupt their attention. Since ancient times, wrestling has been practiced in India. The conventional form is performed in akhadas a field of dug soil and even mud pits, and is known as pehlwani. Because it requires constant physical contact, wrestling has a high injury rate. All of the body parts move during this sport, both consciously and unconsciously. Due to the nature of the game, both athletes are subjected to a variety of biomechanical pressur

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**CISF-HCM-TEST-Dated-2023-12-04-Test NO.-12225**

Lateral collateral ligaments of the knee are the most often injured knee ligaments. The leg frequently twists outward from the body midline as a result of these injuries. Although RICE Rest, Ice, Compression, and Elevation can be used to treat first-degree sprains for the wrestler to resume play once the discomfort has subsided, robust mats can help prevent more serious injuries in the long run. A high-standard wrestling mat meets the following criteria: Foam with good tensile strength: This increases the shock absorption rate of the mat. Examples include PVC Rubber Nitrile foam and Cross-Linked Polyethylene foam. Protection against microbes: The substance used to construct the surface of a decent wrestling mat offers defence against the majority of common bacteria, yeasts, molds, and fungi that create stains and odors. Although it is not intended to shield users from pathogenic bacteria, it will assist combat microbes and keep the mat cleaner in between routine cleanings. Additionally, a good mat surface provides support and makes sure that you do not easily slip even while you are perspiring. Durable and comfortable: Last but not the least, a good wrestling mat provides great comfort and durability. It has enough cushioning or extra padding to facilitate even hard-core game sessions. It is also designed to withstand throws, jumps, and other combative moves characteristic to wrestling. All athletes, coaches, and trainers should prioritise preventing injuries. To prevent injury, the wrestler should always be instructed and watched over, with an emphasis on appropriate technique and equipment. This necessitates the use of high-quality tools, including mats. How sports equipment affect a player psychology The game is 80% mental and 20% physical, Michael Jordan, the living basketball legend, once said. However, the certified sports psychology coach Christopher Mince II believes, as shared on Chrismance.com in 2021, no matter the sport, playing sports is entirely mental. How we think and act, both have an impact on one another. Athletes and coaches frequently blame poor performance in practice and competition on overthinking as a result of this never-ending loop. Imagine if sports equipment mats in the case of wrestlers are not well-fitting or constantly cause discomfort, it may distract the sportsperson by getting into their head. Sports equipment or accessories may seem like minor aspects to attach care to, but they can actually inhibit the player performance. I

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**CISF-HCM-TEST-Dated-2023-12-04-Test NO.-12226**

Previously prominent. These points to a rising interest in mat wrestling, along with a growing need for professional mats. In a welcome development, the Morocco-Nigeria trans-African gas pipeline project is set to receive a total investment of \$25 billion next year. This was revealed by the head of Nigeria state oil company. The mega project entails the construction of a 5,600 km offshore pipeline traversing 11 West African nations and ultimately connecting to Europe. It aims to export Nigerian natural gas to the West African nations and, via Morocco, to Spain. The criticality of the project is highlighted by the fact that Europe today is reeling high energy prices and shortages due to the ongoing conflict in Ukraine. And by all accounts this situation will see most of the continent head into a bleak winter. Therefore, Europe desperately needs to find alternative, reliable and affordable sources of energy. This is where the Morocco-Nigeria trans-African gas pipeline project comes in. Once completed, the project has the potential to meet all of Europe energy needs. But Russian President Vladimir Putin knows this. Having already weaponized Russian energy supplies to Europe, he now wants to scuttle any chances of the continent finding reliable alternative sources. And this is one of the reasons why he has started a dangerous game in Africa to nix a new energy compact between Europe and Africa. In this endeavor, Putin is working through his North African ally Algeria. In fact, the Ukraine crisis has engendered the replay of the mini-Cold War in the Maghreb between Morocco and Algeria the former allied to the West and the latter to Moscow. Algeria, which is a big producer and supplier of energy, has two gas pipelines connecting to Spain and Italy respectively. With Europe now scrambling for new energy sources, the situation should have seen Algeria emerge as a prime European partner. But the domestic socio-political situation in Algeria, the country antipathy towards Morocco and its alliance with Russia all combine to make Algiers a difficult horse to bet on. To illustrate this point, consider that earlier this year Algeria suspended its Treaty of Friendship and Good Neighborliness with Spain. At the time, the reason given for this was Spain's recent recognition of Morocco's Autonomy Plan for the Moroccan Sahara. While the Moroccan character of this part of the Sahara is rooted in history, legality and tradition, the Algerian regime supports the armed separatist mo

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**Spl-CISF-HCM-TEST-Dated-2023-12-04-Test NO.-12227**

It was BJP day. Its performance in MP stood out for the sheer scale of the victory, the victory in Chhattisgarh's was a stunner, and while the Rajasthan win was no surprise, it beat pollster estimates. Even in Telangana, where Congress won, BJP increased its vote share impressively. So, why is BJP India most formidable election machine? Six reasons. Superstar at the helm In Modi, BJP has India most "popular and credible" politician. Fronting BJP election campaigns, he is not only instrumental in tempering disappointment against incumbent BJP governments but has also widened and deepened the party support base. Ideological anchor A strong ideological base gives BJP a core support group it can rely on. But to consistently win elections, it has had to build on this core. Its repeated successes in some of India poorest states show that its support base cuts across all social groups, particularly in Hindi-speaking states. This is why even if caste remains a hot-button social issue, its political ramifications are very different now when compared to the 1990. Robust economy India is a global outlier in terms of its impressive economic growth. Not only is growth essential to expand opportunities, it provides governments with resources to realise their plans. GDP growth often outperforms expert forecasts, as it did recently in Q2 macro numbers. Income and corporate tax collections have been buoyant, and deficits are moderate, giving GOI leeway to deal with challenges. Targeted welfare India growth pattern is uneven in terms of distribution, particularly after the pandemic. BJP has been quick to sense the ground situation and respond with fiscal packages to mitigate it. Backed by expanding GOI revenue collection, it has since May 2022 insulated consumers from global spikes in energy prices. Most illustrative of this approach is the freeze on petrol and diesel prices, and a reduction in cooking gas rates. Add to this, numerous state-level schemes. Tactical flexibility Politics is never static. Despite a strong foundation, BJP continued success owes much to its flexibility in responding to ground situations. Two examples stand out. It dropped its narrative on revdis and switched to welfare this year. Again, when regional satraps such as Shivraj Singh Chouhan's and Vasundhara Raje were needed, the central leadership quickly adjusted its position. Ground game An election strategy is only as good as the party ground game. The ability to translate ideas into reality depe



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**Spl-CISF-HCM-TEST-Dated-2023-12-04-Test NO.-12230**

North and central India over the next few months. Another BJP "sweep" of its stronghold states would provide a cushion and insulate its parliamentary majority from possible setbacks in states such as Bihar and Maharashtra. Several "conclusions, some" strongly and others tentatively, can be drawn from the results of the four assembly elections held recently. Of the four, Madhya Pradesh, Rajasthan and Chhattisgarh went BJP way, while Congress wrested Telangana from a regional party. The fifth, Mizoram, is yet to start its vote counting process, and anyway does not "matter much" in national politics. Here are 11 takeaways from the results. BJP will be over the moon with its performance in the Hindi belt, while Congress will have to be satisfied with a consolation prize in Telangana. It pulled defeat from the jaws of victory in Chhattisgarh, the only state where all punters were betting on a Congress victory. However, the grand old party has something to celebrate, having consolidated its gains in the south. Post these results, BJP now has a clear path to victory in 2024, while Congress "has to work" hard to retain its leadership of the INDIA alliance. North India is Modified in a BJP sweep. The Modi factor is key to the party consolidating its hold here after tightly contested assembly polls. The PM campaigned relentlessly and showed that he is still able to lift BJP prospects in north India. Well-entrenched Congress governments in Rajasthan and Chhattisgarh have been swept away in a return of ant incumbency. However, BJP double engine runs faster in the north than in the south. It has come up short beyond the Vindhyas in Telangana. The economic powerhouse states of the south are demanding accountable, high-performing leaders. Voters here are not as swayed by pan Indian appeals to Hindustan and instead demand respect for strong regional identities, regional languages, and cultures. Congress winning Telangana within months of its triumph in Karnataka has it declaiming, BJP mukt south India. But its own claim to be a national party is now tempered by the fact that north of the Vindhyas it heads government in only a single state: Himachal Pradesh. North India is Congress mukt. The rout here indicates that Rahul Gandhi Bharat Jodo Yatra and caste census pitch haven worked. Driven out of the politically crucial Hindi heartland, Congress has lost its claim to be Challenger No. 1 in the 2024 general election and questions will now be raised on its ability to be a fu



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**CISF-HCM-TEST-Dated-2023-12-04-Test NO.-12231**

Is a growing body of evidence that Algeria is facilitating Russian security-strategic influence operations in African nations? After a coup in Mali in 2020, a security arrangement was worked out between the West African nation and Moscow Wagner Group. The latter dispatched hundreds of mercenaries to Mali last year as part of that arrangement, which was reportedly partially financed by Algeria. Again, there are signs of Wagner involvement in the latest coup in Burkina Faso where Russian flags emerged and the French embassy was attacked. Thus, Russia has two objectives in Africa. First, it is trying to stymie a voluminous, long-term Africa-Europe energy compact to sustain its energy squeeze on the EU. And second, it is trying to expand its footprint in Africa at the cost of France and the UK so as to command vast African resources that will help Moscow evade the crippling economic repercussions of Western sanctions. And in both these efforts, Algeria is aiding Russia. To counter Moscow nefarious designs, the US and EU must also do two things. First, definitively recognise the Moroccanness of the Moroccan Sahara, support Rabat Autonomy Plan and end this artificial dispute once and for all. The US has already recognised Moroccan sovereignty over the Sahara and multiple African and non-African countries have already opened their consulates in the southern Moroccan territory. Algeria travesty of supporting the Polisario needs to be called out. Second, the West must wholeheartedly back the Morocco-Nigeria trans-African gas pipeline project as a key energy artery for Europe. This will end Algeria leverage over energy supplies to Europe. Algiers has shown it is not above holding those supplies to ransom. And with Russia in its corner, there is no guaranteeing future energy exports from Algeria. Finally, given that Morocco has been championing serious and credible development partnerships with sister African nations in the Sahara and Sahel, it has the goodwill and networks to support European efforts in these regions to counter Russian designs. In summary, Russia is looking at Africa both to tighten the screws on Europe and escape Western sanctions. And Algeria is enabling it in this regard. Therefore, it is imperative that Europe and the US work with Morocco to ensure a stable, prosperous and successful Africa. Latest pictures may not reveal this but the Kaaba, the black cube in the centre of Mecca, Islam holiest site was once encircled by arched porticos erected 3

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**CISF-HCM-TEST-Dated-2023-12-04-Test NO.-12232**

Into churches or night clubs to ostensibly rid their nations of the scabs of settler colonisation. In India of course it a different matter. A 1991 law exists to hold back governments or religious devotees from reclaiming their cultural and religious sites snatched from them by colonisers. Thus, places of worship seminal to the majority Hindu community that bear visible scars of settler bloody mindedness can ever be reclaimed from their usurpers. Recently, five devout Hindu women denied the right to worship at Maa Shringar Gauri within the Gyanvapi mosque complex moved the courts. These women devotees have been fighting against the restrictions imposed upon them. They can understand why they are barred from praying at one of the holiest Hindu sites. After all, the Lord Vishwanath temple once stood in Varanasi at the exact holy spot where Lord Shiva, it is said, pierced the three worlds with a huge endless pillar of light the Jyotirlinga. But in 1669 the temple was demolished on the orders of Mughal zealot emperor Aurangzeb. Through an imperial Diktat Aurangzeb called upon his legions to build a mosque. Today, the committee that manages the mosque is empowered to deny entry to Hindu worshippers. The mosque committee gets to exercise this arbitrary power under an Act of Parliament. In 1991, the then Congress government of Narasimha Rao rammed the bill through Parliament, which sought to freeze the status of religious places as they existed on August 15, 1947. The law, the Congress believed would preserve religious harmony which was being tested by unprecedented Hindutva mobilisation across north India. Fed up with years of litigation, Hindu groups in the 80s and early 90s aggressively campaigned to reclaim the Ram Janmabhoomi in Ayodhya. Babar, the founder of the Mughal dynasty in India, had annexed the Ram Janmabhoomi by constructing a Masjid at this spot in 1528. Since the dispute dated back to before independence, the 1991 Act exempted the Ram Janmabhoomi case from its purview. But it barred Hindus from making any fresh bids upon other places of worship. In fact, any case filed after the seemingly arbitrary cut-off date of 15 August 1947 was not supposed to be entertained by the courts. But now with the 1991 Act itself being challenged in the Supreme Court, many rights activists and members of the Muslim community believe revanchist Hindus are intending to reclaim all their encroached places of worship to avenge acts of desecration inflicted during mediev

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**CISF-HCM-TEST-Dated-2023-12-04-Test NO.-12233**

Truth played to help heal wounds and create the conditions for restoring race relations in post-Apartheid South Africa? A second, largely ignored, impulse stems from the need to decolonize our minds. On August 15, Prime Minister Narendra Modi called upon us all to rid ourselves of any trace of the colonial mindset and take pride in our roots. If this is a pre-requisite to laying the foundations of a new India, then legal arrangements like the Places of Worship Act 1991 would have to go. The act perpetuates the destruction by colonialists of indigenous culture. While it could be argued that the law applies equally to all communities, it is undeniable that it militates the most against the adherents of Bharatiya faith systems that have suffered the greatest oppression. Globally, the international discourse has moved towards acknowledging the acts of oppression committed upon indigenous cultures. Haven several left liberal rights activists including those who today oppose moves by Hindus to correct historical wrongs cheered indigenous and black activists in America as they pulled down statues of their colonial oppressors? Can now these very same people, who place great emphasis on the centrality of respecting indigeneity in building an inclusive national character, afford to support the 1991 law that undermines this objective? Adam Smith argument, Virtue is more to be feared than vice, because its excesses are not subject to regulation of the conscience holds relevance in the context of the over regulated Indian higher education. The sector faces the intricate challenge of managing growth and scale improving GER from 27% to 50% and infusing quality skill development thereby improving employability as the government reduces budget allocation per student and tries to achieve all this under an over regulated hierarchy. No doubt that we owe the intensity of the current regulatory environment to past misdeeds in the education system, but drunk driving isn an argument against cars. However, the new set of regulations and guidelines seem to be undoing the past mistakes and helping the sector come out of the chronic neglect of post school education. In February 2022, the regulator published a draft Second Amendment Regulations for rejuvenating distance and online education in the country. The said proposed document suggests removing several binding constraints from the current regulations like allowing universities to offer new age online programs even if they are no

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**CISF-HCM-TEST-Dated-2023-12-04-Test NO.-12234**

It could prove a windfall for the institutions. Large scale disruptive events have sometimes helped improve education the World War II midwived the Butler Act of Britain abolishing the fees from the public school and pushing for compulsory schooling. Hurricane Katrina urged government officials to take up sweeping school reforms; a decade hence, the graduation rates of New Orleans have improved significantly. The Covid-19 pandemic posed a unique, unprecedented, and formidable challenge interwoven into existing socio-economic conditions campus closures led to a sudden shift to online mode at an unprecedented scale and speed forcing teachers cobble together a learning platform out of business tools. However, this provided an inflection point, a springboard for re-thinking the future of higher education an opportunity to embrace a multi-modal blended learning model and use it to expand access and strengthen excellence in teaching and learning thereby prepare the learners for a changing, evolving, and unpredictable job market. UGC released the guidelines for universities to roll out Apprenticeship Embedded Degree programs sometime around December 2020 to ensure that the competencies, knowledge and the attitude demanded by the industry gets embedded into university degrees through apprenticeship linkages. The guidelines seem to be in the right direction and can help improve graduate employability. The other set of guidelines released in September 2022 to help universities and colleges upgrade themselves to multi-disciplinary institutions where student can pursue courses like creative arts with business degrees holds a lot of promise. Students would benefit from the diversity in their curriculum, can pick up courses from multiple institutions and stack their credentials to obtain a degree. Collaboration between institutions and with the industry shall help students gain a variety of academic knowledge and skill that would go a long way in improving the economic value of their degree. Regulations had held back the growth of Indian higher education for quite a few decades in the past. Many legislators seemed to believe that they can lay down rules to regulate every eventuality; however rather than preventing abuses, too much complexity created loopholes that the shrewd and cunning could abuse with impunity. Online education, with the recent advancements in technology, under the modified regulations, seems to be the angel in the shining armor that can herald a more

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**CISF-HCM-TEST-Dated-2023-12-04-Test NO.-12235**

In Karnataka should be seen as the kickstarting of the Congress election campaign in the state. The month of October 2022 should be seen as the kickstart of the Congress party election campaign in the state. The 2023 assembly elections are about 7 months away. Before a round of intense weight lifting, it is good to start with a warm up session. The Bharat Jodo Yatra in Karnataka has, above all, been a warm up exercise for the Karnataka Congress. The party is gearing up for the big election. One of the most underrated aspects of an election campaign is the readiness of party workers and cadres. This important aspect does not make headlines, but just see for example how much work the BJP puts into strengthening its booth management. It is not enough to have party workers. Their enthusiasm, their willingness to put life and sound in an election campaign, is an immeasurable factor in election victories. The best thing the Bharat Jodo Yatra has done for the Karnataka Congress is that it has energised the party workers, enthused them about the Congress mission. The sense of mission and purpose, coupled with the physically demanding format of the padayatra, walking many kilometres a day, has filled party workers and leaders with the kind of energy an election campaign demands. Karnataka is different The meticulous execution of the Yatra in Karnataka by the Karnataka Pradesh Congress Committee Chief Sh. DK Shivakumar has set the standard that Congress workers expect to see in the election campaign as well. The Bharat Jodo Yatra had its own Karnataka-specific website that anyone could register on, and through the website be facilitated to walk with the Yatra. A separate, small web campaign invited unemployed youth to interact with Rahul Gandhi. Out of 11,000 applications from just 7 districts, 2000 were selected for the event. As a result, the unemployed youth who interacted with Rahul Gandhi were genuinely unemployed youth, not party workers as often happens in such events. In any state assembly election, we see the BJP exploit the weaknesses of the Congress party at the national level. So just because the Congress has done badly in one round of assembly elections, the BJP is able to use that to create a perception that Congress is weak. However, Karnataka is different, and has historically been one of the strongest states for the Congress party. Even Indira Gandhi contested from Karnataka. The Bharat Jodo Yatra and the massive crowds it has attracted have come a



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**CISF-HCM-TEST-Dated-2023-12-05-Test NO.-12236**

Helps strengthen the Karnataka BJP which will be championing Narendra Modi as the answer to local anti-incumbency. The myth of factionalism when it comes to the Karnataka Congress, the media has this obsession of seeing a factional fight between Siddaramaiah and DK Shivakumar. Their joint efforts and participation in the Bharat Jodo Yatra have shown the other side of this factionalism narrative. The multiplicity of ambitious mass leaders is actually a strength of the party. Different leaders bring in votes from different regions, caste groups and other demographic variables. Like the message of the Bharat Jodo Yatra, the Karnataka Congress is also a picture of Unity in Diversity. After all, none of the leaders are sulking and sitting at home, leave alone deserting the party for greener or shall we say more saffron pastures. DK Shivakumar and Siddaramaiah have in fact been working together all throughout in a seamless jugalbandi, complimenting each other. There can be a better example of this effort than their contribution to the Bharat Jodo Yatra. The party also managed to give various leaders due importance by giving them important responsibilities. We have seen this in prior campaigns like the Makedatu Padayatra demanding a dam. The Bharat Jodo Yatra is a big party campaign in Karnataka, which enabled the party to give all senior leaders important responsibility. Be it travel, food, or logistics, there was enough to do for someone or the other, and it has been going smoothly. The various committees formed to execute the Bharat Jodo Yatra have contributed to the party readiness for the election campaign ahead by demonstrating that team work is possible despite the media narrative of factionalism. The Bharat Jodo Yatra has thus demolished the myth of in fighting within the Congress. If the BJP and JD S are banking on this, they re going to be surprised. The Bharat Jodo Yatra in Karnataka has also focused on the 3 key issues in the state: unemployment, price rise and farmers issues. By doing so, it has kickstarted the election season in the state. The BJP and the JDS, clearly feeling the need to respond to the agenda set by the Bharat Jodo Yatra, have announced their own Yatras in response. Helps strengthen the Karnataka BJP which will be championing Narendra Modi as the answer to local anti-incumbency. The myth of factionalism when it comes to the Karnataka Congress, the media has this obsession of seeing a factional fight between Siddaramaiah and DK Shiva



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**CISF-HCM-TEST-Dated-2023-12-05-Test NO.-12239**

In resigning just six weeks into the job, ex-British PM Liz Truss has set a record and achieved something that only ever happens with the best and the worst. She will forever after be enshrined in a pub quiz a popular British pastime question as the shortest-serving PM in British history. At a mere 44 days in office, Truss has beaten the record of George Canning, who died in 1827 after 119 days in the job. She has also managed the singular distinction of using her brief premiership to accomplish a remarkable list of items: trashing Britain reputation for overall political prudence and economic steadiness, which had survived despite the chaotic spiral triggered by the 2016 Brexit referendum. The key takeaway from the chaotic and short-lived premiership of the UK Liz Truss also has wide global applicability in a globalised world with vast financial markets, political legitimacy and ability to govern are intertwined with economic and financial credibility. The policy credibility crisis arising from an economic plan that was out of sync with fiscal reality snowballed into political crisis. Britain is in the grip of stagflation, a combination of high inflation and collapsing economic growth. Markets and the country needed prudence first, some plans to cut spending next and smart policy tweaks for growth third. They got a mad mix of unfunded tax cuts and a discredited growth model. That even the complete reversal of those policies didn't save Truss shows how deeply policy mistakes can cut politically. Every government must conclude that there is a price to be paid for reckless fiscal as well as monetary policies. Western countries have been merrily borrowing and, until recently, cutting rates for years. Britain is a warning to them that being developed economies doesn't mean you will never face a crisis. The only partial exception is the US, because the dollar is the global reserve currency. And if advanced economies such as the UK and Italy are struggling to cope with poor economic policies, the consequences are worse for those emerging markets that believe that they can spend their way to economic growth. Crisis after crisis have proved otherwise. It also serves as a lesson for India where economic populism has gained traction. The UK predicament should make us pause and rethink populism. Two decades ago, with memories of the 1991 balance of payments crisis still fresh, there was political consensus to legislate fiscal safeguards through the FRBM Act. Over time, t

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**CISF-HCM-TEST-Dated-2023-12-05-Test NO.-12240**

Plus days parole and furlough each. When juxtaposed with the nature of the crime, this indicates how some local Gujarat jail and district officials viewed the case. Bilkis and her kin were clearly concerned by the frequent paroles the convicts were enjoying but their RTI requests to get details were denied. Paroles can be progressive instruments of criminal justice, provided they are used with due attention to the nature of the crime. How does one square this principle with the fact that Rameshbhai Chandana, one of the Bilkis case convicts, enjoyed 1,576 paroles and furloughs? That nearly five years of what turned out to be a 14-year term. In 2015, Chandana reported back 122 days late after a 14-day furlough. Even this didn't seem to have blotted his record. He went on furloughs and paroles after that, too. Similar good fortunes are enjoyed by Ram Rahim, convicted of three heinous crimes, who has had two paroles and one furlough already this year. Contrast this with tens of thousands in jail awaiting trial and many without even a bail hearing. As for the remission of the 11 Bilkis case convicts the Gujarat affidavit says the decision was cleared by the Centre while hearing the appeal SC must take note of the 2000 judgment in the Laxman Naskar case that said remission should be considered only when the offence is an individual act of crime without affecting the society at large. SC must ask whether the crime in the Bilkis case fits this criterion. The court may also note that while the CBI officer and the Mumbai trial court judge opposed remissions for all 11 convicts, in the case of Radheshyam Shah, even the superintendent of police and district magistrate of Dahod as well as the principal district and sessions judge of Godhra objected. The remission decisions need judicial scrutiny. Home minister Amit Shah recent comments in Guwahati that the real Bharat jodo was begun in 2014 by PM Modi in the Northeast have refocused attention on BJP political expansion in the region. Shah was there to inaugurate the party largest office in the Northeast the Atal Bihari Vajpayee Bhawan. His political framing of BJP regional push as one of uniting India or Bharat jodo vs what he called a narrative of Northeast todo break the Northeast does follow a major structural shift taking place in regional politics in 2014, where BJP replaced Congress as the region dominant national party. On a visit to Milan, Bunny and I rediscover the pleasure of walking for the sake of walking. E

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**CISF-HCM-TEST-Dated-2023-12-05-Test NO.-12241**

Or two-wheeler, or auto because walking is made undesirable, if not downright dangerous, because of the lack of navigable pavements, which are either non-existent or punctuated with cavernous potholes or mountainous debris from construction work. It is as though our urban planners crammed in as many buildings apartment blocks, offices, malls as possible and as an afterthought added the marginalia of pavements. So where are people meant to walk? Why should anyone want to walk anywhere, anyway? And if some people do want to walk for any reason because it is good for their health, or whatever there are special areas called parks. And how do you get there? You drive there in a car, or take public transport, naturally. They arrange these things differently in other parts of the world, as in Italy. Certainly Italian towns and cities have parks, and of course, you can take public transport to reach them. But, if you so choose, you can also walk to them. As you can go to shops, and restaurants, and cinemas, and museums, and art galleries, and the homes of friends. All the streets come fully equipped with well-maintained, dedicated pedestrian surfaces called pavements which invite walkers to use them. And as you use them and walk, the city assumes a new character, a new identity. It becomes personalised as you pause to look into a shop window, stop to glance at the menu of a roadside cafe, smile at the antics of a pup being taken for a walk. Although we are the progeny of Param Purush, the human mind can move in two directions towards the finite or towards the infinite; towards permanent bliss or towards illusory happiness. As we have passed through so many animal lives in the process to attain the human life, the material objects of enjoyment easily drag our minds towards illusory happiness. But illusory happiness only brings us temporary relief before throwing us into the dark pit of misery. By nature, we seem to be short-sighted and remain engrossed in the temporary pleasures of the present, for which we unnecessarily waste valuable time and energy. Since childhood we have been told that telling lies is a sin, yet we do not hesitate to lie for our own petty self-interest. Whatever is done with a narrow outlook is bound to meet with afflictions in the future. People seek the permanent cessation of misery. This is attainable only on the path of permanent bliss, not illusory happiness. Thus, before accepting any object, they analyse calmly and dispassionately if it is perma

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**CISF-HCM-TEST-Dated-2023-12-05-Test NO.-12242**

Wanted to offer abundant wealth to Maitreyi, his wife, she refused to accept it, saying, What shall I do with that which will not establish me in immortality? Whatever is finite is limited by nature. The attraction for finite entities is kama, and the attraction for Brahmn, the Limitless Entity, is prem, love. Those who are preoccupied with permanent bliss are guided by the small i their mental expansion remains a far cry. Many so-called scholars are obsessed with their petty prestige, but one day that sense of prestige is bound to crumble. But permanent bliss is infinite. It has no beginning and no end; it is an unbroken flow of pure and serene bliss, stretching from beginninglessness to endlessness. People who are under the illusory spell of avidya and maya, leave the benevolent path of permanent bliss and rush headlong towards the deceptively alluring illusory happiness. But illusory happiness, after giving them only temporary happiness, like a flash of light, will throw them into the darkness of despondency, and they will stand like the scorched shell of a tree struck by lightning in the desert, lamenting the endless drought. Where there is a longing for physicality, there is no absolute Consciousness, and where there is Consciousness there is no longing for physicality. Hence, enlightened people will choose the benevolent path of permanent bliss for the highest fulfilment of human life. All other entities are unreal The name of the Supreme Entity is the sweetest. Wise are they who take His name. Many strange things have happened across the chess board even above and below the chess board involving the game elites. Over the years, there have been allegations of grandmasters employing hypnotists to spook rivals, charges of kicking each other under the table, fist fights to settle a game, and of course, many accusations of cheating by various means, most recently and absurdly, by using vibrating anal beads to receive electronic signals. The world of chess is a mess. Even accounting for such colorful history, Tuesday across the board episode at the US national championship was bizarre. US # 10 Sam Sevian is playing white against US #7 Hans Moke Niemann. All eyes were trained on 19-year old Niemann, a boyish San Franciscan with a curly mop of hair, because he has been accused of cheating by world champion Magnus Carlsen. The scrutiny is so intense that even a banana that Niemann brought into the playing hall in an earlier round was scanned for hidden devic

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With so much at stake, Sevian suddenly reaches across and picks up Niemann black king as the game nears a finale. It not even his turn to play. He then twirls and twiddles the black king as everyone around, including Niemann, is befuddled. WTH is going on? In a few seconds of twirling, Sevian ends up breaking the king head. Niemann is by now visibly shocked and appears to ask what happening, what the hell are you doing ? Sevian then nonchalantly puts the headless king back on board on some other square, not where it was. They exchange words and Sevian appears to indicate that they step out. All this is on video without audio. Niemann signals to arbitars while astonished commentators are trying to figure out what is happening. The arbitrar arrives and has some words with them and restarts the clock; Niemann stops the clock. More words; arbitrar restarts clock. Game resumes. What really happened there? Niemann, who eventually wins the game, later says in an interview that it was no big deal, and Sevian, when he gestured to step out, was merely saying they could go out and glue the king head back. Don make a big thing out of it, he tells commentators, chuckling that they are probably looking for greater viewership. But what is never explained is why Sevian picked up the king in the first place, when it was not his turn and the king head seemed fine; it broke when he began twirling it in his hand. There are jokes and gibes aplenty: that Sevian was looking for a transmitter hidden in Niemann king; that there has never been a more shocking incident of regicide in history etc. Guess it will remain a mystery till Sevian provides an explanation. In chess, the term J adoube I adjust in French is used as a declaration by a player intending to adjust a piece without making a move with it. Some players are compulsive adjusters, not always with good intentions. Former Yugoslav grandmaster Milan Matulovic acquired such a notorious reputation because he sometimes took back moves that he had made by announcing J adoube! that he was dubbed J adoubovic on the chess circuit. But this was not a case of J adoube from Sevian, much less a case of J adoubevic; it simply appeared to be a case of absent-minded brainfade. And Niemann seemed to treat it as such without making a big to-do about, perhaps not wanting even more controversy. The fact that he won the game endorses his claim that his chess speaks for itself. Whether he cheats/has cheated or not and the jury is out on this on



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**CISF-HCM-TEST-Dated-2023-12-05-Test NO.-12246**

A food order he was picking up recently, the delivery guy retorted, the order speaks for itself. Incredible as it seems, he seems to have put the controversy behind him. A lesser player may have cracked, but he marches on. On Tuesday, he once again edged into the 2700+ ELO rating, which puts him in the elite category of supergrandmasters. The mystery of whether he cheated, and if he did, how he cheated remains unresolved. Meanwhile, a young Indian woman grandmaster, Priyanka Nutakki, also became a victim of absentmindedness when she forgetfully carried her wireless earphones, tucked inside her jacket, into a game. A post-game security scan revealed the earbuds. Why it was not detected in the pre-game scan is not clear, but FIDE is now so strict about cheating that she was instantly disqualified and expelled from the World Junior Chess Championship in Italy where this happened, even though it clarified that there was no evidence Priyanka cheated. Sad because Priyanka was leading and expected to win the title. A reminder that awareness beyond the board is also called for in today chess world. India is aspiring to be a US\$5 trillion economy by 2025. Among the key enablers of India ascend are its demography and democracy. However, for India to sustain its progress, it should place inclusiveness at the heart of its policies and investments, and make sure that it has a win-win case for both urban and rural India. Taking along villages and facilitating rural India to contribute to nation-building is important, and rural revitalization is the way forward. Rural revitalisation is about positively transforming rural areas for present and future generations and improving people quality of life and economic well-being. In the Indian context, it is about transforming agriculture & allied sectors, and ramping up modern amenities and services necessary that can improve the standard of living in villages. Transforming agriculture & allied sector Rural India largely depends on agriculture for employment. Agriculture, which accounts just for about 15% of the GDP, retains 45% of India workforce. And as per the latest round of the Periodic Labour Force Survey, the agricultural sector contribution to rural employment is nearly 60% in 2018-19. Also, CMIE Centre for Monitoring Indian Economy data from the consumer pyramid household survey shows the share of agriculture in total employment has gone up from 35.3% in 2017-18 to 36.1% in 2018-19 and then to 38% in 2019-20. But this

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**CISF-HCM-TEST-Dated-2023-12-05-Test NO.-12247**

Extreme weather. While technology is its adoption is inevitable to solve many of these bottlenecks. A major thrust is required to pave the way for agriculture to be science driven, and technology inspired. Applications of cutting-edge science and high-end technology from genetics to artificial intelligence, can result in immense productivity gains in agriculture. Crop diversification is another imperative to save soil health, efficiency in water usage, and to make the most of changing consumer needs. Farmers can tap the growing demand for organic vegetables and fruits. Innovative market linkages, and thus higher price realisation, can serve as a great incentive for farmers to go for crop diversification and organic farming. Promoting agro and food processing industries too can ensure income security for farmers in a big way. In India dairy farming, raising livestock, fisheries, horticulture, and herbal gardens have proven to be viable alternate sources of income for villagers. And there are tested cooperative and Public-Private Partnership PPP models in these areas. Efforts to replicate them elsewhere can pay rich dividends. Improving amenities and services India villages are increasingly becoming dense settlements with little or no planning. Semi-urbanised dense rural settlements are increasingly looking like slums. These villages can be developed as smart villages and towns by setting up important public services, amenities, and infrastructure. Facilities in public roads, electricity, water and drainage system, waste management system, housing and public health need to be ensured for a holistic rural development. Rural areas are left behind in crucial areas like education and healthcare. Opening higher education institutions and improving the government healthcare institutions in rural areas is necessary to improve accessibility, equity and affordability. Rural revitalisation calls for a structured and multi-layered investment program created at least for the next 20 years to bring about transformation in agriculture, and infrastructure in rural India. Creating a virtuous cycle of growth, employment, savings, investment, and an increased standard of living in rural areas demands partnerships of many hues and colours. In education and healthcare, as in agriculture, Public Private Partnerships can have a positive impact. In the areas of market linkages and resource sharing, urban-rural partnerships are required. If India can commit to rural revitalisation w

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Students having said that, there are several factors that students need to be aware of before beginning a dual degree programme in multiple fields. Let move on to some of the most noteworthy observations that you can experience if you are seeking a dual degree programme. Academic workload and how to balance it: For many students, this would be the primary concern to enrolling in a dual degree programme as it would entail an extra workload in terms of study material. Many students find it difficult to complete a regular degree programme, thus completing a dual degree programme would be far more challenging. Having said that, a dual degree programme is a mandate. Hence, students who find themselves more ambitious and competitive can definitely opt for this programme. It is essential for students to create and follow a proper study regime and create a time management flow while choosing a double degree course. Opting for a double degree course will only teach you to manage your time and multiple tasks simultaneously without stressing yourself, eventually making you great at multitasking, time management, stress management, and discipline. Getting ahead of the stiff competition: As the world keeps evolving, competition would also rise significantly, making it all the more difficult for students to excel in their professional careers. Having a double degree would enhance the student analytical thinking giving them the edge they require to get ahead of their competition. The development of a competitive spirit is essential to learn how to be determined and focused on your goal. Develop multiple knowledge streams Choosing a similar field that will complement the first degree appears a smart decision than opting for a completely different stream. Therefore, a second degree is only beneficial for students who know what they want to do in the future and make decisions accordingly. Self-confidence and thirst for knowledge are two prospects that will keep a student motivated while pursuing a degree completely different from their previous course. These are some significant observations along with their solutions for registering in a dual degree programme. For students who wish to give it a try, there are many reputable educational universities that offer these programmes. These students will be exposed to a variety of academic institutions, businesses, and industries. With the distance learning/online mode and recurring refresher courses, knowledge and skills can now

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Actively on the skill sets and behaviours that will enable their students to make a positive societal impact. This need is redefining what business education should be. This reorientation of business schools has to be a holistic and continuous process that constantly balances societal expectations and anticipates the resulting impact on industry. There is view that the future of business will demand that managers have a strong grasp of basic concepts, a continuous learning mindset and the ability to think innovatively in situations of diversity and complexity. In order to align themselves with the changing environment, it appears that the business schools have started facilitating the process in multiple ways, at least on an aggregate level. The move to create a mix of industry experts and academicians amongst their faculty is one positive trend. Focusing on cross-functional research that is relevant to and engages both, the industry and the communities is another and is felt to be shifting to a new metrics that assesses utility to society. However, five trends at the granular level also need to be understood in context. Most of these are interrelated and will have some commonality. These include: Globalising business education Embedding DEIB in their processes Forming strategic partnerships Investing in technologies Upskilling faculty Globalising business education: Business schools are offering exchange programs with institutions in other countries, enabling students to pursue part of their study program in one or more of the associate institutions. This will gain traction in the coming years because Business schools of the future will need to be cross-pollinators of cultures and ideas. They will need to draw students, staff and faculty in a manner that they can create a transformative and global meeting platform. Embedding principles of DEIB: Focus on creating a learning environment that attracts and retains a diverse group of students is being recognised as an imperative. This requires a culture that promotes equality and nurtures a productive environment, encourages open communication and effective conversations. Therefore, business schools are focusing on bringing Diversity, Equity, Inclusion, and creating a Belonging into organisational culture DEIB into their processes, starting from recruiting students to hiring faculty. Forming strategic partnerships: Business schools are forging strategic partnerships and cross-disciplinary collaborations. This

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**Spl-CISF-HCM-TEST-Dated-2023-12-05-Test NO.-12250**

This is your aspiration, and as it grows, the closer you move to your inner Truth. You reorient your life around the soul. It takes time. It is an evolving state. In Integral Yoga, we call the Mother and the realignment is more spontaneous. Surrender has this effect. Through this connection, everything finds its true place. Over time, our awareness develops into dynamic consciousness. With the influence of the soul, a spontaneous knowledge and discernment emerge. Questions are automatically answered; patterns get simultaneously transformed. Learn to keep your true station and just observe with detachment. It is the best panacea for living. The next time you get consumed with grief, try this process. You may have to repeat it. If practiced sincerely, you will notice a shift. Grief does have to be the pretext; any affliction can be addressed by this practice. Just remember to keep the fire burning and maintain this poise. Close your eyes and erect a cinema screen before you. You project the drama, the source of your grief, on the screen. You are viewing this movie and not taking part. It cannot truly affect you. You can experience all the emotions, but you know that you are just a spectator. You can and must go through the grief. Feel its effect on your body. However, you do not identify; you are a witness. Realise the shift in your emotions and state of mind. You go further. You are the creator of this film and also the director. You can sanction everything. You can even change the outcome; it does not necessarily have to end in tears and suffering. You change the plot from the occurrence. You can even make the film a homage to Oneness. Try it. Deploy your consciousness and create a sublime conclusion. This is true catharsis, and when you conclude the film, offer it to the Divine because the ultimate conclusion is always left to Her.

Mizoram electorate has given a landslide victory to Lalduhoma Zoram People Movement (ZPM), which has secured 27 of the 40 seats in the state assembly. Unlike previous elections in Mizoram, this was not a bi-polar contest. Hitherto no other party other than Congress and Mizo National Front (MNF) has formed governments in the state. Which is why perhaps ZPM was seen as an alternative by the Mizo electorate. Its emphatic victory has relegated MNF to 10 seats, BJP to 2 and Congress to just. Out of the council of 12 ministers in the outgoing MNF government, 10 including CM Zoramthanga, have lost. All 11 constituencies of the capital Aiz



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**Spl-CISF-HCM-TEST-Dated-2023-12-05-Test NO.-12253**

Dominant-caste youth are on a perverse quest: to get reclassified as lower-caste. Communities that have enjoyed historical land and even political privileges are now confronted with stagnant farm incomes. Their leaders hold up caste-based reservations as the panacea and all politics goes along with this pretence. Poor go unheard The din over reservations drowns the truths of inequality within castes, and also the fact that economic growth is the best poverty-alleviation medicine. Recall that in Lokniti 2019 post-poll survey, 55% of the respondents self-identified as middle class. They likely see themselves as needing the state in the role of an enabler, not provider. And modern economic history is full of countries suffering the middle-income trap precisely when they cling too long to outworn policies. What will really deliver a collective upswing in Indians fortunes is greater investment in health and education, and more non-farm jobs. The results of four state assembly elections declared on Sunday are more evidence of the wedge in political behavior between the north and the south of India. With national elections around the corner, much attention will be paid to the substantial advantage BJP gets from this pattern. But a deep dive into the economics of Indian politics shows these patterns are a comment on the political dynamics of inequality. Gram People Movement yesterday secured a majority in the Mizoram assembly in its very first attempt. In an election round dominated by two national parties they will form governments in four states ZPM reminded us that regional parties are not yet dead. But Fading clout Regional parties may be relevant in some states, but their clout in Delhi is fading. Between 1989 and 2014, regional parties punched above their weight as none of the national parties got a majority. In 1990s, the Lok Sabha vote share of regional parties more than doubled from the earlier level of 20%. BJP Lok Sabha majority in 2014 marked the end of that phase and pushed regional parties to the periphery. BJP emerged as the dominant force in states such as UP and Maharashtra too, leading to an upheaval within regional parties there. Since 2014, there are two kinds of partnerships that have emerged between regional parties and national parties. Parties such as YSRCP in Andhra and BJD in Odisha dominate their states and have established an understanding with BJP. Typically, they extend support to BJP in Parliament. But in TN and Kerala, regional parti

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Evolving expectations. They are becoming mentors, facilitators and counsellors, in addition to teaching and managing their own research. They have to provide diverse models of support, establish best practices, and drive innovative online teaching. Business schools will have to ensure that their faculty adapts to the new, demanding roles as also to the technologies and hybrid models that are critical to the institution success. The role of business education and the responsibility that it shoulders is enormous. These trends indicate that some business schools are already sensitive to the challenges of the future. They have begun to adapt and prepare. However, their success and their impact on the future of business will depend on the pace at which they adapt. Since the evolution of mankind, perhaps one of the most powerful tools that can either instigate war or establish peace, is effective communication. Today, it remains true even for marketing and branding professionals, as a sound communications strategy can make or break a brand. They are leveraging powerful communication in their arsenal to drive impactful change around important conversations. One such current focus for many organizations today is mental wellness. As the world grapples with the repercussions of the pandemic, mental health and wellness has become a global priority. But how can organisations use effective communication to create awareness and foster a positive mental and physical environment for their employees? Creating awareness through responsible messaging The popular adage goes, what you see becomes your reality. The media plays a large role in building perceptions and forming opinions. For any communication to be effective, it has to be authentic and responsible. While creating communication strategies, marketers must be cognizant of portraying information in a manner that will create a positive social behavior change. For example, even today, there is a heavy stigma attached towards mental health issues. Especially among corporate professionals, there is fear of being seen as weak or incompetent if employees openly discuss their mental health problems at work. Can organisations negate this by establishing offices as a safe space and normalising mental challenges? There is a dire need to battle this stigma and replace it by communicating positive attitudes. Communications professionals have a great responsibility when portraying mentally affected individuals. Quite often, people

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**CISF-HCM-TEST-Dated-2023-12-06-Test NO.-12255**

Around 34% professionals cited balancing work with personal needs as the main factor. As brand and marketing professionals who are responsible for taking an organisation vision to internal and external audiences, it is imperative to develop programs and initiatives that are honest, and purpose led. This should be intrinsic to the organization very culture. For example, many companies are giving employees special leaves to rewind and relax, to honor World Mental Health Day. But do they truly facilitate a healthy work life balance through the rest of the year? The intent and purpose should be interwoven to the company larger objective. Communication should be dynamic and inclusive A communication strategy cannot have a one-size-fits all approach. As people consume information on various different platforms and mediums, it is imperative to develop a strategy that is personalised and well-tailored to reach different audiences. For instance, Gen-Z are the most anxious generation to date. For Gen-Zers, anxiety is fueled not only by the pandemic but also by factors such as unemployment, climate change, technology, and more. They respond to external stimuli differently than older generations, needing innovative ways to capture their attention. Creative ways such as holding a social media challenge to talk about self-care tips at the workplace is something that would appeal to them. Similarly, office giveaways can include products such as fitness trackers, house plants, and wellness products instead of the typically used office mugs and stationery. This will instill engagement and also drive awareness around the organization wellness goals. Even in recruitment and hiring, companies can use AI tools and platforms to communicate their priority on mental wellbeing by using words that positively convey the job description. For example, a woman returning to the workforce after a break might be more receptive to an organisation that emphasises on work life balance as well, instead of only the laundry list of responsibilities expected. Thus, companies must assess who they are trying to target and what would be the most relevant medium for them. To conclude Especially as the future of work continues to evolve with flexible workspaces, feelings of alienation and aloofness have increased tenfold. While some employees are still adapting to interacting with co-workers through a screen, the others may face stress and social anxiety about in-office meetings. Companies must have

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**CISF-HCM-TEST-Dated-2023-12-06-Test NO.-12256**

Light the intensity of light from the Sun is enough to permanently damage the human retina within a few seconds. We re instinctively programmed to not look at the Sun directly. Also, there really nothing fascinating about the Sun that would make us want to look at it. But this isn the case during an Eclipse. A partly covered Sun is an interesting site to behold. And this prompts people to look up. What we don understand is that even a Sun that is shielded up to 99% can still burn the eyes. Therefore, unless there a Total Solar Eclipse, it is never safe to look up at the Sun. This has probably been the reason for myths around Eclipses. All of them essentially say the same thing do not go out during an Eclipse since it is not safe. Anyone who goes out during a Solar Eclipse may be tempted to look up, which is definitely not safe. So there definitely some benefit in following that myth. But other myths abound regarding special radiation, gases and energies that are released during an Eclipse which can be unsafe for us. These have no scientific backing, and can be duly ignored. If one takes adequate safety measures, there is absolutely no reason to lock oneself inside. Also, the effects of looking up at the Sun affect all humans equally. They are not particularly harmful to pregnant women, unborn children, or old people. And they do not poison food. Observing the Eclipse The safest way to view the Eclipse is the Indirect Method poke a hole in a piece of paper, and let the sunlight stream through it onto a screen or a wall. You will be able to see a circular form which is partly covered. For direct viewing, always use safe Solar goggles. The globally approved standard for safe viewing is using goggles equipped with Solar filter films which necessarily have an ISO 12312 mark. Look for the ISO mark without fail. Also, check the goggles for damages. A single scratch could let the sunlight through, and render the goggles unsafe. The Eclipse can be seen at sunset across the country. Here are some of the places, the percentage of the sun shielded at Maximum Eclipse, and the time for the best viewing: Delhi 44% and Jaipur 41% from 5:20 pm; Mumbai 25%, Pune 23% and Hyderabad 19% from 5:30 pm; Bengaluru 10%, Chennai 8% and Kochi 5% from 5:40 pm. Astronomical centres around the country are expected to be organising special sessions around the celestial event. Make sure you visit your nearest planetarium or observatory to create memories that cannot be topped for at least

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**CISF-HCM-TEST-Dated-2023-12-06-Test NO.-12257**

Of the most crucial aspects which can be overlooked at any cost, innovative ways are constantly being chalked out to strengthen the country internal or external security covers. India today proudly stands tall as the 3rd largest startup ecosystem in the world, and with government support, policy developments, investments, innovation and large-scale technology adoption, defence tech startups are leaving no stones unturned to make India resilient against any possible threat. The Indian government is actively supporting India defence industry to identify and manufacture state-of-the-art cost-effective products and technologies to realise Prime Minister Modi vision of a New India that not only caters to its own needs, but also fulfils international requirements. It is indeed encouraging that the government has earmarked 25 per cent of defence R&D budget for private industry and start-ups which will pave the way for innovation of new defence technologies in India. As India establishes its dominance on economy, politics and strategic affairs globally, it is imperative that the country meets all its defence requirements which are indigenously developed to deal with internal or external threats and also for economic benefits with defence exports. The Indian government has set of Rs 1.75 lakh crore of defence production by 2025, which includes export of Rs 35,000 crore and Indian startups have a defining role to play in this. Keeping innovation, R&D, and visions like Atmanirbhar Bharat and Make in India in focus, the Indian startups in defence tech are doing outstanding work to cater to India defence needs. Nowadays, startups are capable of offering technologically advanced and superior made in India solutions to serve the defence, paramilitary forces, aerospace, critical assets and others to safeguard India and bolster the country defence exports. As surveillance is extremely critical in security, it has become possible to solve surveillance-related challenges with hi-tech long-distance imaging systems. These surveillance systems are capable of guarding India strategic assets and helping defence forces like BSF, ITBP, AR, and Coast Guard to remain vigilant and keep a watchful eye on trespassing at borders. Moreover, the systems are also supporting CRPF, central and state police for better law implementation within cities as well. Additionally for aerial surveillance, India has made substantial progress in coming up with UAVs for intelligence, surveillance, and rec



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**CISF-HCM-TEST-Dated-2023-12-06-Test NO.-12258**

Veterinarians and animal associations always promote the benefits of neutering pets. Hundreds of thousands of unwanted dogs and cats, including puppies and kittens, are euthanized yearly. Spaying and neutering your pet can increase their lifespan, decrease serious health issues, make them more manageable, and reduce the incidence of canine overpopulation and homelessness. Spaying and neutering are considered a requirement for responsible pet ownership. The surgical procedures used to stop pets from reproducing are called neutering and spaying. The surgical removal of a female animal reproductive organ is known as spaying. The surgical removal of male animal testicles is known as neutering. Both procedures are performed with the animals sedated. Depending on the animal age, size, health, and response to the anaesthetic, the vet may keep your pet under observation for a few hours to a few days. Why is Sterilization necessary? Neutering eliminates the risk of genital disorders Females who haven't been spayed are more likely to experience difficult labor, ovarian cysts, uterine infections such as pyometra and metritis and breast tumours, more than 90% of which are cancerous. Unlike other forms of contraception, early ovariohysterectomy shields female cats permanently against such health hazards. Neutering reduces the risk of accidents: Whole cats, both male and female, are driven by their sexual impulse to leave the house, often for days at a time. This puts them at risk for traffic accidents, food poisoning, and injury from fights, bites, scratches, falls. However, neutered cats rarely roam far from their homes, protecting them from such mishaps. Neutering reduces the risk of contagious diseases. After direct contact with infected animals, cats, both male and female, may acquire deadly contagious diseases feline leukaemia FeLV, transmitted by licking and by sexual contact during mating feline immunodeficiency FIV transmitted mainly by bites, more common in males. Currently the only form of treatment available is the leukaemia vaccine. Neutering is therefore the most effective preventive measure to lower the incidence of FIV since it reduces interaction with contaminated individuals. When Your Pet Should Be Spayed or Neutered? The breed and general health of your pet will determine when it should be sterilised: Male dogs and cats should be neutered to reduce the risk of testicular cancer and, perhaps prostate issues. Your pet's chances of developing breast cancer are

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**CISF-HCM-TEST-Dated-2023-12-06-Test NO.-12259**

Have been present for months or years. Even if your dog is older, spaying her is still beneficial. Even if spaying doesn't completely stop her undesirable habits, you may notice less of them in the future, and it will still be good for her physical health. It's best to seek professional guidance if your dog still exhibits undesirable habits after spaying, especially if it is very aggressive. Consult your veterinarian about your dog's aggression to determine whether the behavioural problems are caused by a medical ailment that may be treated or whether your dog needs expert training. Nutritional Solution for Healthier and longer life one priority maintain ideal weight! Sterilization allows pets to live a better and longer life, on condition that a few changes are made, in particular in their diet. Although beneficial, sterilisation multiplies the risk of them becoming overweight by 3.4 times, due to a drop in energy requirements and an increase in appetite within just 48 hours after the operations. A specific diet is therefore essential to help limit weight gain, to cater for their new physiological condition, eating behaviour and, of course, their age! It is also important to comply with recommended daily allowances, to encourage them to move and to weigh them regularly. Nutritional advances have been such that today, it is possible to help your pet ward off some of the effects of ageing. Environments to prepare for possible threats. India is the largest importer of arms and it depends on countries like Russia, France, Israel, and the US among others for its defence tech needs. At this juncture, the startups along with established firms are playing a crucial role in achieving self-reliance in defence technology. India has already laid the foundation stone of a burgeoning semiconductor ecosystem and many other developments, global partnerships and investments have unlocked huge opportunities for the country startups and tech companies. Strategic partnerships with the right foreign companies and the right allies will further strengthen the Indian Defence Industry resolve, and make India Aatmanirbhar. For India which faces threats in many ways, it is the only viable solution to shift to Made in India technology for its defence needs to prepare for challenges on all fronts. Free radicals play a part in the ageing process. They trigger chain oxidation reactions which damage cellular components such as membranes, proteins and DNA. Antioxidants are used to fight free r

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**CISF-HCM-TEST-Dated-2023-12-06-Test NO.-12262**

The heart, of all organs in the body, epitomizes belonging. We use the word belong to signify attachment, or love and the heart has been the central signifier of that feeling for millennia although, of course, we now know that much of emotional life sits in the brain. When you say my heart belongs to you, you signify the link between that organ and attachment. Banksy windswept young girl reaching for a bright red, heart-shaped balloon has become an iconic art work Mukherjee pix credit DEBORAH FEINGOLD As a child, my heart belonged to my mother. My father was a distant presence reliable and gentle, but reserved, somehow unreachable. His mother my grandmother lived with us. Scarred by her move during Partition, she kept to a room by herself, cooked her own food and washed her own clothes, almost as if a house was a temporary shelter that might be snatched from her hands at any time. Her belongings, largely untouched and still packed in sheets of newspaper, sat in the steel trunk that she had ferried across the border from East Pakistan into India. Aside from a bed and a threadbare mattress, her room had nothing else; she had separated from the possibility of separation. I have no memory of her touching me. Her heart had been broken. My transition into manhood marked a different relationship with my father. As a student at Stanford in a world before cell phones and e-mail, I began to write to him. At first, our letters were brief and stilted, but over time, they grew longer and warmer. I began to understand him in a new light. His loss of home seemed familiar in 1946, he had been uprooted from his village when he was barely a teenager, stuffed into an overnight ferry bound for Kolkata, a city on the edge of a nervous breakdown. In the late fifties, he had moved again, as a young executive to Delhi, a city as culturally and socially alien to a young man from East Bengal as the frisbee-slinging, froyo-guzzling, beer-ponging life of my California dorm seemed to me. In 1989, five weeks into my first term, San Francisco was hit by the Loma Prieta Earthquake a shuddering of such magnitude that, as I stood under the lintel of my dorm room door, I saw the corridor buckle and a sine wave move through the cement, as if I were standing on the back of a serpent that had suddenly been awoken. My father heard the news and immediately wrote to me. In 1960, when he was building his first house in Delhi, an earthquake had decimated the one-story structure into which he had po

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**CISF-HCM-TEST-Dated-2023-12-06-Test NO.-12263**

Had surprised me with tickets to return to Delhi in my first winter I was supposed to stay in California until the next summer. It was a sixteen-hour flight, and I slept through it, until the fog-choked lights of the city came into view, and the plane made that elephant-screch sound of the wheel hatch opening just before landing. Since that trip, I must have flown to India four dozen times but it is a sound that makes my heart bound with a strange joy. The man at Customs asked me for a small bribe, and I felt like hugging him; I was home. I can still feel the boom of my heartbeat as I exited the airport. I could tell you about the neural cascade I experienced the memories flooding back, the release of epinephrine in my blood but while the stimulus was triggered in the brain, the experience was felt in my heart. My father was there, as he would be year after year when I returned, with a white shawl draped around himself, and an extra one to wrap around me. Coming back. Belonging. Beyond metaphors, the heart is actually an organ where the belonging and citizenship among cells is of crucial importance. What makes heart cells special? What allows them to perform the precisely coordinated activity second upon second, day after day that we recognise as the heartbeat? Contemplate the heartbeat this phenomenon that many of us might consider the epitome of the everyday the heart will beat more than two billion times over an average person life is, in fact, a miraculously complex feat of cell biology. The heart is a model of cellular cooperation, citizenship, and belonging. Edited excerpts from he Song of the Cell by Siddhartha Mukherjee with permission from Penguin Random House India. It a thing of the past, To integrate two or more applications to build automated workflows, you must know how to code. The new trend is all about No code workflow automation platforms. With the help of no code automation, businesses can quickly build and automate their processes. 2022 onwards has become an excellent time for business teams as citizen developers or non-IT developers where they attempt to build workflows using no code thanks to emerging no code, low code and serverless tools and platforms.! Rise of No Low Code and No Code Automation Forrester Research has predicted that in 2022 the no code and low code development market will reach \$21.2 billion! According to Gartner, the global low code development technologies market will be worth \$13.8 billion in 2023, up 22.6 perce

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**CISF-HCM-TEST-Dated-2023-12-06-Test NO.-12264**

To select the right No Code Automation Platform for your organisation, here are some choice criteria which can help you Ease of Use of the No Code UI Sign up and try out a few No Code Automation Platforms to check which one is right for you and experience how easy it is to work the no code UI. Ask yourself these questions Is the UI simple and intuitive? Is it truly no code? Does it have the feature sets I need to build automated workflows without any help from the IT team? Security and Compliance Check the information security certifications of the No code Automation Platform and assess if it meets the data governance and regulatory framework guidelines of your local country and region, which is necessary for compliance. Integration A good No code Automation Platform should offer data integration capabilities, including many pre-built application connectors, and simplify the process of building automated workflows. Check if the No Code Automation Platform has the required connectors for the applications that are used in your organisation. Scalability An ideal No code Automation Platform should be robust and scalable to support the transaction volumes alongwith the applications to be used by your organisation as per your long-term growth strategy. Most importantly, It should help you to implement and manage various use cases across your organisation and within your ecosystem and industry vertical whatever you need in your organisation! Final Takeaway No code is a game changer for businesses as business teams are given more autonomy, and the IT department can focus on other aspects of its responsibility. Choosing a good No Code Automation Platform can help the organisation to undertake digital transformation initiatives with confidence. Today, India ranks second only to China, with more than 690 million active internet users which constitute almost 41% of our country total population. On the back of this massive digital penetration, many services have flourished in both rural and urban India, particularly online banking. Digital payments and online banking are sectors that have witnessed a tremendous boost with consumers preferring to transact online given the ease that it offers. But as they say, if there is a safe, there will always be safe crackers. We have witnessed a massive surge in banking frauds where both consumers and banks are taken for a ride, and it is imperative that we raise awareness about the fraudsters and take steps to curb their actions.



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**CISF-HCM-TEST-Dated-2023-12-06-Test NO.-12265**

Banks and financial institutions need to adopt a comprehensive and proactive approach to cybersecurity that includes both upgrading their technology and increasing awareness among people. If we were to learn anything from the current financial cybercrime landscape, financial fraud and identity theft can be thwarted if banks invest in a robust security infrastructure along with educating their customers. Cybercriminals working as a syndicate or on their own are continuously changing their strategies and devising new ways to strike. Some of the common strategies they employ are as below.

**Reverse Engineering of Mobile Apps** An attacker may reverse engineer an app as the first step in a number of attack strategies. Consider it reconnaissance before the targeted strike. Adversaries may reverse engineer an app to analyze its source code and component parts to gather information that can be used to develop malware that exploits the app operation, or to tamper with the app. For example, attackers might deploy their own malicious app designed to exploit vulnerabilities discovered by reverse engineering the banking app. If a user has both applications on their device, the malicious app can redirect banking deposits to the attacker account without the user realizing there was ever a breach.

**Screen Overlay attack** Overlay attacks consist of an attacker-generated screen opening on top of the legitimate application UI. To the user, it will appear as a normal experience within the app, but in reality, they will be entering sensitive information, such as usernames, passwords, credit card numbers, or other personally identifiable information, into a form controlled by the attacker. This overlay window is then instructed to deliver whatever information is entered into it directly to the attacker. Unbeknownst to the user, they have just handed over their information. In addition to hijacking data entry, overlay attacks are used to trick or socially engineer users into installing other malware or performing insecure tasks on their mobile devices, like granting a malware app full control of the user phone.

**Screen Sharing Remote Access Fraud** Another recent fraud that we have witnessed is screen sharing fraud. In this, the fraudster will call you representing an online gaming company or a bank employee and ask you for remote access to your phone on some pretext. It could either be a lucrative offer wherein you are being offered money or to install a banking app for safety. The momen

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**Spl-CISF-HCM-TEST-Dated-2023-12-06-Test NO.-12266**

This is your aspiration, and as it grows, the closer you move to your inner Truth. You "reorient your life" around the soul. It takes time. It is an evolving state. In Integral Yoga, we call the Mother and the realignment is more spontaneous. Surrender has this effect. Through this connection, everything finds its true place. Over time, our awareness develops into dynamic consciousness. With the influence of the soul, a spontaneous knowledge and discernment emerge. Questions are automatically answered; patterns get simultaneously transformed. Learn to keep your true station and just observe with detachment. It is the best panacea for living. The next time you get consumed with grief, try this process. You may have to repeat it. If practiced sincerely, you will notice a shift. Grief does have to be the pretext; any affliction can be addressed by this practice. Just remember to keep the fire burning and maintain this poise. Close your eyes and erect a cinema screen before you. You project the drama, the source of your grief, on the screen. You are viewing this movie and not taking part. It cannot truly affect you. You can experience all the emotions, but you know that you are just a spectator. You can and must go through the grief. Feel its effect on your body. However, you do not identify; you are a witness. Realise the shift in your emotions and state of mind. You go further. You are the creator of this film and also the director. You can sanction everything. You can even change the outcome; it does not necessarily have to end in tears and suffering. You change the plot from the occurrence. You can even make the film a homage to Oneness. Try it. Deploy your consciousness and create a sublime conclusion. This is true catharsis, and when you conclude the film, offer it to the Divine because the ultimate conclusion is always left to Her.

**Background:** Barrett esophagus is a condition where the lining of the tube that connects the throat to the stomach (the esophagus) changes, often due to chronic acid reflux. It is considered a risk factor for developing esophageal cancer. When patients are diagnosed with Barrett esophagus, it is important for them to ask the right questions to their healthcare providers to better understand their condition and make informed decisions.

**Summary:** A group of 21 experts in esophageal medicine and surgery participated in a process to create a list of questions that patients diagnosed with Barrett esophagus should ask their doctors. The expert

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**Spl-CISF-HCM-TEST-Dated-2023-12-06-Test NO.-12269**

Of cancer. Summary: This review explores how artificial intelligence can improve "gastroenterology, specifically" discussing computer-aided diagnosis in endoscopy, a procedure using a flexible tube to examine the digestive tract. Advantages of AI in Clinical Practice: AI offers potential benefits in gastroenterology by enhancing the quality of care. It can assist in detecting abnormalities more accurately during endoscopy, reducing the chances of missing lesions like polyps or cancerous growths. Moreover, AI helps standardize and automate reporting processes, making examinations more efficient and consistent. It does require extensive training and can aid in detecting rare conditions like early gastric cancer, benefiting patients worldwide. Challenges of AI in Clinical Practice: Despite its advantages, AI also presents challenges. Endoscopists may question or override AI suggestions due to lack of expertise or false confidence. There concern about over-reliance on AI, potentially neglecting advanced imaging techniques. Additionally, the cost of implementing AI in gastroenterology, around per patient, is not currently reimbursed by insurance companies, posing a financial hurdle. Future directions: AI is expected to revolutionize gastroenterology by improving efficiency and safety. However, uncertainties exist, including how AI impacts clinical decisions, potential risks of over diagnosis, overtreatment, and added healthcare costs. Conclusions: Implementing AI in gastroenterology holds promise for enhancing care quality and efficiency. Standardization of procedures and quicker, more precise medical decisions can be achieved with AI assistance. Yet, addressing regulatory, financial, and scientific challenges is crucial for successful AI integration in gastroenterology. The visible world we are living in is a manifestation of an invisible world: the world of the soil. Brimming with diverse life forms, the vibrant invisible world beneath us is just another biosphere in itself that we call the exosphere. The exosphere is not uniform throughout the planet; it comprises diverse ecosystems influencing the entire planetary life. A pinch of fertile soil teems with millions of living organisms. For instance, a mere teaspoon of native grassland soil shelters between 600 million and 800 million bacteria, spanning approximately 10,000 species. Fungi, measuring miles in length, coexist in that same teaspoon, along with 10,000 individual protozoa and 20 to 30 beneficial ne

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And if you do not know the person on the other line, never install these software and share screen sharing codes. Key logging Screen Reading The app marketplace is full of alternative keyboard applications to replace the native keyboards installed on mobile devices. Typically, users download these applications in an innocent attempt to personalize their device. They may like the color of the new keyboard. They may prefer its functionality. In any case, many of these keyboard apps are completely benign, but some are known as rogue keyboards. These apps have code operating in the background to steal personal information or carry out other malicious activity. Message App Banking Fraud With this type of fraud, bank customers are contacted by swindlers on behalf of a bank that the person has an account in. The scammers usually get this information by phishing or several other methods. They then ask the customer to install an app under the pretext of increased security or rewards. Once installed, the customer will be asked to enter sensitive information in the app, which in turn will be relayed back to the fraudster on the other line resulting in them being able to gain control of the bank account. To prevent this, be very cautious in responding to calls from unknown numbers. Contact your branch in case you have installed such an app and immediately block your account. Malicious Applications Fraud If you ever get a call offering you a freelance WFH job provided you install an app suggested by them, don't fall for it. This is a scam wherein the fraudster will get all the details on your device through the malicious app you installed and can easily access your bank accounts and transfer money. They can get the OTP sent by your bank on your phone and your email ids which makes you an easy target for fraud. To avoid being a victim of this scheme, always contact the company directly on behalf of which you were offered the job. Sim Swap Fraud While the concept of sim swap may sound simple, which means changing your faulty for a new one. However, the ramifications of this kind of fraud can be financially very harmful. When the fraudster swaps your SIM by obtaining a new card from the mobile service provider, they can do multiple money transfers from your account without you getting to know about it. The phone is immediately disconnected in a SIM swap and within a very short period, funds can be transferred to several accounts by the fraudsters. To prevent it from happen

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Or mobile phones, on online marketplaces. With this, the scammer contacts the buyer with an immediate offer to purchase the item on sale. Once the seller agrees, the fraudster who is posing as the buyer will ask for the account details where the payment can be made. On some pretext, the defrauding buyer will say that they cannot send the payment and request the seller to scan a QR code and enter their UPI PIN. The unaware seller then proceeds to scan the code and enter the pin. Once this is done, the scammer can remove any amount of money from the seller, and there is very little chance of tracing them. Fraudsters usually pose as armed force personnel or some other trusted profession to obtain the trust of the seller. To avoid this, never ever agree to scan any QR code received. Also, the UPI PIN is never used for receiving money. It only used for payments and it important to keep this very basic rule in mind before selling goods on online marketplaces. Learnings for 2023 With the increase in cybercrime and advanced technology, it is necessary for financial institutions to keep abreast of these tactics and improve their security systems. The key measure to curb these crimes is by implementing a strong banking policy ensuring data protection of customers as well as adequate tech support and advanced Authentication and Mobile Application Security. Cyberspace is a boon for trade, commerce, societal advancement, and innovation. However, it is a vulnerable place that needs to be protected and safeguarded from threats. Cyber attacks are not going to disappear in the coming years. Fraudsters will increase and come up with newer, more creative methods to steal data and the banking sector is most vulnerable to such attacks. Staying aware and constantly vigilant at all times can only be achieved by employing advanced technology strategies and using updated IT security software to stay ahead of the curve and prevent losses. The day was Friday before Diwali. I walked into my familiar retail banking branch. Aghast to find that the Manager Accounts was swarmed by a host of clientele. I thought at 3p.m, the Manager would have some leisure. She did not have even her lunch by that hour. The reasons In a sparsely staffed branch, three employees were on leave; the Branch Manager went on leave for writing an examination. There were at least fifty KYCs of new accounts on her table to key in and approve. Across the counter, the patient customers, understanding her position, exh



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Across the counters in the large PSBs. Technology has already brought in lot of transformation in banking. Along with the aspirations of the customers in urban and metro areas moved a scale up while in the rural areas, the customers are getting used to do mobile banking through UPI payment and settlement systems. With all these changes, what did not change is the push for sale of third-party products and data and information overload on the staff relating to them in preference to the sale of banking products like the deposits and credit. The penalties imposed by the RBI even on the Banks like the SBI did not stop cross-selling and consequences to the customers and staff did not matter. Branches are overloaded with number of accounts and controlling offices with virtual conferences from morning to evening. Technologies and networks need ongoing investments. While the banks continuously review the customer costs and increase them, commiserating services are hard to come by. Remedy lies in continuing oversight by the regulator. Insurance Regulatory Development Authority of India IRDAI has now put a cap on the Bankassurance at Rs.10cr for a single policy that has potential to increasing canvassing more policies from those in rural areas. The seller the bank does not know what it sells, and the buyer only knows that he is insured but is ignorant of his rights. Under these circumstances, there are a few essential things that the branches should be enabled to do and the regulator to support their implementation under the above circumstances. Have a separate desk for Insurance and third-party products at the retail branches, who should be trained in those products to sell. The regulator must ensure that the revenue from such products to any bank should not overshoot the revenue from core banking. Instead of putting Directors on Bank Boards, the RBI can restart the sample inspections of branches to ensure that the core banking does not suffer and that the technologies are working for the customers. Second, the fortnightly customer meets, though mandated have been hardly taking place despite two additional holidays second and fourth Saturday. RBI can direct the banks to ensure that such customers meetings for feedback can be conducted on one such holiday when there would be no banking transactions. Make the BM responsible for delivery and empower him. Second, increase the staff strength at the branches consistent with the workload. While there are many areas of armc

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Micro and small enterprises and agriculture and allied activities. Committee approach introduced in the wake of the fear of the three C CAG, CBI, ACB which process made it possible for the banks to escape responsibility for credit decision individually. Collectively, everyone and none is responsible for the credit decision!! Efficiency in credit delivery suffered, as a result. Discretion enables responsibility. It is desirable to empower the officials for the decisions up to prudential limits depending on the size and nature of business activities. Such discretion should also succeed good on-the-job and off-the-job or digital training in credit risk assessment. The three C character, competence, capital and not collateral should be the guideposts for credit risk assessment. Each level of authority would have a higher level to oversee at the right time and the branch inspections would comment any deviation for suitable remedial action. There could be one General Manager in charge of a credit portfolio of Rs.500cr-1000cr. S he should be made responsible for sanctioning by appropriate authority, monitoring and supervising such credit even if it constitutes just one account. Accountability goes with responsibility and reward. S he is responsible for suitably equipping the team to manage the portfolio. Some banks like the SBI have a separate vertical for priority sector but the Chief General Managers of circles have too many bosses to them. Decentralization based on sectors is a good approach provided the control systems undergo thorough overhaul. Similar verticals for the other PSBs with suitable monitoring tools will be necessary. Technology has become a very handy tool and is undergoing quick changes. Using AI and ML, with the volume of data that the banks have, they should be able to prepare guidelines on which sectors in which areas are performing; among them, which categories of entrepreneurs of different age groups and different sex, and which sectors in which districts have been responding well to the lending discipline and track the supply chains to ensure timely repayments. UN in 2019 framed a few principles of responsible banking worthy of recall, to which 130banks become signatories. While I am not sure of the number of Indian banks committed to them, they are worthy of recall As society expectations change, banks must be transparent and clear about how their products and services create value for their customers, clients, investors, as well as soci

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A separate spacecraft deployed from DART captured images of the collision. NASA will share these images in the coming days. NASA has thus developed a system by which it can shoot any big asteroid heading towards the earth and divert its trajectory so that it whizzes safely past the planet. NASA scientists are to be congratulated for their big achievement in anticipating the asteroid and diverting its course. In this connection, I wish to recall the 1991 Uttarkashi earthquake that was caused by impact of an asteroid when it brushed past the earth, but was taken as an earthquake in spite of the fact that a number of incidents connected with it prove that it was caused by the impact of an asteroid. The Uttarkashi earthquake occurred on October 20, 1991 at 02 53 16 local time with a magnitude of 6.8 on the Richter scale. The jolt due to the earthquake was not of the type which normally happens when an earthquake takes place. People felt a jolt with a sound and light unlike the rumbling sound accompanied by mild swing-like action that continued for quite some time. Though it was recorded officially as an earthquake, but that was the time when a big asteroid was going round the earth and NASA had earlier warned that it may hit our planet at any place. Though nowhere such an impact has been reported, but the way the earthquake of Uttarkashi took place, it left many marks which go to prove that the asteroid had just brushed passed the earth at that point and caused all the damage which has later been linked with plate movement. Incidentally, a lot of light and heat was generated at the time which could be seen even in Dehradun and places far away and made a sound as if two metallic bodies hit each other. People were surprised to notice brightness at night that never comes at the time of an earthquake. The sound produced was unlike the rumbling sound which one normally experiences at the time of an earthquake. Secondly, at the place of this impact, the changes which took place were not of the type which normally take place with earthquakes; the temperature of the epicentre, too, corroborates this. In Uttarkashi region, bridges, culverts, electric poles and allied material got twisted unlike under the impact of an earthquake where such items sink into the ground or otherwise get damaged. The cracks in the houses and roads were also of the type which are caused by heavy impact and not by an earthquake. The impact was so much that many old houses even in Dehradun and

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**CISF-HCM-TEST-Dated-2023-12-07-Test NO.-12275**

More the worst affected areas were located along the banks of the Bhagirathi valley, which is made up of soft alluvial soil. This soil was literally shaken by the event and led to the collapse of houses and other buildings. This author tried to raise the issue several times to no avail. Hopefully, authorities concerned will take note of the issue now. In many ways, the 20th Congress of the Communist Party of China has been a somewhat anticlimactic event. Prior to the quinquennial meeting, there was a general sense among scholars and watchers of China that the congress would largely signal political and policy continuity. It has indeed largely reaffirmed the direction in which China was already heading. That said, the past week has shed greater light on what we can expect going ahead. Xi unparalleled authority: First, the confirmation of the long-expected third term for Xi Jinping as CCP general secretary has underscored his unparalleled authority within the party-state system. Personnel appointments starting with the changes in the politburo and its standing committee to the appointments to the Discipline Inspection Commission also underline the extent of Xi authority. The final session of the 20th Chinese Communist Party congress witnessed dramatic scenes as former Chinese president Hu Jintao seated next to current President Xi Jinping was escorted out in full view of the press. The removal was meant to signal the quashing of any intra-party resistance to Xi, who not only secured a norm-busting third term at the helm of the Chinese party-state, but also filled the new politburo standing committee with hardcore loyalists. The latter include Li Qiang, Shanghai party chief who oversaw the metropolis harsh Covid lockdown earlier this year, Zhao Leji, the head of the party anti-corruption body, and Ding Xuexiang, Xi chief of staff. In short, Xi has managed to purge the highest echelons of the party leadership of factions like the Communist Youth League and concentrate all power in himself. Not since Mao Zedong has a Chinese leader achieved such a powerful status. And as the head of the second-most powerful country in the world, Xi impact on the global stage will be felt for years to come. He has refashioned China into an aggressive, revisionist power. The official narrative about China aiming to create a global community of shared destiny is nothing but Xi-speak for rewriting the international rules-based system in favour of China. But Xi rise also coincides w

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**CISF-HCM-TEST-Dated-2023-12-07-Test NO.-12278**

Despite filing a record number of patents in recent years, it remains to be seen if China can become an innovation-tech powerhouse and reorient its economy in a closed political system. Taken together, the world is looking at a very different China under Xi. The US-China strategic rivalry will continue to build over the years with flashpoints such as Taiwan remaining hot. This also means there will be no respite in the India-China border standoff with Xi making it clear that there will be no compromise on Beijing-claimed territories. New Delhi, therefore, needs to steel itself and adopt an all-of-government approach to tackle Beijing. Upgrading India defence preparedness, coordinating with like-minded countries and boosting the domestic economy are musts for tackling the bristling dragon. GoI kicked off a drive to recruit 1 million people on Saturday, with 75,000 being inducted in the first batch. This initiative is a reminder of India employment challenge government jobs are inadequate to fulfil demand. CMIE jobs data for May-August period underlines the scale of the challenge. People in the 20-29 age group make up 84% of the unemployed actively seeking jobs. Even the 25-29 age bracket, relatively old in the Indian jobs context, has an unemployment rate of 12.3%. The main reason for the jobs crisis is that manufacturing growth has been led by capital-intensive firms. Consequently, the ratio of employment growth to output growth for the economy has steadily declined since 1991. It was 0.38 in the 1991-2000 period and by 2010-18, it had fallen to 0.11. India experience is at odds with what Bangladesh and Vietnam managed over the same period. In the 2010-18 phase, Bangladesh and Vietnam had an employment elasticity of 0.32 and 0.38 respectively. Unless manufacturing is able to absorb a far larger number of youth trying to get out of barely productive farm work, India will not escape the jobs crisis. Manufacturing share in employment has fluctuated around 12% in the last three decades, even though it the best phase of economic growth India experienced. Policy attention needs to focus on removing barriers to sectors such as textiles that have the potential to absorb a lot more young, especially women, coming off farms. When encouraging manufacturing, GoI must take employment intensity of the sector into account. In a fast-changing world, multiple reforms must operate simultaneously. Both GoI and states need to enhance the quality of their association with indu



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Sported identical matching clothes for several years. Apart from these new clothes, there were some firecrackers, the budget for which was ferociously negotiated. Most of the special Diwali foods that were available were home-cooked, so not much shopping was involved. All roadshows lead to Gujarat. Even though the dates of the assembly poll are yet to be announced, motorcades of VIPs, cavalcades of commentators, and flotillas of social media posts are all headed here, gridlocking me in wonder because when I was growing up in Delhi, a political roadshow was just one jeep held together at its joints by posters. Back then, in the late 1970s and early 80s, poll promises would only dribble down the capital lanes from said jeep loudspeakers. The jeep would splurt denunciation against its ramshackle rival sputtering in another lane. We kids ran after all jeeps because the promisers and the denouncers always gave gleaming, round badges to us. The badges had faces of politicians who grinned as though they had brought big presents to our birthday parties. We stowed away the badges with picture cards of Sunil Gavaskar and Karsan Ghavri. The collective Amdavadi excitement to get a dab of the indelible ink recalls Janakpuri memories of a time when my parents took us to a local ground for the Ram Lila. There, the evening chatter of people developed like sunrise on a festival day and the anticipation was so pure that it vaporised the fog. Here, there the same sense of expectancy, TV poll pundits are getting suits dry-cleaned, common citizens are fading out their cricket talk and analysing the political pitch, and municipalities are patching up roads to smoothen the public temper and motorcades passage. Back in the day in Delhi, one had to take a bus to Connaught Place, pinning down hunger for more than 60 minutes, to get a good burger. People wanting a taste of their franchise were equally starved of convenience. They waited for the ballot paper, got the emaciated inkpad replaced, and practised their stamping motion for a few nervy seconds to precisely mark their choice. Voting was the only outing that brought together so many neighbours, so everybody was in their wedding best. Now, electors have electronic ease and many actual newlyweds in Gujarat have walked down the polling aisle in nuptial finery. Muhurat and mandate can coexist, a tech blessing. The French say something like, the more things change the more they all look like croissants. The promisers and the denoun

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**CISF-HCM-TEST-Dated-2023-12-07-Test NO.-12280**

Day not just to decorate the homes, but also to communicate a profound truth about life. Light dispels darkness and when the darkness of ignorance within you is dispelled through the light of wisdom, good wins over evil. On Deepavali we celebrate, perform pooja ceremonies and exchange gifts. But the best gift you can give others is your smile. There is a story related to this day that finds mention in our ancient scriptures that holds a profound spiritual message that is still relevant. Deepavali is celebrated as Narak Chaturdashi, commemorating the slaying of wicked demon Narakasur by Satyabhama. There was a wicked demon by the name of Narakasur. His actions created problems, chaos and disharmony for everybody and bred conflict. He created hell for everyone, much like his name Narak means hell. He was too powerful, nobody could win over him. But he was defeated by one of Krishn consorts, Satyabhama, in a war. There is a lot of symbolism present in this story. defeated Narakasur was Satyabhama which connotes the eternal Truth. Hell can be destroyed by truth alone. Narakasur also represents arrogance. When arrogance peaks, it can only be eliminated by truth or reality. After all his victories, Naraksur thought, when great kings and warriors could not defeat him, what will a woman do! Filled with arrogance, he underestimated the power of a woman. In the end, furious Satyabhama annihilated the demon using the Sudarshan Chakra. When Narakasur was asked what his last wish was, he said, he wanted everyone to celebrate his passing by lighting lamps. At the end of his life, he realised he caused so much suffering. He said, Now that I am gone there is no more suffering for anybody. Everybody should rejoice my departure. The day also marks the homecoming of Ram after his victory over Ravan. The whole town welcomed Ram by lighting lamps. Here Ram also symbolises the Self. His return to Ayodhya represents the jiva getting back to the atman, self-consciousness, self-awareness. When you are centred, when you abide in your being, in the Self, life is joy. When you are so deeply peaceful and when you are back home in your being, there is nothing but celebration. But when you are far away from yourself, then you find there is confusion, the mind is clouded and negative. In such a state of mind, you find fault with everyone, nothing seems to work, everything feels hopeless. But when you are centred in your Self and when you are content, then suddenly everything is beautiful

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**CISF-HCM-TEST-Dated-2023-12-07-Test NO.-12281**

By 2026, growing at a CAGR of 5.9% over the analysis period. Accounting Outsourcing SMEs go-to metric To prepare their company financial statements, manage bank account operations, analyse financial data, and prepare outgoing invoices, many small businesses, start-ups, and entrepreneurs are turning towards outsourcing. Today, more than 1 3 of small businesses are outsourcing their accounting to virtual and real CFOs to help them to navigate their routes to success, see the wider picture, and comprehend the inner workings of their organisations. Unfortunately, most SMEs struggle to successfully achieve exceptional performance and sustainable growth in the competitive business environment. That where the need for consulting experts on accounting practices steps in and helps SMEs to improve their performance and sustain their competitive advantage in the business environment. By outsourcing accounting, SMEs can gain competence, thus enabling effective and efficient cost-reduction, improved responsiveness to rampant changes in the business environment, and reduced risks from technological advances. Most, if not all, small and medium enterprises may not have sufficient monetary resources to hire in-house staff to stay compliant and effectively monitor financial performance, thus raising the need for support from external accounting and finance experts year by year. Furthermore, along with eliminating major investments in human resources, equipment, software, and infrastructure of an internal accounting department, outsourcing accounting systems allows SMEs to allot the saved capital to other value-added revenue-generating activities. This strategic option can give SMEs a financial advantage and help them to achieve a higher profit level with smaller capital. Eventually, enhancing the financial performance metrics of the SMEs. Outsourcing Statutory Compliances If you are an SME, one of the best decisions you can take is to outsource your Statutory Compliances to an experienced accounting and finance expert. Because as per a study, 53% of SMEs face issues with tracking, calculating and making compliance payments, and 45% spend too much time on input collection, often extending business hours. But the annual average loss of INR 67 lakh per SME is more alarming for financially bound SMEs. Plus the long list of compliances that include acts Local Shop and Establishments Act, Payment of Gratuity Act, Minimum Wages Act, Payment of Wages and many more, frequent amendme

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**Spl-CISF-HCM-TEST-Dated-2023-12-07-Test NO.-12282**

The results of the recent assembly election's introduce us to a complex political configuration. BJP impressive victories in Rajasthan, Chhattisgarh and Madhya Pradesh have re-established its electoral "dominance" in the northern states. The party, under the leadership of Narendra Modi, has consolidated its position for the next Lok Sabha election. Anumula Revanth Reddy (54), aka Revanth Reddy, CM-designate Telangana, joined Congress when the party had hit rock bottom in the state, in 2017. Almost no one gave him or the party's a chance. Six years later, he won the state for Congress. A huge fan of football legend Diego Maradona, Reddy has his signature political dribbles. But while his journey to power was remarkable, the road ahead for this youngish CM is even tougher house he lived in and the present hotel have little in common. When Kitchener left, the house was sold to Mrs Hot, who owned the Cecil in Shimla and the Gables in Mashobra site of the present Club Mahindra at the time. She pulled down the old cottage and built a 40-room hotel in 1912. Wildflower Hall under Mrs Hot soon became known for providing solid comfort, excellent food, and simplicity. Russell Miller book Uncle Bill describes Sunday lunch at Wildflower Hall under Mrs Hot: it started with mulligatawny soup, followed by chicken curry and rice, roast pork, cold meats and salad, apple tarts, cheese and coffee all for two and a half rupees per head. By the time the former chief of BBC Far Eastern Service, John Morris, visited in 1968, the Hot era was long over. The place is now a government tourist rest-house, he wrote, adding, it has been refurnished, painted and modernised. The fire on March 4, 1993 destroyed the last link with Mrs Hot, but could not dislodge the jungi let sahib, Kitchener. Pundits can be quite apocalypse-minded. After the December 3 election results many of them have declared a clear north-south, BJP-Congress political divide in the country. But looking at the results in depth makes it clear that India is far from being so regionally straitjacketed. Congress got more votes! Between MP, Rajasthan, Chhattisgarh, and Telangana it boasts more overall votes than BJP. The exponents of the north-south divide are right only insofar as the vote-share difference is massive only in Telangana. However, while BJP share of 13.9% is poor to Congress 39.4%, it is double of that in 2018. BJP won 3 states this time but ! BJP vote-share lead over Congress was only 2 percentage points in R

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**Spl-CISF-HCM-TEST-Dated-2023-12-07-Test NO.-12285**

Immigration to voting itself. India sees much greater policy's overlaps between BJP and Congress governments and even manifestos. It is neither in the interest of the nation nor its leading national parties for them to prevail only in separate regions. And whatever the doomsayers may claim, this is also far from reality. It an unusual take for a 76-year-old. Our elders are generally expected to promote early-to-bed, early-to-rise routines. But Maharashtra governor Ramesh Bais wants school timings delayed because kids should get their full quota of sleep, which gets shortened because they are up late with their smartphones. On sleep, the governor is right. But his solution is wrong. Sleep is essential, yes | Sleep deprivation impacts health, behavior and academic achievement. The list of problems includes obesity, mental issues, irritability, depression, aggression and anxiety. A poor night sleep leads to excessive daytime sleepiness, which can result in sleep disorders. It not just selfish. Indian parents are among the most addicted to their smartphones. One cannot in all fairness blame children for being similarly hooked. Facebook parents, Instar kids and WhatsApp gramps are all tech-addicted. Kids won stop net bingeing till parents kick their smartphone habits. Think of the traffic | Delaying school timings will trigger a tsunami of traffic. When the wave of morning school traffic breaks, the office wave begins its surge. Similarly for afternoons and evenings. To conflate officer-goers and school-goers timings would spell unimaginable road chaos. The goal should be to get kids to sleep on time at night. Not disrupt proven systems and surrender to tech-addiction. Rizz, GenZ term for style/charm/sexual magnetism, has just been anointed OUP Word of the Year. But, I all go with authentic, picked by the Merriam Webster dictionary a week earlier. It does have the Instaflash of razz, but it authentic all the boxes when deciding this year prime issue and fear. The choice also endorses a worrying trend. Merriam Webster Word of 2022 was the alter ego of authentic. It was gas lighting to spread gross misinformation about someone. In the 1938 play and movie, Gaslight, the protagonist makes his wife think she going insane by dimming the attic lights and telling her it only a figment of her distorted perceptions. Today, AI, deep fakes, post-truth and sexy bots are driving us all mad over what really is the real thing. The asli-pasli? Alas, only skeletal remains. Just



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**CISF-HCM-TEST-Dated-2023-12-08-Test NO.-12286**

To the right professional is key to success. Conclusion Accounting and statutory compliance are one of the most critical facets of SMEs, so it becomes imperative for SMEs to not only avoid accounting errors to retain their progression curve but also to steer clear of any legal problems. Additionally, having a dedicated financial and compliance solution can take charge of this complicated process and allow them to have more time to focus on the business and people strategy for accelerated expansion and growth. The recent pandemic has exposed a whole lot of shortcomings in the healthcare system here in India. I believe the most important lesson that the pandemic has taught us is that healthcare delivery needs to be decentralised. This push towards the periphery will ensure that healthcare is available where it is needed most, when it is needed most. While there are several aspects of healthcare, for the purpose of this article, I will only dwell on diagnostics and the opportunities for med-tech start-ups therein. More than two-third of clinical decisions are based on diagnostic test results. Thus, diagnostics is a central pillar of healthcare. Decentralisation for diagnostics means setting up quality diagnostic centres in every nook and corner, catering to smaller clusters of local populations. While automated machinery for diagnostics has seen tremendous advancements in the last few decades, most existing solutions are geared towards the traditional clinical laboratory settings which have high footfalls and thus require high throughput. They are not suitable for scenarios with medium to low footfalls, which is exactly the case we need to solve for in the decentralisation push. The solution to this problem is the coming-of-age of point of care diagnostic tools which provide quality diagnostic output and can thus be used as good screening solutions. Apart from the diagnostic accuracy, these solutions must also be cost effective. They should be connected, so that remote monitoring and remote review of test results is seamless. The ongoing deployment of 5G technology should definitely provide a boost to connectivity. Finally, they should leverage the power of AI to help the medical professionals who review the test results, to reduce the burden on them. While point of care solutions for quality diagnostics are available today, most of them are built for the needs of developed economies. To be effective in the cost sensitive market of emerging economies, these s

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**CISF-HCM-TEST-Dated-2023-12-08-Test NO.-12287**

Solutions are IoT, and thus allow remote review of test results. Pathologists and clinicians located far from the site of testing can now monitor the health of remote populations. But that also increases the workload of the reviewers, who are anyway overburdened with their existing caseloads. This is where AI comes in. AI can help screen the normal samples and direct the attention of the reviewers to specific abnormalities. This increases efficiency of the reviewer, and ultimately leads to better clinical outcomes for the patient. I believe India is on the right track to build home grown solutions for healthcare addressing the needs of local populations. It just needs the right support in terms of policy, adoption and investment. Enterprise Resource Planning ERP software increases productivity by automating core business processes and managing them for optimal performance. ERP software has been around since the 1990s, and they have evolved from legacy implementation to a more adaptable client-server architecture. Artificial Intelligence AI has far-reaching applications in several fields. Technology advancements are moving at brisk speeds, and AI has also been responsible for transforming ERP software. AI is a powerful tool, and it is interesting to understand how it is transforming ERP software and why AI assistance is essential. Why is AI Assistance Required? The core aspects of ERP software have remained stagnant over the years. Data management and enterprise data processing have improved with automated input, enhanced communication, sophisticated reporting, and futuristic visualisation tools. However, AI can radically transform ERP software. It can reduce human intervention for coding and precise transactional inputs to complete operations. Strategic use of AI can ensure better integration, extensibility, hyper-automation, and enhanced security of ERP solutions. Due to the pandemic, several ERP initiatives were either not initiated or left incomplete. With the new normal, hybrid work environments have become a reality and gained popularity. Therefore delivering remote ERP initiatives is now a standard work practice. As per a Gartner study, 65% of large enterprise ERP deployment will be remote rather than on-site implementation by 2023. Leading companies are interested in composable ERP approaches. Cloud-based offerings beyond those offered by existing vendors are gaining traction due to their ability to deliver real business composability. Another stud

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**CISF-HCM-TEST-Dated-2023-12-08-Test NO.-12288**

Population is dependent on agriculture as the primary source of livelihood and agriculture contributes 17% to the national GDP. This is further supported by the sector continued resilience. When the manufacturing sector stuttered during the pandemic, the agricultural sector proved to be the most resilient registering a growth of 3.6% in 2020-21, and then improving further to 3.9% during 2021-22. Given India is one of the most populous countries in the world and the UN recently projected it will become the most populous country sometime in 2023, it is easy to understand the importance for agriculture to meet the growing demand for food. This is why it is critical to utilise technology in all aspects of agriculture sector to increase efficiency and output. We've already seen incredible innovation happening across the space, but we expect pivotal advancements will come in the next decade as climate change and the impact of Covid-19 further and inadvertently highlight the importance of food safety, quality and supply. The benefits of technology infusion in the agri-supply chain can be illustrated with the example of apples. India is the world 5th largest producer of apples grown mainly in three Northern states Jammu & Kashmir, Uttarakhand, and Himachal Pradesh. Due to the difficult terrain of the plantation sites, and poor road and transportation facilities of 6 years ago, by the time these apples reached the markets of the Southern states through archaic supply chain systems, they were no longer juicy. Fast forward to 2022 and now consumers in South India can buy juicy apples even during the summer, as they are transported from Kashmir in refrigerated trucks in only 72 hours. This exemplifies the positive impact of modern packaging, efficient logistics and modern transportation. This is only the start of a transformational period in India agritech sector, as this critical sector still has a number of pain points, including archaic farming, storage, and transportation practices. With record funding the Indian agritech industry has received \$1 billion in funding from investors across the world according to a Bain & Co report. A few exciting areas to follow are outlined below. Digital disruption builds efficient models Demand for various agricultural produce is year-long, however the supply is seasonal, which creates a prolonged gap between sellers and consumers. The proliferation of smartphones and data has created an opportunity to bridge the gap on both sides of

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**CISF-HCM-TEST-Dated-2023-12-08-Test NO.-12289**

Reliant on chemical fertilisers and insecticides are finding it challenging to grow such crops. Agritech companies are also using AI to identify why crops may be underperforming. For instance, a farmer can upload photos of a pest or other abnormality on a particular crop and the platform technology can recognise the issue and provide details of the types of pesticides that can be used to eliminate the insect attack, or fertilizers to encourage healthier growth, saving time and money and leading to a higher overall crop yield. The scope of technology in agriculture is recognised by the Government of India, through the National Horticulture Mission NHM. The NHM provides technical advice to farmers for optimising yields, multiple schemes to support farmers for maximum supply, financial assistance, technology promotion, a 24 x 7 helpline, and so on. Through this mission, the government of India is also aiding the farmers of today. Quality and traceability of produce grows in importance. Increasingly health-conscious consumers are more inclined to determine the quality of the product before purchase. One example of the smart use of technology to assuage concerns of produce freshness has been put to use by Captain Fresh, a B2B marketplace in the seafood industry. One can simply take a picture under the gills of the fish they are examining and the technology can determine its perishability as their AI platform objectively grades fish based on size and visual characteristics to determine the residual shelf life. While some measures have been taken for traceability of vegetables and fruits, they are still in the early stage, thereby creating a unique opportunity for companies to further revolutionise this sector. Alleviating supply chain issues There are inefficiencies on both sides of the supply chain as the amount of produce that is available for sale is limited whereas the demand for the same is ever-growing. The identification of buyers is tedious and due to the rise in demand all across the world, the ability to supply good quality products has been restricted. According to the Food and Agricultural Organisation FAO , an estimated 40% of the food produced in India gets wasted every year due to an inefficacious supply chain. Through online detection technologies, smart monitoring of fresh foods, and inventory management software that can keep complete track of food delivery and storage as well as anticipate overstocking or inventory shortage, the new-age agri-ce

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**CISF-HCM-TEST-Dated-2023-12-08-Test NO.-12290**

There was no other option. We clearly could not let go of the fear till there was no option left. Today we are discussing the courage of getting 28 out of 8 balls, but we also need to discuss the fear that got us into that situation. If we think that it is risky to hit out and believe that prudence pays, as it did yesterday, we are wrong. Ending up with a requirement of 28 from 8 is riskier and what has paid yesterday too is the risk-taking and not the prudence. Cricket and Bollywood are some of the best metaphors to understand our nation, and how they evolve will also evolve our collective mindset. In Bollywood, we have started making a shift, and hopefully cricket will also follow the suit, but what really matters is when India as a nation will become confident enough to make that shift as we still have prudence-mongers within who want to hang on to the comforts of fear. Fear is the darkness that we have within, and the only way to move towards the light as Diwali inspires us to is to let go of that comforting fold of fear. Winning requires courage, but to become winners, we will require confidence. Once we are a confident nation, what we consider to be risky would no longer look so. let us hope to be a team that steps out and hits set of new sanctions imposed on Iran by the United States over a missile test has taken ties between the two countries, which saw incremental improvement over a couple of years, back to the pre-Obama era. Bilateral relations were particularly hostile during the presidency of George had threatened military action over Iran nuclear programme. Barack Obama took a different line, moored in political realism. He reached out to the Iranians and finally clinched the nuclear and other world powers took years to find a common ground with Iran, which prevented the country from acquiring nuclear weapons in return for removal of international sanctions. The deal, viscerally opposed by Israel, allowed Iran to mend ties with European countries, boost its oil production and trade with other countries, thereby minimising the pain its people had suffered due to economic sanctions. The U.S. and Iran cooperated on the battleground in Iraq against the Islamic State. And domestically, it strengthened the hands of Iranian moderates. This progress stands threatened by President Donald Trump hostility towards Iran. The U.S. Mr. Trump may not repeal the nuclear deal as it is a multilateral agreement. But by putting immigration curbs on Iranian citizen



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**Spl-CISF-HCM-TEST-Dated-2023-12-08-Test NO.-12291**

With the spectacular victories of BJP in recent elections taken capturing much of the attention, it is easy to overlook the India-wide significance of the defeat of the incumbent chief minister of Rajasthan, Ashok Gehlot. To explain, look at a selection of promises the chief minister had made in the event the voters returned him to office house he lived in and the present hotel have little in common. When Kitchener left, the house was sold to Mrs Hot, who owned the Cecil in Shimla and the Gables in Mashobra site of the present Club Mahindra at the time. She pulled down the old cottage and built a 40-room hotel in 1912. Wildflower Hall under Mrs Hot soon became known for providing solid comfort, excellent food, and simplicity. Russell Miller book Uncle Bill describes Sunday lunch at Wildflower Hall under Mrs Hot: it started with mulligatawny soup, followed by chicken curry and rice, roast pork, cold meats and salad, apple tarts, cheese and coffee all for two and a half rupees per head. By the time the former chief of BBC Far Eastern Service, John Morris, visited in 1968, the Hot era was long over. The place is now a government tourist rest-house, he wrote, adding, it has been refurnished, painted and modernised. The fire on March 4, 1993 destroyed the last link with Mrs Hot, but could not dislodge the jungi let sahib, Kitchener. Thirty-two leaders from 17 parties of opposition grouping INDIA were at the dinner hosted by Congress chief Mallikarjun Kharge on December 6. Missing was Trinamool but its senior, Derek O'Brien, was at Telangana CM Revanth Reddy swearing-in. Where this going? Ten takes. As they come to terms with a new reality post Congress setbacks in three key states, what interesting is that Congress wins in Karnataka and Telangana ensured the two regional parties, JDS and BRS, are certainly not going to be part of INDIA. Pain relief is a crucial element of palliative care. But Big Pharma wants to make as much money from this as they can gouge out of patients. As reported in TOI, a new Morphine Manifesto, signed by global palliative care experts and organisations, has warned against global pharma companies turning their attentions to low and middle-income countries like India. Only 4% for India Half the world receives less than 1% of the morphine available. India is one of the largest producers and exporters of opium, supplies most of the morphine, but gets only about 4% of what it needs. Palliative care remains out of reach for many. NDPS Act i

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**Spl-CISF-HCM-TEST-Dated-2023-12-08-Test NO.-12294**

Fattest, but also the farthest, Like those people who wanted to rent Rome Coliseum for their daughter shaadi. And that other lot who wanted to hire the Louvre for their daughter bridal do. As if there are enough wars and hotspots and flashpoints across the world, it turns out that far away from global scrutiny, neighbors Guyana and Venezuela are lining up to fight each other over a dated, or outdated, commodity: Oil. Apparently, Venezuela is granting oil exploration licenses in a region called Essequibo, which Guyana regards as its domain. Both sides are brawling at the UN, ICJ etc., while guns are loaded and jets are revving back home, with Brazil, the regional power, and the US, big daddy, watching intently, the latter when it can peel its eyes away from Ukraine and Gaza. There only so many wars one can keep track of. It took me a while to get my head around the fact Venezuela and Guyana are neighbors because I think of the former being in the Hispanic sphere, and the latter in the Anglo sphere, being once part of the Commonwealth. In India, we know Guyana as part of the West Indies because of cricketing ties, although it is not an island. Prominent Guyanese crickets include Rohan Kanhai, Clive Lloyd, Lance Gibbs, Alvin Kallicharran, Shivnarine Chanderpaul, Ramnaresh Sarwan, and from the current line-up Devendra Bishoo, Shimron Hetmyer, and Gudakesh Motie, among others. It is evident from this honor scroll that a large number of them are of Indian origin ethnicity. Indeed, if I remember correctly, Sunil Gavaskar named his son Rohan after Kanhai, his idol. I am guessing Kanhai was abbreviated from Kanhaiya. Most Indo-Guyanese ancestors emigrated from the cow belt. Its current President is Irfaan Ali, doubtless of sub continental stock. His vice-president is Bharat Jagged, who had previously served as President for more than a decade. Going back further, Guyana fourth President was a very interesting man named Cheddi Jagan, also of Indian stock. Back in the 1950 Jagan became the first person of Indian descent to be a head of government outside of the Indian subcontinent. He later returned to power to serve as President of Guyana from 1992 up until his death in 1997. Jagan parents were kurmis who emigrated as indentured laborers from Basti district in Awadh region of UP. In the mid-1930s, Jagan came to the US and studied in Howard University in Washington DC, later to be Kamala Harris alma mater. He then earned a degree in dental science from Northwestern

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**CISF-HCM-TEST-Dated-2023-12-08-Test NO.-12295**

Karnataka is being watched keenly for several reasons. Congress has elected as its president a senior leader who cut his teeth in the state politics. Rahul Gandhi Bharat Jodo Yatra has created quite a ripple in the state. After a long time in Karnataka, Congress appears to be setting the agenda rather than responding and reacting to what BJP does. An added dimension is BJP having to defend its governance record in the state, which has placed it on the back foot. After securing a majority with the help of defecting legislators from Congress and JD(S), BJP saw a change of guard when BS Yediyurappa made way for Basavaraj Bommai, a little over a year ago. Bommai innings has been a mixed bag. So, recent developments in both Congress and BJP have the potential to alter the cut and thrust of politics in significant ways, ahead of the elections due by May 2023. With 48 Lok Sabha seats and India biggest state economy, Maharashtra is second only to UP in its importance. Spicing up this unique combination of financial and electoral heft, is the country fiercest political battle, with as many as five parties vying for the upper hand. No other state can boast of such a competitive line up. These five parties may be ranged behind two political alliances NDA and MVA, but there are brewing within both alliances stiff internal battles to preserve and expand political turf. BJP is clearly the numero uno, expanding into bastions of ally and foe alike. Its inroads into western Maharashtra and Marathwada have cornered NCP and Congress, shattering their domination of the state powerful sugar cooperatives. BJP march into Mumbai and Konkan has cleaved Shiv Sena dominance. On the other side, Congress, dominant till 2014, has helplessly watched as NCP, led energetically by Sharad Pawar, emerged as the bigger opposition party in the 2019 Lok Sabha and assembly elections. Meanwhile, the two rump Shiv Sena factions fighting for the Bal Thackeray legacy are completely dependent on the political oxygen their respective allies provide. Both BJP and NCP Congress need Shiv Sena in their corner and it suits both sides to have weakened Sena factions slug it out. While that sideshow goes on, stakes for NCP and Congress are rising. NCP, MVA fulcrum and a Maharashtra based party, faces sharp questions. Tensions between Sharad and Ajit Pawar and Pawar Sr failure to anticipate the Sena split have blunted NCP edge. Meanwhile, Congress is running out of time to prove that it is best placed to fight

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**CISF-HCM-TEST-Dated-2023-12-08-Test NO.-12296**

Out patronage after losing office. Maharashtra showcases BJP strategy of keeping the opposition perpetually off balance. For the other four parties, 2024 national and assembly elections in the state have transformed almost into battles for survival. India fourth negative arms import list has 101 products including high altitude and long endurance drones. Domestic production and procurement of such drones is now a necessity. The military utility of drones is no longer in question. From Armenia Azerbaijan skirmishes to the current Ukraine conflict, drones have been pivotal. Turkish Bayraktar TB2 combat drones helped turn the tide for Ukrainian forces in the earlier part of the war. Kyiv has gone on to acquire other UAV systems like the Switchblade 300 and Phoenix Ghost loitering munitions or kamikaze drones that have helped it resist a much larger Russian army. And Russia deployed Iranian Shahed 136 kamikaze drones that have wreaked havoc on Ukrainian cities. India has been a drone laggard. Pakistan and China are ahead in the game. Recall the drone attack on the Jammu Air Force Station in June last year, widely believed to be the handiwork of Pakistan backed elements. But India for years did not see drones as a priority, viewing them only as supplementary platforms. Add to this the inability of DRDO to deliver on UAV design and operational requirements. Now that we recognise the importance of drones, our import dependence is high. The army is in the process of inducting kamikaze drones under an emergency procurement contract with an Indian Israeli private joint venture. But, importantly, the army is also looking at procuring indigenous kamikaze drones and mini drones for surveillance and for aiding our artillery units in eastern Ladakh. Indian private players are now getting into drone development in a big way, which should help create an indigenous UAV ecosystem. The new drone policy is helping, but to catch up with drone technology leaders, GoI needs to handhold promising private developers. India fourth negative arms import list has 101 products including high altitude and long endurance drones. Domestic production and procurement of such drones is now a necessity. The military utility of drones is no longer in question. From Armenia Azerbaijan skirmishes to the current Ukraine conflict, drones have been pivotal. Turkish Bayraktar TB2 combat drones helped turn the tide for Ukrainian forces in the earlier part of the war. Kyiv has gone on to acquire other

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**CISF-HCM-TEST-Dated-2023-12-08-Test NO.-12297**

DRDO to deliver on UAV design and operational requirements. Now that we recognise the importance of drones, our import dependence is high. The army is in the process of inducting kamikaze drones under an emergency procurement contract with an Indian Israeli private joint venture. But, importantly, the army is also looking at procuring indigenous kamikaze drones and mini drones for surveillance and for aiding our artillery units in eastern Ladakh. Indian private players are now getting into drone development in a big way, which should help create an indigenous UAV ecosystem. The new drone policy is helping, but to catch up with drone technology leaders, GoI needs to handhold promising private developers. Manil Suri is a mathematics professor at University of Maryland and a novelist. He spoke to Sanjiv Shankaran about his latest book he Big Bang of Numbers: How to Build the Universe Using Only Math and the origin stories about his discipline: You write that if maths is stripped of calculation, all that is left are ideas. Many people, when they think of mathematics, think of arithmetic. But the subject is so much vaster, since it arises wherever there are quantities, or patterns, or spatial relations, or logical deductions, or abstract associations, and so on. The big questions that maths answers are all manifested as ideas. What is randomness? How do you characterise symmetry? What does it mean for spacetime to be curved? What is infinity? Look closely at any piece of calculation, and you will see an important idea lurking underneath. For instance, Archimedes was the first to calculate the volume of a sphere. But more interesting than his actual formula was the idea he used: that a sphere could be thought of as a series of extremely thin circular cross sections, stacked one on top of each other. This idea forms one of the main foundations of calculus, and has been used to find the volume of a variety of other objects. One of my dreams besides stealing a fluffy white robe from a hotel room is to have my bank manager stand and greet me when I drop by. Since my two ends do not even speak to each other let alone remotely meet, this warm and fuzzy scenario of being hailed and given a cup of tea has stayed elusive. Come Diwali and the dream gets more vivid with photoplays of my winning a lottery of millions and being so blasÅ© and cool as I spread cheer and pelf on all and sundry. As it plays out on the screen of my mind, my wife looks upon me with adoring eyes and



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**CISF-HCM-TEST-Dated-2023-12-08-Test NO.-12298**

Little support and a slew of good deeds will pay off. Like kar bhala ho bhala. But it never happens. More like equal and opposite reactions with opposite being the operative sentiment. Even when I win a couple of hands the gain is neutered by someone winning on a trio of aces. I once got three queens genuine and lost to three kings which is when I joined the man smart, women smarter club and protested that in any pack of cards the queen should supersede the king because that reflects reality. My victories in winning a bonanza or being modest after a windfall are sparse. I once put a bundle of money on a horse called Bhagyashaali at the Kolkata race course to impress the horse pretty owner and she trotted in 40 seconds after the race was over. Not the owner, the horse. In a game of tambola I once, dry mouthed with excitement, got two little ducks 22 and screamed yesssss for the bottom line only to be shared by three. I fill coupons, buy raffle tickets, go into stores and try to win their season deals but Lakshmi and I are just not on the same page. Who knows this year She may smile on me with great beneficence and next week my bank manager and the bank director will open the door of my fancy car rather than the security tell me not here, park at the back. If not, may She have been busy with you and given you a full and winning hand. Happy Diwali, everyone. Deepavali is the day in the year when there is light everywhere. There are reunions and celebrations, and people forget for a moment their problems and difficulties. They rejoice! The question arises: Should it not be possible to make this mood a permanent state of your inner being? Should you not at least try to see if it is possible to perpetuate this mood and make it a permanent state of mind within yourself, so that all the days of the year and not just one single day will be a day of rejoicing, of light, of effulgence, of cheerfulness? Permanent joy We don't require any special day to celebrate God, because God is every day, everywhere, always. So we can always rejoice in Him, celebrate Him, because He is perennial being. He is eternal, and being all pervading, He is everywhere present. We are never far from Him; He is ever near to us at all times. DRDO to deliver on UAV design and operational requirements. Now that we recognise the importance of drones, our import dependence is high. The army is in the process of inducting kamikaze drones under an emergency procurement contract with an Indian Israeli

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**CISF-HCM-TEST-Dated-2023-12-08-Test NO.-12299**

Rishi Sunak election as the Prime Minister of the UK by his Conservative Party is a big moment for the Indian diaspora. That his achievement has struck a deep chord in India too is because of the close ties India has with its diaspora across the globe and the magnetic draw that emigration has held out to Indians for over a century now in the pursuit of better prospects. Sunak election, and that of Barack Obama in 2008 as president, is proof that in a number of democratic western countries race is no longer a hobbling factor for talented individuals to rise to the very top. While there are many leaders in the business community, what makes politics different is that rising to the top needs the approval of voters, which is often a combination of several factors like political skills, public standing, identity, policy positions, etc. That Sunak could rise over narrow ethnic prejudices is a tribute to the maturity of the British voter and Conservative politicians in putting qualifications above everything else. Sunak had polled strongly in the internal vote among Conservative Party members that elected Liz Truss nearly seven weeks ago. That could perhaps be the reason challengers Boris Johnson and Penny Mordaunt dropped out of the race, alongside a clear shift among party MPs towards Sunak after the colossal damage that Truss led them into. Now Sunak faces the challenging prospect of shepherding Britain out of a stagflationary situation. For India, the big question is whether he will push the delayed India forward. With the next general elections due in just over two years, Sunak will be fronting the Conservative Party in a popular vote and a victory there will be an even bigger achievement. With Kali Pujo in full swing, the concluding chapter of this year festive season is upon us in Bengal. Soon it will be Bhaiphonta, or Bhaidooj as it is called in other parts of India, and the great annual festive season will make way for winter. Like it has been with the Duga Pujo, my city has woken up from the long Covid slumber to put up a great show with its Kali Pujo arrangements. Over the years, the number of Kali Pujo clubs have only increased in number in Durgapur. But since the budget is never as large as the Durga Pujos and the people are mostly drained of cash by the time Kali Pujo arrives, the organisers have to make do with limited funds. This also means they have to stretch their imagination a fair bit. The leftovers of the Durga Pujo artwork normally serve as

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**CISF-HCM-TEST-Dated-2023-12-09-Test NO.-12300**

Tribe In my tiny part of the great subcontinent, we have known them as the former kings guards. They had once wielded spears and maces for their overlords. Arranged in troops and lead by Sardars of their own ilk, the Bagdis would happily give away their lives in service of their masters. Even a hundred years ago they could be seen guarding the palaces of the mighty landlords of my region; competing with the Bauri tribesmen in valour. But like the ruins of the palaces, their history has withered away from common memory. Now, they are described in books on castes and tribes of Bengal as mere farmers and fishermen of Dravidian descent. So, when I first heard about the Paayer Kali Pujo, I got interested. I knew this centuries old ritual had something to do with the Bagdis. And yesterday gave me the opportunity I was looking for. The mighty Ajoy River flanks Durgapur to the northeast. And upon its banks hide relics from a gilded past. Terracotta temples, hundreds of years old, some dilapidated, a few restored whisper tales of mighty kings, feared even by the British Raj. The most well known among these monuments is the temple at Joydeb Kenduli. This large village on the banks of Ajoy, right opposite Durgapur, borrows its name from the legendary poet laureate of the equally legendary King Lakshman Sen Joydeb Goswami. It is the site for an annual fair that has been going on for no one knows how long. There no bridge across Ajoy from the Durgapur side to the Joydeb Kenduli side. What bears semblance to a bridge is a dumping of boulders and concrete drain pipes with sacks of sand stashed upon them to make a slippery path. There are places where the boulders give way to rickety bamboo scaffoldings serving as foot bridges. They creak under footsteps and whirring motorcycle tyres as hundreds commute across the river for work each day. Yesterday, I was among these people, heading for the Paayer Kali Pujo. There a motley crew managing the bridge and exacting tolls from passengers. But they won give you a money receipt and demanding one is a waste of words really. As I reached Joydeb Kenduli after my precarious passage across the river, a sign reading owards Ilambazar pointed me towards a wide open stretch of road. I took it and was soon meandering through an ocean of paddy. Not heeding the storm warnings did serve as a boon. With the wind to my face and clouds for cover, I pattered merrily down the asphalt road to a desolate area, where the road took a sharp bend to the

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**CISF-HCM-TEST-Dated-2023-12-09-Test NO.-12303**

Road diverging from the main road to the right. And so I potted down the road, between prosperous households, and stopped near a brick and mortar temple. A big, green pond lay to the right of the structure. This was the legendary Paayer Gram Kali temple. I had come expecting an old terracotta temple and the modernity of the structure disappointed me. But that was till I met the chief organiser. He was a Badge man in his late sixties; sinuous; strong as an ox. The deity had to be seated on a new bed, when I arrived, and this man helped move the enormous idol with a casual charm, when the younger men gasped and faltered. There the Brahman Para right over there, he said pointing at the other side of the road that brought me here. This side belongs to us. But they come here to offer prayers. It not like the old days when our shadows could defile them. He had gauged I was an upper caste Hindu from my surname and asked if I would be comfortable having tea at his place. I was a long way from home and thirsty for tea already. So I told him I did believe in the caste thing and walked into his courtyard. The old mud house had recently given way to a concrete cottage replete with modern amenities. I was meaning to squat on the floor, but the man brought in a pair of plastic chairs, forbidding me to sit on the floor in front of him. It bad omen for a high born to sit on the ground in front of us. My city upbringing had delivered me from the clutches of the baneful caste system. But these parts were still steeped in a hodgepodge of old traditions and new. Does forcing students to mandatorily publish a research paper before thesis submission lead to a high quality PhD thesis, or does high quality PhD work lead to publications in good journals? This question is unlike the chicken or egg causality dilemma because we know that only high quality PhD work can result in high quality publication. But the 2016 PhD regulations issued by UGC prescribe that PhD scholars must publish at least one research paper in a refereed journal before submitting the thesis. This mandatory publication condition was introduced by UGC apparently because the doctoral thesis screening isn't rigorous enough. An unproductive rule Such a mandatory provision led university students to publish in predatory journals. A recent study by UGC confirms this. In a top university considered in this study, on average, during the three years (2017-19), about 25.2% of students published in Scopus indexed journals.

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**CISF-HCM-TEST-Dated-2023-12-09-Test NO.-12304**

But not our resolve to find opportunities in the adversity of the current situation to overcome it. With increased testing, better preparedness in health infrastructure and by following nationwide Covid 19 guidelines, we have been able to keep the casualty rates low. The lockdown is being lifted in stages; economic activities are being resumed. Health experts are clear that it is possible to completely eliminate Covid 19 as things stand. Therefore, it essentially means that we have to live with the threat of the novel coronavirus by taking all precautions at an individual level, and collectively take the nation forward. During Covid 19, among other sectors, the educational institutes have been affected the most. Since the safety and health of our students in the schools, colleges and higher educational institutes are of paramount importance to all of us, we had shut down all educational institutes since March. However, both students and teachers of educational institutes have not only shown remarkable resilience but have also quickly shifted to digital platforms and kept the teaching learning processes going. The education ministry has taken several steps to make the digital content available to the students through online portals, TV channels and community radio stations. Universities such as JNU have conducted a number of webinars to train teachers across the country in effectively using the digital platforms. Nearly all the educational institutes have completed the evaluation process of the previous academic session and are ready to move to the next academic session. Full preparations are on in the higher educational institutes to conduct the coming academic session in online mode. The admissions for the next session in technical and medical institutes, however, are based on entrance examinations. There are two major entrance exams in the country, the JEE and NEET, in which lakhs of students participate to get admission into technical and medical institutes. This year, nearly 8.58 lakh and 15.97 lakh candidates are planning to write JEE (Main) and NEET (UG), respectively. Both JEE and NEET have already been postponed twice due to the evolving Covid 19 situation. A further deferment of these exams will only lead to more anxiety and uncertainty among lakhs of students and their families. It unfortunate that some vested interests are playing with the future of aspiring students with unreasonable demands to postpone JEE and NEET. Students spend more than a



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**CISF-HCM-TEST-Dated-2023-12-09-Test NO.-12305**

A Britain no longer great, a kingdom hardly united, has chosen a child of the empire to restore economic and political stability, even if not glory, in the 75th year of the jewel being plucked from its crown. Rishi Sunk, a person of Indian origin, is Britain new prime minister. After all the usual skullduggery and backstabbing long associated with the very British political coups, Conservative Party members of parliament seem to have been reminded of Shakespeare cautionary words Richard II : Forget, forgive, conclude and be agreed Our doctors say this is no time to bleed. The UK has just got its third prime minister in three months and its fifth in just over six years. The individuals concerned, including Boris Johnson with party gate and Liz Truss with a fiscal wrecking ball, are certainly stars of this shabby soap opera. But it is also a reflection of deep problems in the UK economy, which the Ukraine war has painfully aggravated. Critics say that the first nation to industrialize was also the first to deindustrialise now Britain productivity growth and wage growth have slowed in an unparalleled way. What all of this amounts to is daunting challenges for PM Rishi Sunk despite the widespread belief that he is much more competent than his predecessor. He has become the youngest UK PM in two centuries on the back of a meteoric political rise, including a lauded stint as the finance minister who steered the country through Covid. That he is a brown skinned PIO is important symbolically, but equally important is that his party MPs selected him because they thought he a non ideologue and steady pair of hands. Despite the Fishy Rishi and Rishi Rich critiques in the UK popular press, it perhaps the appearance of predictability and pragmatism, as much as the underwhelming alternatives, that got him the job. Much is being made of the India UK FTA. Sunk has previously told TOI that he is strongly committed to the deal. However, Britain and India are not each other most important partners. Plus, an FTA makes sense for India only if the UK skills shortage is met by India skills supply. But a voluble faction in British politics continues to strongly oppose this. If Sunk bows to those in the UK who don't want more Indians to work there, India should walk away from the deal. And if Sunk bravely stands up to those being myopic about overseas skills supply, his Indian roots may come under scrutiny of right wing British critics. It won't be surprising, therefore, if Sunk goes

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**CISF-HCM-TEST-Dated-2023-12-09-Test NO.-12306**

The Kerala government and governor Arid Mohammed Khan over his attempt to sack vice chancellors of nine state universities has required a Kerala high court intervention. A bill passed by the assembly that curbs the governor powers as chancellor of state universities is pending Khan assent. Earlier Bengal and TN had passed bills with chief ministers replacing governors as chancellors. The nub of the issue is politicisation of state universities. So long as a pliant governor is in office problems don surface. But governors chosen by rival parties and who are aggressive like Jag deep Shankar in Bengal, RN Ravi in Tamil Nadu and Khan in Kerala have upended this spoils system. The state university issue is another fallout of the BJP vest opposition bitter fight. However, even in states without such tiffs, the rot runs deep. Every government parks its favorites at all levels in higher education. The justification is that funding comes from the state. So, in Kerala this would translate into the search committee forwarding just one name for vice chancellorship instead of a panel of three applicants as per UGC regulations for the governor to take the final call. Obviously, a politically preferred candidate is the chosen one. Faculty positions to see such gaming. Enrolment is highest in state government universities but very few among them are in the top 100 in Go NIRF rankings. This is despite a head start of several decades over newer central and private universities. One solution could be to cut out governors and education ministers pro chancellors and other politicians like MLAs etc. from key university roles and to allow the institutions to function autonomously with fully independent, expert search committees hiring academic talent. It is a leap of faith state governments must be willing to take. Autonomy can improve academic leadership, reverse brain drain from public universities and improve quality in higher education. China drab political landscape came alive, briefly, with the once in five years meet of the National Congress of the Communist Party of China from October 16 to 22. The 20th Congress had a clear winner President Xi Jinping. Xi proved political pundits right by getting reelected for the third term. His predecessor Hu Jintao was part of the proceedings until he was escorted out. Nobody will really know why Hu left. One can only guess what could have upset him. The CEO was reading a news report which said that a survey had shown that a typical O

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**CISF-HCM-TEST-Dated-2023-12-09-Test NO.-12307**

For a meeting of all 10 General Managers, he said. Ten GMs, all alumni of not so illustrious business schools, were told about the meeting to solve the 100 million dollar problem. Ten GMs called each of their ten Deputy General Managers to meet to solve the 100 million dollar problem. The 100 DGMs, who held diplomas from correspondence course business coaching centers, called their 500 Senior Executives, who d watched a Netflix drama series on Big Business, to hold a meeting to work out how to solve the 100 million dollar problem the company was facing. The SEs called their 1,000 Junior Executives to call a meeting to figure out what was to be done about this 100 million dollar problem that needed fixing. The 1,000 JEs, who d seen a Bollywood rip off of the Netflix series, called their 2,000 Trainee Interns Unpaid to call a meeting to see how tea was to be catered for all these meetings generated by the 100 million dollar problem. The 2,000 TI Us called Housekeeping Department to hold a meeting about the supply of tea. HD called the Head Tea Boy to do something about the tea. The HTB called the 20 Assistant Tea Boys to meet and see about the tea. But the 20 ATBs had all gone to a meeting held by the Union of Assistant Tea Boys and were unavailable. In the absence of tea all the scheduled meetings were called off indefinitely. And the Organisation saved itself 100 million dollars. Each of us is a portal of mutual exchange between human consciousness and the environment. We can make a significant difference to society, the planet and cosmos. The Sanskrit word for world is local. It shares its root sound with the word lacuna meaning to see. However, the eyes are only one of the ten interfaces, between you and the animated, intelligent universe. These ten faculties of give and take between man and the jag at are the Indira, senses. The word Indira is derived from the word Indri, who is the universal archetype of leadership. The mind perceives the truth precisely when it is not a slave of temptations, memories, and momentum of past actions. Such a mind is Indri, the master of Indira. The information of the external world pours into the mind through the Janna Indira ears, eyes, nose, skin and tongue. The vibrations channeled from the surroundings are shad, sound; rope, sight; Gandhi, smell; Sparta, touch; and rasa, taste. Further interaction with the environment occurs through one five karma Indira hands, feet, mouth, anus and genitals. Thus, a give and take is

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**CISF-HCM-TEST-Dated-2023-12-09-Test NO.-12310**

And uphold dharma not just in actions but in thought and speech as well. Sound as Shabd Brahm, the logos, becomes akshara, syllables; varna, letters; and vakya, sentences, and evolves through four layers of speech. All speech already exists as a potential within you. This is para vaak, transcendental sound. From this sprouts pashyanti vaak, inspired speech. This is the realm of fluidly inclusive abstract visions, which are a precursor of contemplative thoughts. Speech further evolves to pondering and evaluating, by thought and counter thought madhyama vaak. This culminates in the final stage, which is vaikhari vaak, articulate speech. The vaikhari vaak is generated by air passing over the vocal cords and the tongue touching various parts of the mouth. Like an arrow once released from the bow cannot be brought back, a word once uttered cannot be annulled. Indri, the illumined mind, integrates all the stages of speech to engender sagacious speech. However, the weakness of Indri is the ego. Ego is your identity. Its designated purpose is to make you a strong individual. However, it also blurs the line between self assertion and aggressiveness leading to the arrogance of King Indri. It is not a cosmic coincidence that Brihaspati, Jupiter, is the master of both buddhi, wisdom and speech. When speech is aligned with wisdom, ego is subjected to the triple filter of satyam, truth; hitam, beneficial; and priyam, pleasant, and this can result in conscious, appropriate speech. A couplet from the Subhashitas says: Lakshmi, goddess of prosperity and harmony, resides on the tip of your tongue, as do friends and relatives. Through the tip of your tongue, you can get bondage, and it is certain that through the tip of one tongue, one can even face death. It is a small yet significant step for India to be the first country to launch design thinking and innovation courses in schools, however, what needs caution is the intention of the Central Board of Secondary Education to roll out books from class seven to twelve. While introducing much needed critical thinking electives like design thinking is welcomed in the high school curriculum, the approach to imparting such education through the traditional prescribed sequential book driven method is heavily dated and calls for attention. The designing curriculum is not enough, deliberating and evolving its pedagogy is vital. In the case of design thinking, the role of the faculty member coach mentor is heightened and therefore the

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**CISF-HCM-TEST-Dated-2023-12-09-Test NO.-12311**

So must the role of the educational institute teachers. Traditionally, the institute was the beacon of knowledge since it contained all the books and resources on its premises and the teachers were the Illuminati who had read all of them and reflected on the same. In today world, information is easily available everywhere and therefore the role of the institute and its teachers has evolved. We have to show students how information can be used and utilized as information is not learning. We have to facilitate, mentor, and be catalysts in the learning journeys of students rather than the prescribers of truth. Therefore, with the introduction of Design Thinking as an elective, we must evolve the pedagogy the way the curriculum is delivered in order for it to succeed. We must be wary of not scoring students through objective type, standardized and theoretical examinations. This ensures that learning is lost and teaching is prioritized. Formative feedback is key in this context as the process is iterative in nature. Hence, a deeper introspection on the way we impart education, and the way we review and evaluate learning is vital, in order to truly impact the coming generations of our country to prepare them for an uncertain and unpredictable future. I hope that design thinking is holistically introduced, as it is divergent from traditional learning methodologies. If numbers are any indicator, India loves crude oil. It is the third largest importer of crude oil in the world, spending around \$119.2 billion to import 212.2 million tons in 2021 22. But its dependence on crude oil comes at a cost both financial and environmental. Oil imports are estimated to be the biggest contributors to India trade deficit, which stood at \$30 billion at the end of the latest fiscal. Furthermore, crude oil based products such as petrol and diesel are the biggest drivers of India growing air pollution; vehicular emissions comprised over 30% of the total emission load of PM2.5 pollutants in 2019 20. On road transportation is also estimated to contribute around 8% to the overall greenhouse gas GHG emission from the country. These are big problems that must be addressed imminently and the government has been working hard to figure out an alternative to fossil fuels. With its EV push stalling due to the lack of necessary infrastructure required to ensure the comprehensive adoption of electric vehicles, the country has cast its eyes on another promising alternative : Ethanol. Ethanol tar



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**CISF-HCM-TEST-Dated-2023-12-09-Test NO.-12312**

Energy security, and reduce pollution. It will also provide a significant boost to farmer incomes and reduce waste agricultural produce. India current Ethanol Production Scenario However, to achieve this goal, India would need to raise its ethanol production to 1,500 core liters and that is where a lucrative business opportunity has emerged. In 2021, the ethanol production capacity in India via molasses based distilleries stood at 426 core liters while that from grain based distilleries stood at 258 core liters. This means that, to achieve its ambitious E20 fuel target by 2025, the country needs to significantly ramp up its ethanol production capacity, as well as the overall actual production. Naturally, agro industrialists across the country have responded eagerly to this massive opportunity, with grain processing emerging as the biggest winner. There are two reasons for this. To begin with, the headroom for growth in grain based distillation is much bigger, with the NITI Analog outlining an increase of 482 core liters in production capacity by 2025. The second key reason is that molasses based ethanol distillation might already be plateauing. The countrywide yield of sugarcane, the key ingredient in molasses production, increased by just 2 metric tons per hectare in 2021 to reach 84 metric tons per hectare, with a growth rate expected to remain at a similar level for the foreseeable future. Grain processing opportunities in the ethanol production space On the other hand, grain production faces no such barriers. India currently produces significantly more grain than its total domestic and export requirement. Around 10-15% of the grain is also lost to spoilage during harvest, transport, and storage every year, amounting to approximately 3,116 tons of grains. This surplus grain is being viewed as a potential solution to India ethanol production challenges, which have led to over half of the country annual ethanol demand being sourced from countries such as the US. And the technology to rapidly capitalize on the situation is available in the market right now, in the form of cutting edge turnkey rice grain processing solutions. Highly customizable and easy to deploy and operate, these solutions are helping agro industrialists improve their productivity and yields, optimise operations, and increase revenues and profitability. More importantly, it is also preparing them to benefit from the opportunity in ethanol distillation. India stands at the cusp of a major

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**CISF-HCM-TEST-Dated-2023-12-09-Test NO.-12313**

Have not only problem solving skills but leadership qualities as well. The ability to identify a need or a problem and respond in a methodical and organised way is what makes managerial jobs so engaging and exciting in the present day context. A career in management is generally understood as merely helping a company earn profits by taking care of its different processes. But what people generally fail to see is that to make business processes run smoothly, problem solving and leadership are essential skills. The rapid evolution of technology that we are witnessing today is changing the very way in which businesses deliver value to their customers. It is generally perceived that the aspiration of young managers is to work for big companies and become globe trotters, issuing instructions and managing huge funds and finances. But this alone is not the complete story. A manager also must lead and ensure that no one is left behind. Evolving careers in Management enable not only the successful implementation of solutions but also channelise the nature of motivation that is required to apply those solutions. In cases where the means and methods have already been tested through time, a manager capability gets tested in how those means, and methods are sustained. On the other hand, in cases where the effectiveness of solutions and methods have yet to be tested, the requirement from the manager is to think like an entrepreneur, use hit and miss solutions and present the best one to the Organisation. The biggest challenge, however, remains to identify whether a business manager remains myopic in his or her solutions, eyeing only immediate gains and profits or is able to identify the goals of the company and come up with long term solutions. Along with the usual careers in management, there is a plethora of jobs that have transformed managers from staid, antiseptic professionals to drivers of change. For Gen Z and millennials, exciting opportunities exist in the areas of management of diversity, equity, inclusion, ethics, and sustainability. Roles such as diversity manager, sustainability advocate, employee wellbeing expert, learning and development facilitator, and behavioral economics consultant have removed the old school distinction between disciplines and provide curious minds the opportunity to integrate multiple interests and values, while still specializing in a particular area of expertise. The business world was already moving towards the integration of tec

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**Spl-CISF-HCM-TEST-Dated-2023-12-09-Test NO.-12314**

December ends with tribute to Indian Masters at Astaguru auction on 11th and 12th December. This auction holds within a surfeit of India Modern Masters. Modern Odyssey will feature several rare and unseen avant-garde works from the renowned portfolios of India eminent modernists, including M.F. Husain, Jamini Roy, S.H. Raza, F.N. Souza, K.H. Ara, Bikash Bhattacharjee, Ganesh Pyne, Krishen Khanna, and Rameshwar Broota. My pick of favorites go to Manjit Bawa, Thota Vaikuntam, Krishen Khanna, Anjolie Ela Menon, Francis Newton Souza and Phaneendra Nath Chaturvedi. Thota Vaikuntam Untitled Krishna with a retinue of women around created as an allusion to Krishna with Gopis is a magnificent work of panoramic beauty. The beloved flautist lying in the center is a veritable Muralidharan created in the modern trope. This is a millennial celebration of Telangana women who becomes the gopis. The yellow sari clad Radha and all the others are in positions of poise and grace some praying and some listening enraptured to their beloved Lord. The most beautiful part of this work is its power to create an emblematic echo in the mind of the viewer. The little parrots that dot the canvas are a delight to the senses, as they bring alive the element of tales in Indian mythos and the interconnectedness between man and nature. The jewelled women seem to be embraced by the notes of the sacred moment. Vaikuntam creates an aura of spirituality as well as a theatrical counterpoint of gesture and grace. This canvas creates multiple conversations as it embraces the profound question of the magical, the mysterious, the immeasurable, and whispers of the infinite quality of time, presenting a world of thought, within the cultural fabric of present day mores. Souza combines his most iconic genres in both composition as well as emotive essence, with the male portrait of a priest and the exaggerated beard. Here, the male face is exquisitely defined with Souza instantly recognizable thick black lines, applied using brush and palette knife. The face is projected to the foreground of the composition, with his characteristically oversized eyes raised high above the brow bridged by an elongated nose leading to a long cubist rendered beard. The black and blue treatment of details of the figure tunic, at the base of a long beard, is suggestive of the vestments of the Catholic clergy. Brought up in Catholic Goa, a former Portuguese colony, Souza was obsessive about the ritual and vestments associated

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**Spl-CISF-HCM-TEST-Dated-2023-12-09-Test NO.-12317**

Capture its lived reality with the goats, of different "colors and ages seated in silent reflection living out their days before the slaughtering for many Muglia dishes. This image" is as much a window of thoughts as it is a cultural idiom of inspiration and the power of a palette of deepened depths of observation. Menon is one of the greatest artists of this millennium and her work holds as its own as it becomes a page from an album of memories. Desire, hope and love for tradition all come into Manjit Bawa work that formed the cover of his book published by Vadehras. As the image is "revealed, the backdrop itself" becomes the enactment, said Bawa .This work was the cover of the publication Let Paint the Sky Red: Manjit Bawa, New Delhi, 2011. Throughout his life and career, Bawa remained heavily influenced by compelling narratives of ancient Indian mythology and literature. He recalled this indebtedness, saying they remained mythical icons as Durga, Kali, Shiva, Krishna or even Heer-Ranjha, Mirza-Sahiba's or Sohni-Mahiwal. In his world of imagination they were real. His love for them was born of childhood tales and fables narrated by his father. As he grew up, he experienced them in literature, music, poetry and art. Bawa was also greatly inspired by Indian classical artistic traditions often incorporating elements from various genres and periods in his own paintings. His exquisite use of contour, for example, borrows from Kalighat paintings, the flat, saturated fields of gem-like colors against which he places his figures borrow from schools of miniature painting, and his choice of subjects and themes often borrows from the classical texts such as the Bhagavad Gita and the Puranas.This work echoes his passion and devotion to both colour and contour. Krishen Khanna Bandwallah bronze plaque is a delight for any art lover. Beginning in the 1980s, the Bandwallah became a recurrent theme in Krishen Khanna oeuvre. Khanna choice of subject was inspired by living everyday experiences in the life and pathos of the common man. The Bandwallahs in Delhi became his leitmotif as he thought of them and watched in silent admiration. This bronze is a direct translation of his painting and presents a bold ,superb portrayal in terms of the bright colourful uniform, the gold epaulettes and brass buttons right down as the trombone is held to play the wedding tune repeatedly for one wedding procession after another. Khanna words swing into vision: What would happen were I to b

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**CISF-HCM-TEST-Dated-2023-12-10-Test NO.-12318**

Length and breadth of the U.K., were cock a hoop yesterday, as one Tory MP put it who says that anymore? Indeed, this year Diwali delivered a very special gift. Our first brown Prime Minister; the historical significance of the moment was overwhelming for many. The inevitable Ram & Site memes were doing the rounds like a whirling Dervish, who says that anymore? and the queue of Indian parents outside Winchester College, looking to enroll their offspring, has grown exponentially overnight. Poor little Asian kids; becoming a doctor is no longer good enough. However, we would do well to remember that while Lord Ram returned to Ajodhya having soundly vanquished his foes, Rishi Sunk has reached his summit purely through attrition i.e. he hid under a table while all the other candidates either withered away or imploded of their own accord. Moreover, if there had been another nominee and the vote had gone to the membership, it quite doubtful that the largely white congregation would have voted for him. Let also not forget that it was Rishi and his Bruit pals that created the economic debacle that caused the leadership crisis in the first place. This is our Obama moment someone gushed at me over dinner last night. Oh Purees I responded. Let not get carried away and put Sunk in the same league as a seasoned international statesman like Obama. Sunk, who only been a serving MP for the last seven years, has little to no diplomatic credentials nor the gravitas to match. Skills that are critical at present given the heightened geopolitical tensions in Europe and the far east. Rishi is a chancer by comparison. Also, importantly, Obama won a general election and wears full length, big boy trousers unlike our leader. As for calling out the gaping chasms in his predecessor mini budget, a lobotomized apricot could see the problems with embarking on an unfunded programmer of huge tax cuts. No one was surprised that Liz Truss did have a Scooby Doo clue about public finances, so it hardly something to hang one hat on. Moreover, it was the Tory Party ill-conceived Bruit project, built on fables and lies, that precipitated the UK financial woes in the first place. Anyone who has figured out that leaving the largest free trading bloc in the world was only going to lead one way, having already knocked around 5% off our GDP by some estimates, needs to wake up. Bruit was always about creating enough dislocation to create excess gains for the elite few at the expense of the majority.



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**CISF-HCM-TEST-Dated-2023-12-10-Test NO.-12319**

Of all modern inventions, electricity is perhaps the most wonderful. To those who experienced its magic for the first time, it must have felt like being transported to a fairy land. Today, we take it so much for granted that we notice its existence only when there is a power cut and life comes to a standstill. Can you think of all the things you could not have done without electricity? Imagine, you could not have watched television or even seen a film in a cinema hall. You would have had to study by candle light with no fans or air conditioner. Ice creams, soft drinks and cold water would have been unheard of. Your kitchen too would have been very different from what you see now. There would have been no toaster, blender, electric oven, induction cooker or electric chimney. Electricity has truly revolutionized life in the twentieth century. The field of medicine has specially benefited from it. You will realize this if you ever happen to sit on a dentist chair, enter the operation theatre or visit the X ray department in a hospital. Electricity has also brought the world to our doorstep in more ways than one. Today we can see a live telecast of events taking place thousands of miles away where it is not always feasible for us to be present. Through the computer and other more sophisticated audio systems, we are exposed to the world best literature and music. Unfortunately, in India not all of us can avail of the facilities provided by electricity. There are still far too many people who live below the poverty line, and even though electricity has reached the remotest village, everyone cannot benefit from it. It should be our endeavour to bring light into the lives of all our countrymen and to ensure that an electric bulb glows in every home, indeed electricity is one of the most important blessings that science has given to mankind. Interest rates only spell more misery for the average family. Yet the government still refuses to tax those who are making super profits at this time the energy companies. Rishi has to get Bruit really done i.e. fix the highly contentious and potentially flammable Irish border issue, get inflation under control and bring interest rates back down, bag some significant international trade deals, not kill the public sector through a programmer of austerity while still reducing government borrowing, get immigration under control to keep the party hard liners happy, reduce regional economic disparities so called level up and unite t

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**CISF-HCM-TEST-Dated-2023-12-10-Test NO.-12320**

Election now. There no doubt that Rishi is the best qualified candidate the Tories have at this moment the best of a bad bunch if you will and his appointment, certainly in the short term, will give financial markets a much needed breather from all the recent volatility. However, if Rishi Rich fails, we could see GBP fall below the US Dollar, the UK losing whatever global status and influence it has left both politically and economically, the price of goods and services continue to rise, potential social unrest and the country heading to a general election and yet another PM sooner rather than later. That all be it for another nonwhite PM for a while. It will also prove an existential moment for the Tories who will probably be sent into exile for a generation and deservedly so. From the Empire to Bruit chaos, a three hundred year, right wing programmer of greed is finally coming to a conclusion, one way or another. It is a fact stated over and over again that Indians are not cautious of their savings and the wealth that belongs to them. This lackadaisal approach results in depriving their families & dependants of money that legitimately belongs to them. Let us first look at areas where largely there is a possibility of monies which are lying unclaimed because the person who had saved and invested has passed away. They are in the nature of: 1 credits in the PF account with the EPFO authorities or private employers PF trusts for employees 2 savings and bank account deposits with banks 3 Insurance policies for Life insurance policies taken out with LIC of India and other insurers inch bonus accumulation policies 4 fixed deposits & debentures with corporate entities. Often, it happens that the individual concerned has not shared details with family members. For reasons unknown, the Indian is quite cagey about discussing money and wealth matters with family. That could be because the family is staying elsewhere, while he is in an urban center but many times it is simply refusal to put everything down on some page and share with parents spouse siblings etc. This has resulted in billions of Rupees lying unattended with the authorities above while those who need the funds are not even aware that there is some amount which they can claim as their own. To manage this non claiming of monies, it is necessary that the Government of India must develop a procedure. This procedure must make it mandatory that: 1 a proper validated address of the person is on record 2 that

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**CISF-HCM-TEST-Dated-2023-12-10-Test NO.-12321**

As example, the person who has saved invested must be asked by the authorities above to reaffirm his nomination. It often happens that the person who is with say EPFO nominates his parents being unmarried. After 10 15 years the person may have married or the Nominee s has passed away leaving a gaping hole in Nomination process the person because of status change may want to change his Nomination. This reminder will activate this decision. Every 3 years, Nomination facilities must be rechecked. I am very aware that this recommendation of mine is going to be controversial but would like to still put it on the Table for due consideration at Central Government level. India has shown a wonderful ability to use Andhra card number for Direct Benefits transfers etc. Andhra number should be used for all the above type of savings and there should be a Central Nominations Depositary which must be created and which gives the details of the above savings and the person nominated and how the Nominee is related to the concerned individual. Thru an effective password the concerned person can see the details of all his Nominations. I am aware that there will be deep opposition and resentment with accusation of an overbearing Government and Right to Privacy infringement, etc. However, this can be worked on. The savings of the middle class and poor can be protected and handed over to who need the savings the most. There has to be some give and take and compromise, so people don lose money to Corporates and Authorities. Mallikarjun Kharge has taken over the baton from Congress longest serving party president Sonia Gandhi with the party at its lowest ebb. Congress is in office on its own strength in just two states and in one of them, Rajasthan, the chief minister Ashok Gehlot has shown the high command who calls the shots in the state. Kharge and Congress need election victories desperately and that where he will have to apply himself: in the states going to the assembly polls up until 2023. This is where Sonia Gandhi was an abject failure showing no energy in leading the frontal charge in any of the assembly election campaigns since 2019. In the same vein the party preparations for the Gujarat and Himachal elections are in shambles. Kharge can try to infuse some energy into these two campaigns but it is quite late already. There are however nine elections due in 2023, and a possible tenth if J&K too joins the fray, and some victories here could give Kharge the oxygen to last

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**CISF-HCM-TEST-Dated-2023-12-10-Test NO.-12322**

Also have to engage with the real power in the Congress, the Gandhis, and ensure many of their loyalists are accommodated in the organisation, despite no achievements to show from any of them. But the conduct of the presidential elections and Rahul Gandhi determined trudge through India, having crossed 1000 kms on foot is no mean feat. But will these moves translate into votes, especially in the Hindi heartland? MOSCOW: Russia said on Wednesday it would continue to make the case to the international community that it believed Ukraine intended to detonate a dirty bomb with radioactive contaminants. Kyiv and its Western allies have not only rejected Russia allegation but also voiced concern that Moscow is using it as a pretext for a further escalation of the conflict in Ukraine. President Vladimir Putin told a meeting of intelligence officials from the CIS group of ex Soviet countries that the West was pumping Ukraine with heavy weapons, adding: There are also plans to use a so called dirty bomb for provocations. Kremlin spokesman Dmitry Pskov had earlier told reporters: We have information that suggests Ukraine is preparing for such a terrorist sabotage, and we will vigorously continue to convey our point of view to the world community in order to encourage them to take active steps to prevent such irresponsible behavior. Russian Defence Minister Sergei Shogun made calls to his Indian and Chinese counterparts on Wednesday to convey Moscow warning, following on from a series of calls earlier in the week with NATO defence ministers. Moscow also took its accusation to the United Nations Security Council on Tuesday, voicing its concerns during a closed door meeting. Russia has not made public the evidence that it asserts it has, but says it has prepared its troops to work under conditions of nuclear contamination. Its deputy UN ambassador, Dmitry Polanski, told reporters after the Council meeting that it had passed intelligence information to Western counterparts with the necessary level of clearance. Britain Deputy UN Ambassador, James Karuk, called the allegations pure Russian misinformation of the kind we vet seen many times before Fondly called the City of Nabobs, Luck now has established its unique place with its these manners, grand architecture, beautiful gardens, delectable cuisine, and much more. It has a special appeal among travellers, and features a perfect blend of colonial charisma and aesthetics. And, if you think these are all that defines Luck

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**CISF-HCM-TEST-Dated-2023-12-10-Test NO.-12323**

December ends with tribute to Indian Masters at Astaguru auction on 11th and 12th December. This auction holds within a surfeit of India Modern Masters. Modern Odyssey will feature several rare and unseen avant-garde works from the renowned portfolios of India eminent modernists, including M.F. Husain, Jamini Roy, S.H. Raza, F.N. Souza, K.H. Ara, Bikash Bhattacharjee, Ganesh Pyne, Krishen Khanna, and Rameshwar Broota. My pick of favourites go to Manjit Bawa, Thota Vaikuntam, Krishen Khanna, Anjolie Ela Menon, Francis Newton Souza and Phaneendra Nath Chaturvedi. Thota Vaikuntam Untitled Krishna with a retinue of women around created as an allusion to Krishna with Gopis is a magnificent work of panoramic beauty. The beloved flautist lying in the center is a veritable Muralidharan created in the modern trope. This is a millennial celebration of Telangana women who becomes the gopis. The yellow sari clad Radha and all the others are in positions of poise and grace some praying and some listening enraptured to their beloved Lord. The most beautiful part of this work is its power to create an emblematic echo in the mind of the viewer. The little parrots that dot the canvas are a delight to the senses, as they bring alive the element of tales in Indian mythos and the interconnectedness between man and nature. The jeweled women seem to be embraced by the notes of the sacred moment. Vaikuntam creates an aura of spirituality as well as a theatrical counterpoint of gesture and grace. This canvas creates multiple conversations as it embraces the profound question of the magical, the mysterious, the immeasurable, and whispers of the infinite quality of time, presenting a world of thought, within the cultural fabric of present day mores. In Untitled Head of Priest 1959, Souza combines his most iconic genres in both composition as well as emotive essence, with the male portrait of a priest and the exaggerated beard. Here, the male face is exquisitely defined with Souza instantly recognizable thick black lines, applied using brush and palette knife. The face is projected to the foreground of the composition, with his characteristically oversized eyes raised high above the brow bridged by an elongated nose leading to a long cubist rendered beard. The black and blue treatment of details of the figure tunic, at the base of a long beard, is suggestive of the vestments of the Catholic clergy. Brought up in Catholic Goa, a former Portuguese colony, Souza was obsessive about th



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**CISF-HCM-TEST-Dated-2023-12-10-Test NO.-12326**

Is Souza playful and virtuosic mastery of illusionistic perspective. Souza creates an illusion-like effect of multiple reflections and perspectives that enchants the viewer because of the deep blue background. Souza addressed the notion of illusionistic perspective stating, By plastic manipulation of the paint with brush and knife painting, I produce a depth illusion. The in-and-out of perspective the kind of depth of illusion I am talking about is in the field of reality Reality has perspective and proportion. The real is perceived in proportion. (A. Kurtha, Francis Newton Souza Bridging Western and Indian Modern Art, Ahmedabad, 2006, p. 212) Anjolie Ela Menon Untitled work with a youthful man is formed in her classic tale from an everyday idiom of the Nizamuddin bats where she used to have a studio, Within the bats she would capture its lived reality with the goats, of different colors and ages seated in silent reflection living out their days before the slaughtering for many Muglia dishes. This image is as much a window of thoughts as it is a cultural idiom of inspiration and the power of a palette of deepened depths of observation. Menno is one of the greatest artists of this millennium and her work holds as its own as it becomes a page from an album of memories. Desire, hope and love for tradition all come into Manjit Bawa work that formed the cover of his book published by Vadehras. As the image is revealed, the backdrop itself becomes the enactment, said Bawa .This work was the cover of the publication Let Paint the Sky Red Manjit Bawa, New Delhi, 2011. Throughout his life and career, Bawa remained heavily influenced by compelling narratives of ancient Indian mythology and literature. He recalled this indebtedness, saying they remained mythical icons as Durga, Kali, Shiva, Krishna or even Heer-Ranjha, Mirza-Sahiba or Sohni-Mahiwal. In his world of imagination they were real. His love for them was born of childhood tales and fables narrated by his father. As he grew up, he experienced them in literature, music, poetry and art. Bawa was also greatly inspired by Indian classical artistic traditions often incorporating elements from various genres and periods in his own paintings. His exquisite use of contour, for example, borrows from Kalighat paintings, the flat, saturated fields of gem-like colours against which he places his figures borrow from schools of miniature painting, and his choice of subjects and themes often borrows from the classical text

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**Spl-CISF-HCM-TEST-Dated-2023-12-10-Test NO.-12327**

Presents a bold superb portrayal in terms of the bright colourful uniform, the gold epaulettes and brass buttons right down as the trombone is held to play the wedding tune repeatedly for one wedding procession after another. Khanna words swing into vision What would happen were I to begin with no drawing or compositional props, where figures are not in space but are space themselves, and colours ringing loud and clear in merry juxtaposition without tonal continuities or intermediary greys, and the application of color pigment were assertive and not tentative? I found a new exuberance in the act of painting. Using the image of the bandwallah, I let it go, not attempting to rub out or physically eradicate, and gave vent to all the possibilities stimulated by that odd instinct. Among rising stars of contemporary Indian art is Phaneendra Nath Chaturvedi's whose mixed media on archival paper, The Good Wisher is a masterpiece in deception and a statement about a world that depends on corporate corollaries of gifting flowers and the impeccable suited look while within lies debauchery and exploitative plots to seek material wealth by hook or by crook. The bouquet of flowers is brilliantly highlighted in surreal realistic fashion as well as the bird on the shoulder, while the pencil sketch of the human is a study in the power of infinite realms in the dictionary of the practice of drawing. The expression on the face and the masked look all talk to us about Shakespearan stories and we think of the famous phrase from Macbeth Look like the innocent flower, But be the serpent under it. As the curtain falls on another year, it is time to pause and reflect. Does your life have a purpose? Are you merely drifting with the tide, or are you steering the ship? You are not a mere passenger in the journey of life. You are the driver of your own destiny. The law is As you think, so you become. A happy mind creates a happy world, an ill-tempered mind projects an angry world. A small mind is focused on petty, insignificant things. A mature mind sees beauty and grandeur in the same world. Look at life with joy and enthusiasm, and sadness vanishes. You do not realise the power of your own thoughts because they are scattered, distracted and inconsistent. When your thoughts get a direction, they become focused, and you gain power. Light rays focused in one direction can burn a piece of paper. Redirect your scattered thoughts, make them purposeful, and tap into the power that lies wi

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**Spl-CISF-HCM-TEST-Dated-2023-12-10-Test NO.-12328**

They achieve limited ends and remain stunted "all their lives. Great leaders" have a goal beyond their selfish, self-centred interests. They embrace a higher cause. They are the ones who achieve success, are happy and grow into towering personalities. The Bagdad Gita helps cultivate oneness, cooperation and harmony. The adrenaline that comes with competition is replaced by the quiet strength of love. You move from a deeply entrenched feeling of antagonism to that of understanding and respect. You shift from isolation to communication. And, finally, you commune with the Divine! Love translates into great teams and amazing success. Your happiness multiplies and you become an outstanding leader. The Bagdad Gita gives knowledge. It speaks of the impermanence of the world. The world is a mix of pairs of opposites; it is constantly changing. The wise seek the permanent. Knowledge lends clarity with which you become a sharp, creative thinker. You achieve success. You are happy as you are not dependent on the world any more. And you transform, from an ordinary mortal to the extra-ordinary Immortal. Books are like coffered filled, not with gold or silver, but with high ideals, and the wisdom of our forefathers. If we learn to love books, we need no other riches. However, we must read the right kind of books. Just as we need nourishing food for the body, similarly we need to read good books to enrich our minds. Much for granted that we notice its existence only when there is a power cut and life comes to a standstill. Can you think of all the things you could not have done without electricity? Imagine, you could not have watched television or even seen a film in a cinema hall. You would have had to study by candle light with no fans or air conditioner. Ice creams, soft drinks and cold water would have been unheard of. Your kitchen coffered filled too would have been very different from what you see now. There would have been no toaster, blender, electric oven, induction cooker or electric chimney. Electricity has truly revolutionized life in the twentieth century. The field of medicine has specially benefited from it. Reading is of different kind. It may be light or serious. It may be adventurous or spiritual. Every reading has its distinct pleasure. Some people like to read coffered filled newspapers, periodicals, journals etc. They are storehouse of general information about current events and various socio political and economic problems. It has been well said, Book

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**CISF-HCM-TEST-Dated-2023-12-10-Test NO.-12329**

An impressive height of 221 ft., boasts of being one of the country tallest clock towers. The clock features a 14 ft. pendulum and has been designed as a 12 pealed flower. Anyone visiting Luck now, cannot miss it as it proudly stands right next to the Rumi Darwaza. It also serves as an apt example of Gothic and Victorian style architecture. It an architectural marvel, and famed for being Asia largest hall without any additional support of beams. Although it sounds impossible for such a massive structure to stand tall in the absence of pillars, it stands as its eight chambers were built in such a manner that all of them have a different roof height. Not to miss the space above and between these chambers, the popular bhulbhulaiyya labyrinth features 489 interconnecting identical doors. Luck now Race Course, which was established in 1880, is spread across an area of 70.22 acres, while the racing track is around 3200 m. Not only was it once the country longest race track, but was also the only track where races are run anticlockwise. As per the reports, the first recorded race that was held here was in 1883, the Civil Service Cup Race. Spread across an area of more than 376 acres, Baleshwar Mishra Park is famed for being Asia biggest park. It features two water bodies within the park, which attracts migratory birds, which further complements the scenic beauty of this park. As per the reports, there are also plans to elevate the amusement quotient of the park by introducing laser shows and a toy train. The City Montessori School in the city has won the Guinness World Record for being the world largest school in terms of strength of students. If reports are to go by, the school was started with just five students, which then marched ahead to make a mark on the International Educational Map. Known as the First CCTV City in India, Luck now is the most monitored and highly surveyed city of the country. It got this tag for the fact that the city managed to excel in installing more than 9000 cameras way back in 2015, in order to manage road traffic and keep a check on street crime. While the road cameras installed were of supreme quality, which cost INR 1 lakh a piece, the city had cautionary boards signaling that the citizens were under strict surveillance, which helped to bring down both traffic violations and crime incidents. When you are planning to travel to a new destination, if the said destination is welcoming to travellers, it can make your trip a memorable

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**CISF-HCM-TEST-Dated-2023-12-10-Test NO.-12330**

In this year of Azadi Ka Amrit Mahotsav, October 16 will be written down with golden letters. This day marked the renaissance of India education system when the Madhya Pradesh government launched medical education in Hindi, thereby writing the first chapter of PM Modi efforts towards education in native languages. Gurudev Rabindranath Tagore had said, Indian culture is like a fully bloomed lotus, each petal of which is like our regional languages. Destroying any one petal will destroy the beauty of the lotus. I want regional languages to remain queens of states and Hindi should be at the centre. Soon after China communist party celebrated its centenary last year, an IMF assessment of the country economy acted as a downer. An economy that transformed itself through an almost four-decade run of double-digit growth had run out of steam. It wasn't a shortfall in investment; the return on investment had collapsed. China's problem with productivity is not unique. It perhaps today the world's most serious long-term threat of economic stagnation and social turmoil. Productivity is the measure of the output that can be extracted from a combination of inputs. Increasing this measure is the most important durable source of economic growth. Western economies began to experience a decline in total factor productivity (TFP) in the 1990s, with the problem getting acute after the 2008 financial crisis. China and India provide interesting contrasts. China's TFP annual average growth in the 2000s was 3.5% as the WTO membership helped it become the world factory. The next decade TFP growth slowed to 0.7%, a phase of property bubbles and a fall in the share of private consumption in relation to GDP. India in the 2010s recorded a much higher TFP growth of 2.2%. Parsing India's performance over the last decade however shows that we too are in danger of losing steam. Between 2014 and 2017, TFP growth received a boost from non-market services like public administration. It's not a durable source of growth. Moreover, by 2018-19, TFP growth began to lose momentum. Productivity enhancement is the pathway to prosperity. When seen in this context, India's agricultural sector presents the biggest challenge. Agriculture contributes about 18% of the economy's annual gross value addition but employs about 41% of the workforce. A substantial number of workers are relatively unproductive, producing a small part of the economic output. India's economic advancement depends crucially on getting them out of agri



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**CISF-HCM-TEST-Dated-2023-12-10-Test NO.-12331**

Between driver and rider. And that the driver was not an employee but an independent contractor and therefore solely responsible for any incident. But the commission ruled that Uber arranged and scheduled the ride through third-party providers and that the rider paid the fare as charged by Uber to the app, and not to the driver. Therefore, since Uber is running a ride-hailing business, it the company responsibility to ensure that drivers adhere to high professional standards, pass background checks, and are skilled enough to follow route instructions without making mistakes. Uber claim that drivers are independent contractors was turned down by the UK Supreme Court while upholding an employment tribunal ruling that held they were workers, although not employees. Like the Thane consumer commission, the UK SC also noted that Uber tightly controlled the entire service. The Thane ruling should apply for all aggregators in future cases. A broader point is that social media companies can get away by claiming they are merely platforms and therefore not responsible for any content they host. As for consumer rights in general, the Thane ruling also shows why consumers seeking redressal have a tough time. The plaintiff was a lawyer and therefore trained to deal with courts. Most consumers aren't. And it took four years for the ruling a period most consumers can wait. According to the Union consumer affairs ministry, consumer commissions have reduced pendency from 6.3 lakh in June to 5.65 lakh in October. But that still a huge backlog. Plus, companies frequently appeal against adverse orders obtained by consumers after a long fight. It's a brave consumer who enters the legal maze that supposed to protect his/her rights. As the man behind the world largest elevated metro rail project in public-private partnership mode, NVS Reddy, managing director, Hyderabad Metro Rail Limited, tells Swati Bharadwaj that Indian cities should avoid fashionable metros in small cities: Many Indian cities are opting for metro rail projects. Is metro rail the answer? Metro is not the only solution but has become a fashion statement every city wants it. Unfortunately, even very small cities are opting for it. Jaipur, Nagpur, Kochi have metro with hardly 20,000 passengers per day. In UP, six cities are building metros. But metro rail is basically meant only for cities with over 50 lakh population where there is no other option. No metro project in the world is financially viable. Everyone been b

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**CISF-HCM-TEST-Dated-2023-12-10-Test NO.-12332**

Laddoos into each other mouths. The point is that Britain has been the first colony of Pax Indica for decades, and not-yet-Fishy Rishi is simply the last bastion to fall. He merely the political equivalent of the samosa, which first engineered the retrofitting of Empire. Gurram masala has a finger in every pie; Kerala curry is the latest in Top of the Pots. The once-everyday High Tea is now exotic, and may become extinct if Earl Grey isn replaced by Count Cutting Chai. Even literally, we re Lording over the peerage. On the Tube and London toff-est postcodes, you see more brown faces than white; no-ji, they don all belong to tourists. And you might well miss the oak-trees for the Bolly-wood. Goodness Gracious Me, the English have long been like us only. So, an Indian-origin PM had to come Soonak than later. There more badaam in the Pak, because he bested ex home minister Sajid Javid or even London mayor Sadiq Khan. That too a day after we defeated our hate-to-love neighbours in a ball breath finish. Still, please don subject Rishi to the ebbit test of loyalty in the next India-England cricket match. He not that much Indian. And don expect him to ban beef. He d get roasted. All this week, Wodehousean spin-offs on the Indian-origin Englishman have attained WhatsApp nirvana, nixing multiple re-forwards. Those Jeeves-Bertie exchanges were obsolete even in PG time, but, by Jove-ji, with Rishi Old Boy in charge, everything will be theekety-boo. The Mahabharat states: In half a verse I will tell you that which is written in hundreds of thousands of scriptures. Punya is any act which benefits another and paap is that deed which causes suffering to others. Paap represents the inappropriate and the unwholesome, and its opposite is punya in Sanskrit, and sonam in Tibetan. The English translation of paap as sin and punya as merit fails to convey their full significance. Punya as a potentially beneficial virtue accumulates in proportion to one positive intentions and actions. Paap on the contrary is any action harmful to self and others. However, in most spiritual traditions not just the actions but the intentions behind them are considered important. Merit implies an expectation to earn actual reward and recognition. Merit here seems transactional in nature. Whereas in the case of punya, while righteous acts may not receive a direct payment in the immediate future, they will not ultimately go unrewarded. Punya-based actions include: ahimsa, not harming; non-discriminat

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**CISF-HCM-TEST-Dated-2023-12-10-Test NO.-12333**

Carry out one malicious intentions. Paap activities can also include maligning someone, spreading gossip in order to character assassinate, spreading fake news; the list is long and ever-growing. There are punya pretenders who seek public acknowledgement of their generous contributions, as photo-ops and with witnesses around. Genuine punya practitioners shy away from sentimental and superficial piety; actions are done where they are needed without a fuss, even anonymously. Punya accumulation is not an outcome of transactional dealing, based on return on investment. Radical punya approach and practice is the outcome of an enlightened way of being. Punya is a mechanism that sensitises the mind to positive actions, whereas paap is solely about self-interest. Adharma or paap-based intentions contribute to the volume of negative karma. Alignment with punya has been provided by such guidelines as yogic yamas and Buddhist paramitas, and the Golden Rule of not doing to others what one does not wish for oneself. The psychic pollution surrounding our planet, visible as so much greed, fear and violence, is far denser than physical pollution. To the mix is added social media platforms harmful intentions plus the spread of bad news on a daily basis. However, in the midst of all these there are several hopeful signs Doctors Without Borders and crowdfunding are few examples where emphasis is on relieving of suffering. Punya as GPS helps orient one to right directions. The world today is in dire need of any positive energy it can receive. Each of our altruistic attempts and prayers, however small we imagine them to be in the larger scheme of things, contributes as a powerful influence. This expanding circle of concern eliminates on its path biases, hate, discriminations and stereotyping. The Native American parable of the two wolves refers to these two aspects in each of us. One embodies punya, all positive, wholesome actions and emotions and the other, negative ones. The outcome depends on which one is being fed. Which wolf is being nourished ultimately determines the shape of one reality, much like a wetland where the water spreads and seeps into other networks in a non-linear way. Punya inherent positive potential over time ripens into happier states. Its practitioner sleeps well, with no pangs of conscience, because of the confidence that no harm has been done deliberately to anyone. An enlightened practitioner goes one step further by declaring that all the accrued b