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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 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 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 thru 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 Mode words Today era is 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 from the time Russia invaded Ukraine. Second, he and other Go figures have always been clear that New Delhi approach to particular aspects of this geopolitical crisis will be driven also by national interest. Therefore, while calling for peace and negotiations, India did and rightly so join the West in its raft of sanctions against Russia. And since European imports of Russian oil and gas were exempted from this sanction, India stand was wellvindicated. Therefore and third, when Modi tells Putin that this is the era of war, he not changing India.

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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 flourishing areas of e learning solutions for K12 and higher education. Al, ML, AR, Cloud Computing, and Data Analytics are being explored to enable personalized, timesaving, predictive and engaging learning methods. The question is how can technology help in improving the learning outcomes? This can be answered keeping in mind 3 key parameters of technology Quality of Education, Internet Usage, and Cost. Technology led education is meeting students where they are High bandwidth teaching strategies like video conferencing, uploading large files, saving a big memory chunk.

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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 is our responsibility to develop effective learning frameworks. Technology has greatly enabled this path in offering best pedagogical support reach millions of students and create an impact at scale for Bharat. Notwithstanding the mischief of the western media to project half a sentence, without placing it in the proper context, as the change in the Indian approach towards Russia, the real significance of the Summit lies in the fact that it was dominated by PM Modi taking into account the contents of his speech and dialogues with other dignitaries and that he disdained Xi as an inferior rabble. He neither exchanged greetings nor shook hands with Xi. He sent a clear message to China that unless the normalcy is restored at the LAC.

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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 President Putin and they discussed furthering India Russia cooperation in sectors such as trade, energy, defence and other bilateral and global issues. PM Modi at the SCO underlined the steps needed to deal with the current crises. He focused on dealing with food problem and suggested that millet should be given preference as that can be grown easily in the Central Asia. He also pressed for trusted, reliable, diversified supply chains ensuring better connectivity to deal with the issue of disruption in the trade. In a reference to Pakistan act of.

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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 Recap Typo Endogen 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 Raise for the first time in person and the two leaders discussed wide ranging bilateral ties, reviewed the progress in the development of Cahaba Port and regional developments including Afghanistan. The SCO Summit also witnessed the Chinese duplicity on the issue of terrorism. Xi Jinxing 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 Said Mir who played an important role in 26/11 Mumbai attacks, Since June, China has been stymied efforts to list Abdul Raman Make 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 physical or simply digital projections and interactive holograms; they will operate as human companions and will help transform our lives in numerous ways. As we rapidly approach a future, where our product designs will behave like human beings; there are several trends that are driving this development. The very same trends will also play a role in how product development will be experienced in different states of reality, be it virtual, physical, or blended. The Rise of Meta.

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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 Met averse. 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 be caring, loving, and empathic towards. Indian schools are rejoicing gleefully ever since it came to light that one of the Ivy League universities in the US misrepresented certain numerical data (like class size, number of faculty with Ph.D., and financial resources spent per student etc.) for consideration under US foremost ranking system for the universities. Not surprisingly, these inadvertent incorrect methodologies helped this university to climb up on the ranking ladder. It admitted its misrepresentation only after a whistleblower raised his reservations on these numbers. And who was this whistleblower? You guessed it right, who else but a.

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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, RBIregulated 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 year later RBI even requested IBA to formulate a training course for recovery agents. These arguments don dilute the importance of a healthy credit culture that involves timely recoveries. But the process has to stay within the boundaries set by the law. It was forcefully emphasised in a Supreme Court judgment in May 2008 in relation to a dispute over the method of recovery employed by a bank. Since some financial intermediaries seem reluctant to take responsibility for the conduct.

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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 mostfavored 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 Osman Ali Khan Siddiqui Asaf Jah VII, had emerged as one of the world richest men because of his ability to retain control over the rural population, extract huge taxes, exploit the fertile cotton and sugarcane belts of the region, and send the produce to Great Britain and Europe in return for unimaginable wealth. There was a time when the thing that I least looked forward to in life was the report card. And yet it came, every six months, with.

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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 distance or death, leaving a void in our lives. Such experiences impel us to seek a relationship that is permanent and everlasting so that we are not alone in this world. All relationships of this world will come to pass one day. The only relationship that outlasts even our time on earth is our relationship with God, the Creator. So, how do weA.

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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 what can be seen on a mobile or laptop can be delivered home in as little as half an hour today. Feeling hungry? You can have your food delivered digitally. Want to shop? Browse through thousands of clothes, check for sales and then get the ones you really love delivered at your.

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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 me and she lost the one who really loved and cared for her. Moral: True Love is hard to get. Love is all about giving to other person without greed of gaining anything in return, if other person rejects it, its him/her who will be losing the most important thing in life. So never feel dejected. A man stopped at a flower shop to order some flowers to be wired to his mother who lived two hundred miles away. As he got out of his car he noticed a young girl sitting on the curb sobbing. He asked her what was wrong and she replied, I wanted to buy a red rose for my mother. But I only have seventy-five cents, and a rose costs two dollars. The man smiled and said, Come on in with me. I shall buy you a rose. He bought the little girl her rose and ordered his own mother flowers. As they were leaving he offered the girl a ride home. She said, yes, please! You can take me to my mother. She directed him to a cemetery, where she placed the rose on a freshly dug grave. The man returned to the flower shop, canceled the wire order, picked up a 21 bouquet and drove the two hundred miles to his motherhouse you klutz! Finally, at the end of the day, as they are waiting for the bus, the boy walks over to.

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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? What bears underlining is that this is not the first time this case has been in the apex court. Its 2019 judgment directed governments to fill up vacancies, in future, without any delay. It specified that the process for filling up of vacancies be initiated 1-2 months before the date on which these are likely to occur. While the vacancies persist, governments continue to say all the right things about the importance of the RTI Act to democracy. Moss personnel and public grievances Jitendra Singh has called the law part of the larger narrative of ensuring transparency in governance and nurturing the trust between citizens and the state. The petitioners could agree more. There is a nine-year-old kid sitting at his desk and all of a sudden, there is a puddle between his feet and the front of his pants are wet. He thinks his heart is going to stop because he cannot possibly imagine how this has happened. It never happened before, and he knows that when the boys find out he will never hear the end of it. When the girls find out, they all never speak to him again as long as he lives. The boy believes his heart is going to stop; he puts his head down and prays this prayer, Dear God, this is an emergency.

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CRPF-hcm-Eng-Test-Dated-2023-11-01-Test NO.-11666

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 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. What bears underlining is that this is not the first time this case has been in the apex court. Its 2019 judgment directed governments to fill up vacancies, in future, without any delay. It specified that the process for filling up of vacancies be initiated 1-2 months before the date on which these are likely to occur. While the vacancies persist, governments continue to say all the right things about the importance of the RTI Act to democracy. MoS personnel and public grievances Jitendra Singh has called the law part of the larger narrative of ensuring transparency in governance and nurturing the trust between citizens and the state. The petitioners.

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CRPF-hcm-Eng-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 neigbourhood 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 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 VVIPs 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,

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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. European Union and other nations have brought in the concept of open banking and General Data Protection Regulation (GDPR) to standardize banking and finance services to customers. This will eliminate some friction for businesses to access finance functions. However, such initiatives have not caught up universally yet. To overcome this gap, Fintech acts as the bridge between businesses and banking & finance providing the crucial technology landscape, allowing both businesses and the BFSI to focus on their core functions. Apart from being the bridge, Fitch brings the crucial aspect of rapid innovation into the equation. Fintech democratises innovation and offers the fruits of innovation at affordable value to businesses. Imagine being.

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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 compressive framework to regulate the online space and to ensure enhanced data protection safeguards. The need to protect personally identifiable information (PII) and PHI is highly critical to spur innovations and scientific advancement in the healthcare space. Today, the healthcare system functions differently due to digital health quick adoption. This facilitates paperless prescriptions, quicker claim processing and improved service accessibility. Patient data is saved in the cloud and shared with members of the healthcare ecosystem as a result of data liquidity and digital transformation. For patients, the results may be significantly improved by using large healthcare data. E-health data is currently governed by the rules outlined in the IT Act of 2000 and the IT Rules of 2011. According to the Ministry of Health and Family Welfare, DISHA is a new law that governs data security in healthcare services. DISHA is considered the counterpart.

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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 explicit consent of the data owner and under specified situations, such as health service or emergency assistance. The Central Government may exclude any of its agencies from Bill riders to maintain the State security, public order, sovereignty and integrity, as well as for good ties with foreign governments. In a nutshell, data privacy in India current healthcare sector needs to be redefined in a way where it a winning proposition for both care professionals and patients. In a nutshell, while the proposed Data Privacy Bill is an important step in developing a privacy ecosystem in India, which is key in healthcare, it is only the beginning. Healthcare facilities and hospitals must begin planning for this situation immediately. Such initiatives will be ineffective, though, if the proper checks and balances are in place to prevent.

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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 umber 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 large HNI communities, growing awareness of international design & amp; aesthetics, and lifestyles directed heavily by global cultural influences. Not to mention the effect of location. In cities like Mumbai, ultra-premium residences in prime locations have gained the attention of celebrities and business tycoons. Multi core deals and high per square feet prices have been in the news showcasing rising demand for luxury homes. Hi-Tech digital advancements Advance technology is changing strategy and improving the global economy, and it has had an impact on the real estate industry as well. Today generation of home buyers defines luxury real.

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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 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 immoveable were to be accepted, it will open the doors for all purchasers of immoveable property to avoid payment of stamp duty on the sale deeds and become owners only on the basis of executed unstamped.

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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 Section17 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. It is early in the morning, the time when one brings one phone to life and checks what went wrong with the world during the night. As I crawl through the good mornings and the forwarded many times jokes memes videos-shot-by-brachiosaurs and hitting my figurative toe on the fake agenda-driven rot sprinkled across various groups, I am hit with a realization. I am not sure about the rest of the world, but India has its own very specific and highly evolved What Sapp bunny, and he is a man above fifty-five; urban, reasonably educated.

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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 subluminal fear. In the early days of What Sapp, I used to get agitated and try and prove how a forwarded massage is fake and harmful by responding with countering evidences and arguments, but now I sit on the Nirvanarock, 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 where a classic What Sapp bunny is formed. All that a smart social media influencer needs to do is to paste ten comfortable world matching to our curmudgeon brain world-view and presto! We become a What Sapp bunny, who is now ready to accept anything as long as it.

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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 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 mustread 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 how one pays for goods and services. Some of the driving factors behind this transformation include increased access to information through online banking and mobile apps, reduced costs associated with processing transactions, and improved security measures. And the entire banking system has landed at people fingertips through payment options like UPI, debit cards, digital wallets, and other methods, so people don have to worry about their money being stolen, lost or.

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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 a payment. Pay by link has proved to be a boon to allowing users to pay someone who is sitting far away from them. Some of the popular pay-by-link providers in India are Phoneme, Pat, Razor pay, Pay, and Amazon Pay. The customer just has to click on the link to make the payment. This method is secure as the customer card details are not shared with the merchant. It is also convenient as it eliminates the need for a POS machine. The Bottom Line The way one pays for goods and services is changing as the.

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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 adhere to their recommendations. Today, most organizations are also actively promoting wellness among their employees by introducing wellness policies like access to counselors for mental health and nutrition, virtual yoga classes and more. As a community, we are increasingly gravitating towards concepts like holistic wellness, sound bathing, wellness retreats, etc. to nourish our bodies and minds. Autryville in India is a good example of a township that is rooted in wellness through its focus on sustainable living and the cultural, environmental, social, and spiritual needs of people. However, while it is evident that there has been a definite shift, this has been limited to a niche audience. So how can we cascade the concept of.

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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 rivers bellow with water. Climate change is being observed across the planet in numerous ways. One of the regular reminders of climate change is frequent flooding in cities. Earlier, rural areas and unplanned cities that lacked proper storm water infrastructure fell prey to floods due to the vagaries of nature, such as the swelling of rivers or outbursts of water due to excessive rains. Today, planned cities are facing the same fate despite being designed to prevent such catastrophes. Need For Equipped Drainage System Apart from unseasonal rains, the primary reason for flooding in cities is the absence of robust storm water drainage equipped to handle flash floods that occur due to heavy rainfall. An inadequate.

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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 neigbourhood 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 constructed as an alternative to take up surplus water during heavy rains. Such design ideas can be used at urban and community levels, which not only help in designing flood-resilient cities but also allow for a systematic utilization of water. My 3-year-old daughter looked at me scornfully at dinner one day and said Mama, that pizza is bad for you. It junk. I felt bad enough that I d had my Friday evening treat ruined, but I felt even worse about what she was learning so early on in her life. As the founder of a health-food brand, I m often expected to vehemently disc pizza.

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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 give your body enough time to digest or get the fuel from your food. If this sounds like you, don worry, because it 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 have to ban anything because you can stop eating when your stomach is full, and you don 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 villainies 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 important to recognise 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 alright, because you don 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 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 breakfast and lunch and gives you higher protein intake. Another crazy example of food know how is that if you eat fruit whole it has more fiber which helps control your insulin spike. If you juice the same fruit and drink it, your insulin spikes more. Therefore, try to eat nutrition dense, simple food. Whole food such as whole grain.

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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 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 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 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 queues 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 assigning responsibilities to their team members for achieving certain goals and hence, do not grant them the independence to plan their activities and finish them in time. They constantly like to watch their team at work and monitor frequently. Given the new world of work, where teams are working remotely in many organizations, the managers are anxious if their teams are productive and concerned if the quality of work is poor. They ask for updates from their team.

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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 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 threat to 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. As technology has been progressing, the risks of cyber attacks and thefts have been on the rise. Since employees work in environments not controlled by the employer, additional safeguards have to be taken for protection of the asset and the data. Employees have to be transparently told about it and trained on this so that they understand why their devices are tracked and monitored and the trust levels continue to stay high. Employees across the world are already coping with many things like burnout, anxiety, lack of socialising and job insecurity given the current geopolitical and economic situations. Over monitoring and micromanaging.

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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 spray bomb multiple emails to millions of people are clearly numbered. Mass campaigns that used to target customers by segment or personas are no longer achieving their objectives. Today, hyper personalization is used by some of the world biggest brands to offer granular and rich customer experiences to individual customers. However, the road to hyper personalization is not easy. Gartner, for instance, estimates that by 2025, 80% of marketers who have invested in personalization will abandon their efforts due to lack of ROI, the perils of customer data management or both. Gartner says that marketers face other impediments to.

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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, Al 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. Al 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 time data effectively and act on it immediately to create offers on the fly. This is where AI help in creating a more accurate segmentation of buyers by crunching the huge amount of information that is available from multiple touch points. This accurate segmentation helps in creating hyper personalized marketing campaigns and identifying unique traits of customers. This not only helps in creating the exact personalized campaign for a specific person, but it can also help in helping teams find new segments or markets. Using data models created by using AI & ML, enterprises can predict business outcomes and can get specific insights for creating personalized offers. For example, AI can be used to hyper personalize and create exclusive offers for a select set of customers based.

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On usage pattern and seasonality. Al 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 or offers instantly. In combination with data, analytical tools, technology, and agile processes, marketing can deliver more effective engagement at every stage of the buying process. By using insights from data, marketers can tailor content to match customer interests which in turn increases engagement, revenue and Roil. Marketers must also understand that the goal of personalization is not about cross or up selling. Nor is it about the right product in the right place at the right time. The goal of personalization is to use data to make it easier for.

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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 lota 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 lota 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, lota 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, managing an lota ecosystem calls for a team of highly trained and industry savvy professionals who can unlock the full potential of lota for their company specific needs. Data analytics, machine learning, user experience design, and even robotics are among the skills most coveted by every tech company. With a team of experts in these fields, even a small brand can develop core products and cutting edge solutions that truly make a difference, rather than integrating lota and automation for the mere cool factor. And as IT and OT formerly disparate teams converge increasingly as lota grows, the very definition of a tech job is likely to change. The question that often follows, though, is what becomes of.

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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 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 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 lota. Up skilling, in that sense, is a continuous process that offers tech agnostic dividends loyalty, productivity, agility, and ultimately business resilience. I honestly think Rahul Gandhi is desperate and will do anything to attract attention right now. Thus his Bharat Judo Yare even though his message is not for every Indian but only for the states where the Congress still has an edge. Now that even stalwarts are leaving his party in droves and pointing fingers at him as not up to the job, he or perhaps his advisers came up with the Bharat Judo Yare to unite India under the Congress flag. The awful fact that he has to face, but has not.

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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 streetsmart 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 development and industry. Yet noise can also be produced deliberately.

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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 & amp; 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, privacy, and the responsible use of technology can empower children to make informed decisions and develop healthy relationships with their devices. Informed decision-making Is it the Right Time? Deciding the appropriate age for a child to have a smartphone is subjective and depends on factors like the child maturity, sense of responsibility, and specific needs. Parents need to consider the advantages and potential hazards and might think about other options like basic phones with fewer features or a family tablet with restricted access. The debate surrounding children use of smartphones is bewildering, intertwining aspects of development, education, and cyber security. Smartphones bring multiple advantages such as improved learning and connectivity but also present substantial risks like exposure to unsuitable content and cyber threats. Parents have a pivotal role in minimizing these risks by overseeing usage, establishing limits, and maintaining an open dialogue about responsible technology practices. Approaching this issue with a balanced perspective is crucial, recognizing that technology can be a potent instrument for learning and growth when used correctly. The goal is not to impose total restrictions but to educate children on the value of responsible.

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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 trip through India, is that poor vegetable vendors and such are being made to cough up donations for the Yare. Personally, I do think this is at all fair. One vegetable vendor had given Rest 500 but Rahul men wanted Rest 2000 and the Congress workers threatened him. Luckily it was all caught on.

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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 food and drinks) being served throughout the day and volunteers directing people and traffic to ensure that the voting was fast and smooth and people came out satisfied from the experience. The place was full of Khalistani flags, T shirts and logos on road, flying high on cars, in hands of people raising the flags.

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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 where pedestrians and cars were coming in and hence I stood firm right till the end despite two hours of heavy rain. The message went clear that the Indo Canadians also can stand up unity amongst us and for India and will oppose any forces talking about division of India. The event.

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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 point agenda of removing salt tax. However, he conducted many other tours for various purposes for understanding the country better in the 1910s, for removal of untouchability in the 1930s, and for calming communal tensions in the 1940s. Many leaders since the Mahatma have used tours, without any elections in sight, to reap rich.

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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 stands on shaky legs. The ideology of the rights based welfare state it wanted to build during UPA years has been implemented in a better manner by the BJP. The stain of corruption on the party still upsets the urban middle class so much that they would rather vote for any other party than Congress. In such a situation, rather than building a new platform ideologically consistent with.

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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 a set amount of time. There are many fun detox challenges tips created by different creators that are useful for students. This includes taking breaks at fixed interval, spending time outdoors post their learning hours etc. Parents can help their wards with timetable which ensures a balance between screen time and time for outdoor activities. Steps to the digital detox journey Taking a digital detox, or at the very least embracing some new, mindful technology practices, can be a healthy.

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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 allowed him to manipulate government decisions despite the Prime Minister being more powerful than the President under Turkey's Constitution. Even when Mr. Davutoglu was technically the head of the AK Party, there was no doubt who the boss was. Now with Mr. Davutoglu on his way out, Mr. Endogen has got the last prominent voice of resistance in the party silenced. He can now continue with the military operation against Kurdish rebels and embark on this plan to rewrite the Constitution. It is not clear yet if Mr. Endogen latest actions will cost him.

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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. Endogen 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. Endogen 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 ethics during disaster reporting. Regardless of how important they imagine it is to wring an emotional response from audiences, they must refrain from sticking microphones in the faces of survivors who may have just lost everything. People s right to know just does not apply here. Nobody has a right to know how much anyone else is grieving. Instead, it is the survivor who has an absolute right to privacy. The only right way to get a human angle to the reporting is to ask for consent, make a full disclosure of how and where it.

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CRPF-hcm-Eng-Test-Dated-2023-11-04-Test NO.-11708

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 Bharatiya Janata Party governments in Rajasthan and Haryana limiting the rights of citizens to contest panchayat elections. Before 2015, there were just three occasions on which the President's Address was amended in the Rajya Sabha, once each during the tenures of Indira Gandhi, V.P. Singh and Atal Bihari Vajpayee. The President s Address sets 9899 out.

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CRPF-hcm-Eng-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 that in 2020, India rate reached which is estimated to increase to 96% by 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.

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CRPF-hcm-Eng-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 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 performance, leading to a lack of motivation, lower job satisfaction, and decreased productivity. Leaders need to be aware of this and build strong relationships inside and outside the workplace to counteract these effects. Investing time in building connections with peers and seeking out mentors can be critical in avoiding the loneliness trap. Addressing the Stigma of Being a Leader Who Feels Lonely Despite being in a position of power and authority, leaders are not immune to feeling lonely and isolated. This stigma of being a leader who feels lonely is often disregarded or dismissed entirely. However, the reality is that leadership can be a lonely job. Leaders may find it challenging to build relationships with their subordinates due to the power dynamic and struggle to form genuine connections with their peers. This isolation can lead to burnout, stress, and even depression. Addressing the stigma of loneliness in leadership is crucial, as it promotes empathy and understanding for leaders who may be struggling in silence. By acknowledging and supporting leaders who feel lonely, we can pave the way for a more inclusive leadership culture. 3 Ways to Reduce Leadership Loneliness Leadership can be a lonely journey, especially when one is expected.

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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, no leader has to face leadership loneliness alone. So, reach out today for an empowering experience with others; confronting loneliness together will create substantial organisational changes for lasting impact. 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 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 Leaders Loneliness is not something that we often associate with leaders. In fact, many of us might assume that leaders, 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.

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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 Tier but Tier cities as well. The option of booking the charge slots in advance will make the customer aware about the available slots. Hence instead of queuing up at one point, the consumer can explore other slots as well. A robust charge infra structure will also help mobile phone are a crucial necessity today, either for.

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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 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 taken.

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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 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.

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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 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 situation today prevailing in our country. If a substantial percentage of women are.

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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 immoveable were to be accepted, it will open the doors for all purchasers of immoveable 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 Section17 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 cooperation, doors for all purchasers of immoveable 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.

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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 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.

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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 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 sharply to go between bat and pad and onto the top of the stumps. Shami s other wicket in his first spell of 5-0-15-2 had come with him shifting the length other way around. The plan to Gayle, he revealed, was simple. The one thing that I thought was that if I don't 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 Shami, 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. I was asked to attend the practice sessions with the Punjab.

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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 to make her mark. Coming from a women didnt work, she her husband to let her become a part of their family business. Today, she is at the helm, and her business of making statues has grown. Taking this step changed her role in her own family other.

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CRPF-hcm-Eng-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 growth trajectory due to this high demand in the coming years. As one of the, we should be ready to cater to the rising demand for energy and automotive fuels the rising fiscal deficit due to crude oil import and more about their health. In addition, by of the of their role.

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CRPF-hcm-Eng-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 from infections acquired during clinical care, which are among the most frequent adverse events that occur during health care delivery worldwide people engaged in the care. Information is intelligently provided at the point of care, to improve health and health care delivery such as Update help clinicians in the evaluation and diagnosis of symptoms of suspected sepsis and septic shock not only in adults.

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CRPF-hcm-Eng-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 multinational. 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 social justice from every stratum of society, the aid of human rights by activists, and a need for and by for every and action taken by the top, and of by has put on the priority list of most corporates. Those who implement in their companies list are clear winners in the world. In an article dated.

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Authors Would Hens, Tim Keller, and Robin Nutgall describe how 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 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. 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 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. 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 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 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 Covid-19 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 COVID-19, outlined under.

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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 version of the 1944 classic crooned by Smokey voiced Zorabai. Dilli is still tops, but Mumbai follows soot. Its AQI has reached such disastrous levels that drastic curbs have been imposed on runaway real estate construction. Poetic justice: BMC has had to cull its biggest cash cow. Developers were allowed to stampede through the city to make up for the Covid slump, and sarkari agencies had milked them for this via commission etc. In fact, the builder politician nexus had long replaced the underworld in ruining the city. Now it payback time. The good news is that tough decisions have been taken. The bad news is that cities, like hell, are paved with good intentions. Fat cat builders occupy the penthouse of rule breaking; they are unlikely to be deterred by the riot act warning them to comply or face a total Stop Work. Some 1,500 scrawnier bakeries are Culprit No. 2, each using 50000 kg of polluting firewood a day to supply the poor man pay. In the same category are 88 Hindu crematoria, the dead ghoulishly killing the living. The list is longer, but BMC is no Shri Herculeskar who can cleanse the Augean stables aka toxic AQI. Ani the bigger polluter is the police only. More particulate matter (PM) is spewed by the sarkari infrastructure being.

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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 sacha 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 Afzal benefited equally, and so did Pakistani left arm bowler Iqbal Qasim who used Bedi paji pearls of wisdom in a match against India. The rate at which he made left arm spinner out of young boys outpaced any other cricketing guru. In doing so, Bedi paji not only spawned a gharana (i.e. lineage) but also redefined the term. His gharana was not limited to an elite community of performers, his kinfolks or countrymen, it included everyone irrespective of where one came from, without any discrimination. That was Bedi paji a maestro with a large heart and a spiritual sensibility. Time your meals and do not drink water immediately after meals: Most dieticians say that you should aim to complete most of your eating before sunset. Ancient wisdom also recommends at least an hour gap between eating food and drinking water, as water delays the process of digestion. Ayurveda recommends that we should avoid eating milk based sweets post a meal as dairy is difficult to digest says Kavita. If you follow the above mentioned guidelines for a healthy diet and exercise routine, you can eat your favourite sweets and snacks in moderation without gaining weight. But moderation is the key word here. And if you find yourself giving in too often to the.

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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 strong relationships inside and outside the workplace to counteract these effects. Investing time in building connections with peers and seeking out mentors can be critical in avoiding the loneliness trap. Addressing the Stigma of Being a Leader Who Feels Lonely Despite being in a position of power and authority, leaders are not immune to feeling lonely and isolated. This stigma of being a leader who feels lonely is often disregarded or dismissed entirely. However, the reality is that leadership can be a lonely job. Leaders may find it challenging to build relationships with their subordinates due to the power dynamic and struggle to form genuine connections with their peers. This isolation can lead to burnout, stress, and even depression. Addressing the stigma of loneliness in leadership is crucial, as it promotes empathy and understanding for leaders who may be struggling in silence. By acknowledging and supporting leaders who feel lonely, we can pave the way for a more inclusive leadership culture. Ways to Reduce Leadership Loneliness Leadership can be a lonely journey, especially when one is expected to lead a team of people. The burden of decisionmaking and ensuring operations run smoothly can take a toll on one emotional well-being.

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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 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, no leader has to face leadership loneliness alone. So, reach out today for an empowering experience with others; confronting loneliness together will create substantial organizational changes for lasting impact. But, when someone does something good for us, we must engrave it in stone where no wind can ever erase it. A mother and a baby camel were lying around, and suddenly the baby camel asked, mother, may I ask you some questions? The mother said, Sure! Why son, is there something bothering you? Baby said, why do camels have humps? The mother said, Well son, we are desert animals, we need the humps to store water and we are known to survive without water.

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Stop calling us stray dogs and call us street dogs, which is what we are. Raja: So what does the programmer involve stands for Animal Birth Control and is like a family welfare programmer's 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 machinations create obstacles in India links with the Central Asian countries as was seen at the recent BRI Forum meeting. 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 used in processed foods, which is the major source of salt for most Americans typically, 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 consumed from processed foods and get your sodium from iodized salt. Seaweed, saltwater fish 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 breast milk tends be a good source of iodine as long as the iodine intake of a mother is adequate. Their anti-India efforts will be intensified in the coming period. Exposing Pakistan links with terrorism and China support to Pak terrorists are expedient steps. Support of Iran and Russia is invaluable for India as both are concerned over developments in Afghanistan. While keeping these factors in its calculus, India needs to pursue.

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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 Al 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 Al 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 noninfected 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 multiple sources, while maintaining anonymity, thus removing many barriers to data sharing. Researchers used data from 20 institutes across the globe to train a model, called Electronic Medical Record EMR Chest X-Ray AI Model EXAM 11 that predicts the future oxygen requirements of symptomatic patients using inputs of vital signs, laboratory data and chest X-rays. Identifying at -risk patients: Medical Home Network, a Chicago-based non-profit, created a health risk screening platform 12 to identify Medicaid patients most at risk from. The platform used data on respiratory complications, social determinants of health and additional clinical parameters to predict the risk to patients. The program was successful in helping people in social isolation. Al assistance in prediction and tracking of Susceptible, Infectious, and Recovered.

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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. Al-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. Chatbots as assistants: Several public and private care providers leveraged chatbots 15 to help patients and medical workers. Chatbots were able to respond to a flood of enquiries about symptoms in various languages with a human-touch, enabling people to receive timely, accurate information. The United States Center for Disease Control and Prevention and Microsoft developed a coronavirus selfchecker service to help users self-assess their condition and suggest a course of action. Combating misinformation on social media platforms: Social networks were full of misinformation about the pandemic, which led to the general public challenging restrictions, often gathering in large numbers to protest the measures. To counter this, social networks and search engines used personalized information and AI algorithms to identify problematic material on their platforms and have it removed. Drug development with.

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Al There are several mechanisms, where Al 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-A -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-based framework that addresses the use of these technologies in medical care. This evolving framework differs significantly from FDA own traditional regulatory control paradigm. Artificial Intelligence has proved its value during the pandemic and holds much promise for mitigating future health care crises. However, this is just a start and the possibilities for intelligent care are limitless. This makes AI in health care an area of great opportunity for talented technologists who are also passionate about making an impact on people and communities through their work. Based on lessons learnt from the use of AI during the pandemic, policy makers, research institutes, businesses and technologists must incorporate these learning as they chart the way forward. Traditionally, commercial.

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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 builders and developers is to decode how to implement strategies into our designs that take into consideration the people who occupy the spaces and our natural resource utilization while ensuring these projects are commercially viable. We have realized we can achieve this through three main goals Reducing our carbon footprint, building healthy workplaces, and designing efficient and profitable buildings. Needless to say, every commercial building needs electricity to function smoothly. With that in mind, businesses do not have to depend entirely on the grid anymore they can make a transition from fossil fuels to renewable energy sources simply by updating their infrastructure. For example, one can use efficient and affordable solar panels. Solar energy is sustainable and cost-effective, and it can minimize a company CO2 emissions and energy costs. It is commonplace in some countries that if a building collects excess energy.

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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 CO2 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 nearnormal life, it is imperative to appropriately manage the progress of the condition and adhere to the treatment. Patients should understand that CML is not a life-threatening condition, and they can lead a near-normal life with the right kind of modern innovative therapy solutions. Reasons for Bone Pain in CML In CML, the immature white blood cells, multiply in the bone marrow excessively which thereby increases the density of the bone marrow. The healthy cells are outnumbered by the immature cells and the bone marrow expands. This starts putting pressure on the nerves thus manifesting as bone pain in CML and is usually one.

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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, or some voluntarily do so since they wish to give a better life to their children. Motherhood is a beautiful experience, yet fulfilling your dreams and aspirations is gratifying and rewarding. Being a millennial mom and striving to balance a full-time career is never simple. But it is not IMPOSSIBLE! All it takes is determination, willpower, self-confidence and attitude to bring the right balance. In this journey, moms should not lose their identity and always excel in what they do. Achieving what you love to do will bring you immense pleasure, and you will.

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Be doing everything right. However, living with that guilt or the ifs is not done and won 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 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 time to stop feeling bad if you can 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 what I believe every working mom should understand. Being at home ins 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 only will your children be happy, but you will also be happier knowing that you are making the best of the hours you have with your children. 3. Always enjoy the present Enjoy yourself no matter where you are, at work or at any social gathering. The most important thing is maintaining every aspect of your.

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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 ins 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 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 maiden visit to Nepal, bringing India 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 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 contribution as the major development and reconstruction partner has been handled well, with discretion and without any chest-thumping about India role which often leads to resentment in the neighbourhood. The Nepali media (and the Indian media too) is prone to facile commentary about Indian and Chinese competition for influence in Nepal. A recent example was in the immediate aftermath of the earthquake on April 25 when India responded swiftly with its disaster relief flights and search and rescue teams but constant tweeting and Indian media coverage tom-tomming Indian role amplified into insensitive megaphone diplomacy leading to a backlash in Nepal. What needs to be understood is that while the Chinese media may have been as adulatory about the work of Chinese.

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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 by known and self professed experts of all denominations. The only common thing between them being an utter disregard for the nation and the long term fall outs of such motivated and bizarre interpretations aimed at pleasing their respective communities. The truth is that the whole matter is very simple and resolvable. The moot question is do schools, colleges and other educational institutions have the right to impose dress restriction.

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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 sub sets 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, understanding and cooperation among societal subsets cannot be overemphasized. Perhaps, it may be best not to pressurize our young generation in schools and colleges to be different in their tender years. It will be prudent to bring them up in an environment that gives them an opportunity to equate and interact with each other, during their formative years, in every possible way instead of creating fissures.

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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 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 garment's 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 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 sound's 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 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 dumping grounds. Deonar dumping ground in Mumbai holds 16 million tons of garbage, imagine a building 18 stores high. What more, some of the garbage is over a hundred years old. This is the unpalatable truth of fashion, it is the second most polluting industry in the world, the Co2 emissions are more than the emissions of international shipping and aviation combined. You may now wonder, how can something that makes you look and feel good, something that gives you an instant high and validation have such a dark side to it? The answer is multi-layered and complex and a lot of it has to do with changing our use and throw mentality. A few generations ago, garments were painstakingly stitched by a local tailor. They were made to measure, mended as and when required and passed on to the next generation to be worn lovingly. I still have some of my grandmother saris and lozenges which are in fairly good condition. They are precious not only because of their emotional value but also because of their impeccable quality and craftsmanship. There is a need to bring our sustainable, essentially Indian values and traditions back. Until we figure out more conscious purchasing patterns, and begin to look at clothing as something to treasure, repair and maintain, I am afraid that pile of garbage is just.

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CRPF-hcm-Eng-Test-Dated-2023-11-06-Test NO.-11750

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 channels, soft drink makers, and others who will all vie with each other for a slice of the Olympic publicity and profit pie. Those who would be in the bidding for building contracts could be asked to send their sales teams to participate in a track-and-field event, involving successfully navigating a series of hurdles made of red tape, representing in physical form the obstacle course they would have to metaphorically run to bag tenders and strike gold, so to speak. Similarly, TV channels wanting exclusive coverage of the Games could be tasked to compete against each other by doing the pole vault to determine who had the highest contacts, in more ways than one, in the corridors of power to clinch the deal. A gymnastic display in which entrants would bend over backwards, perform somersaults, and showcase other acrobatic skills involved in the art of kowtowing to win friends and influential people could be another event. In a variant of the hammer throw, participants could throw a spanner, of the kind said to be thrown in the works of adversaries, for winning contracts, and a javelin contest could show how entrants could spike the competition in the gamesmanship behind the Games. By organising such gate money-raising rehearsals for the big show.

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CRPF-hcm-Eng-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 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 sacha 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 Afzal benefited.

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CRPF-hcm-Eng-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 and India are close friends and strategic partners. The bonds of friendship between the people of our two countries rest on centuries of cultural and civilizational interaction, and mutual appreciation for each other rich culture and heritage. Our dynamic socio economic and political partnership is based on mutual respect, shared values, and interests. The last decade has been particularly significant in shaping the spectrum of the strategic relations the two countries share. The landmark visit of His Royal Highness Prince Mohammed bin Salman bin Abdulaziz.

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CRPF-hcm-Eng-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 Namenda Mode 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 Moue 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 in more than a decade, totaling \$19.3 billion. In Q1 2022, 9,383 investor licenses were issued. Scores of multinational companies have established their main regional offices in the Kingdom. IMF projected that Saudi Arabia GDP will expand by 7.6 percent in 2022, the highest among G20 countries. It concluded that the Kingdom is recovering strongly following the disruption caused by Covid 19, and that the reform momentum under Vision 2030, among other factors, helped the Saudi economy recover with a robust growth, contained inflation and a resilient financial sector. A few weeks ago, HRH Crown Prince announced the designs of The Line, a futuristic smart city.

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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. This can be effectively achieved by integrating Coding and Computational Skills as a subject in school, which then lays a strong foundation to Artificial Intelligence and Machine Learning. India National Education Policy recommends that all students learn coding, to become good, successful, innovative, adaptable and productive human beings in today rapidly changing world. Computational thinking and mathematics have been given emphasis throughout the school years. According to the policy, encouraging children to learn to code and exposing them to technology at a young age will take them a long way and better prepare them for the future people. We live in an increasingly digitized.

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CRPF-hcm-Eng-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 press conferences since Bharat Judo Yare commenced, Rahul Gandhi has issued cryptic statements when asked about contesting the Congress presidential election. These have ranged from giving lofty philosophical advice to hard-nosed politicians contesting the polls to claiming to not have any confusion about his objectives, without quite answering the question. But this Rahul speak is breeding confusion, more so since state units are passing resolutions assuming he can be coaxed into the presidency. Everything in the public domain about Rahul not contesting is either a sound bite by another neat or.

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CRPF-hcm-Eng-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 vet 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 not just a matter of our brains, but also our social networks. Neuroscience and philosophy remind us that all reality is virtual it 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 both happiness and unhappiness are choices we make. Does everyone want to be happy? Yes, and no. On a deep level, of course, everyone wants happiness. Paramhansa Yogananda said, in fact, that this desire is the fundamental motivation of every living thing. But on a conscious level, very few people seek happiness. Rather, they seek those things that they think will make them happy money, possessions, relationships, power, and fame. The problem with this way of thinking is that nothing outside our self can ever make us.

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CRPF-hcm-Eng-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 well as stability and reliability for peace of mind. Lastly, the city demographic characteristics population size, a high density of wealthy individuals, and rising demand for specialized wealth management services crystallize its standing as a premier hub for private banking activities. Based on many of these criteria, it may come as no surprise that the long-standing traditional private banking destination of Switzerland still tops many global rankings. According to Deloitte latest International Wealth Management Centre Ranking, the country takes the lead in overall competitiveness and asset growth as measured by absolute International Market Volume (IMV). Looking closer at the latter statistic in isolation, the UK and the US follow closely, readily drawing institutional investors and high-net-worth individuals (HNWIs) to their major booking centers. That being said, these historical hot spots of the Western world no longer stand uncontested, and competition is heating up in the East amid booming growth, targeted policy intervention, rapid innovation, and seamless intraregional connectivity. It is impossible to speak about global wealth management without mentioning the formidable financial capitals of Singapore, Hong Kong, and Dubai.

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CRPF-hcm-Eng-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 assets under management (AUM) within four months of its inception. Wealthy families have become more discerning and sophisticated when it comes to managing their wealth, explained Hemant Tucker, Cofounder and CEO of Farro Capital. We have built our holistic platform to cater to the increasingly global ambitions of our clients and the geographically diversified nature of their assets, which requires seamlessly connecting traditional and emerging wealth hubs. The Next Chapter: Wealth Migration and Sovereign Diversity in a Multipolar World This global interconnectivity and wealth mobility between geographic locations will become more critical in the coming years. There is a growing realization that growing and protecting wealth depends just as much on asset location as it does allocation. Furthermore, in an increasingly multipolar world, there are strategic advantages and lifestyle-related benefits of being empowered to choose where one decides to reside. We are witnessing more families branching out to ensure their legacies are well-positioned to endure uncertainty. The procurement of alternative residencies or citizenships is a burgeoning asset class in the holistic family portfolio. Individuals with the foresight to plan stand to gain.

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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 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.

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CRPF-hcm-Eng-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 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.

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CRPF-hcm-Eng-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 allows air to get inside! Your levels of hope, enthusiasm and inspiration remain intact. Online education has grown ubiquitous in contemporary student life. Due to pandemic-induced lockdowns, this expansion is attributable to the growing penetration of technology and greater receptivity to digital learning. The sector was valued at \$750 million in 2020 and is.

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CRPF-hcm-Eng-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 Met averse 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 (IEC), which comprises key detach firms. In accordance with a recent government directive, the IEC is aiming to ensure that every student has access to a quality education and have a hassle-free experience by establishing a multi-level redressed mechanism. The establishment of IEC, according to IAMAI, comes at a time when Indian detach companies are producing great value for a worldwide audience. Self-regulation will require all parties to be open and straightforward in their conversations and dealings. Due to the domain understanding of industry specialists, self-regulation is a viable and effective option. The development of a self-regulatory Organisation is a positive step.

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CRPF-hcm-Eng-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 Project that the burden of debt trap was the real reason for the suicide and not playing online rummy or online games. Similarly, Nagarajan as per his family members committed suicide because he was caught in a debt trap, and that his death had nothing to do with online rummy. Yet, why was online rummy blamed for the deaths? There is a deathly silence in the coastal state. The Rotary Rainbow Project of Rotary International is an initiative to support the kin of suicide victims in Tamil Nadu. Members of the project work closely with families of suicide victims. What is interesting is that.

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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 empty fuel tank bar, dragging almost towards the empty symbol. The excitement does not stop there, the next day early morning it again shoots up with the search for un-burnt crackers. If we find a cracker that still can be set on fire among the pile of burnt ones, it like a lucky draw for us. In no time we would end up setting it on fire. This single one would simply be a happiness booster which brings in much more excitement in comparison to the ones set on fire the previous night. Most of us would have experienced this in our childhood days. As grownups as well celebrations in any form really excite us, and we love to be in the celebrations mode always. In simple words, we just do not want the celebrations to be over as they are often the cause for making us happy. Celebrations help our internal system to release happy hormones which keep up our mood and boost our energy. However just like the Diwali, each celebration has a time window, it can be for a moment or a day long but eventually it comes to an end. Many times we ponder if celebrations make us happy should we have more celebrations in a year? If so how many more will help? What should be the maximum and minimum limits? Can we afford to have so many occasions? Is there a way.

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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 formal document. Earlier attempts to have a formalised NSS were shelved. It was considered advantageous not to have a publicised document. There are some advantages in having a published document. The objective of an NSS is to provide guidance to all agencies to act in a coordinated manner for the protection of national interests, which include interalia its citizens in India or outside, their welfare, territorial integrity, and sovereignty, and ensuring economic growth while maintaining strategic autonomy in external affairs to pursue an approach that will help in achieving its objectives. It aims at ensuring the whole-of-government approach to face future challenges both internal, external and a combination of the two. It also conveys messages to allies about the objectives of a nation at regional and global levels and the redlines to adversaries. It strengthens a nation deterrence by indicating steps that are to be taken if its interests are harmed. In essence, an NSS is a concise summary of a country strategic vision and objectives. The strategic vision demands a finite set of goals to enable their realisation. As it is a forward-looking document intended to prepare the nation to manage challenges in future, high-level capabilities.

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CRPF-hcm-Eng-Test-Dated-2023-11-07-Test NO.-11770

To make predictive assessment's 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 threewarfare 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 dimension and India should make it clear that it will impose significant costs on terrorists and their supporters. Pakistan remains a challenge, and India must take steps to counter its efforts, as external help is limited. As India grows, it is focusing on developing Comprehensive National Power. Economic prosperity demands better connectivity and reliable supply chains. The efforts to turn India into an international manufacturing hub should be redoubled. New markets and sources of raw materials must be found. India has done well by expanding its linkages to East, Central, and West Asia. There are challenges but opportunities are also there. India foreign policy based on multilateralism is paying rich dividends. While national interests must be defined in the NSS, it must also indicate national values as national interests are specific ideas that derive from concepts contained in them. They get translated into national goals and efforts are focused on accomplishing them. For example, India believes in Security and Growth for All in the Region (Sagar). Without mentioning this concept, India approach towards other countries cannot be explained or understood. Driven by this concept, India provided help to other countries during the.

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CRPF-hcm-Eng-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 prevention policies and strategies, specific cases reported in the media, online financial frauds, and the need to involve all stakeholders, and the infrastructure support and intervention required to prevent suicides in India. So, time and again, the study negated the alleged link between the suicides and online rummy. The Tamil Nadu government, in order to introduce a fresh legislation to regulate online gaming, had formed a committee and invited inputs from all stakeholders. Unlike betting, online gaming, when operated by legalized and responsible operators, offers users the thrill of playing a game, and also strengthens cognitive abilities of players. The Sports Players Welfare Association (EPWA) has raised the issue with the state government to not criminalize online skill-based gamers. During its representation.

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CRPF-hcm-Eng-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 in-depth research with a larger sample, and a relevant, robust, and validated study design to try and identify the root causes for such suicides instead of merely relying on the hyped reports that may be misleading. India is at a cusp of a significantly impactful time in history, witnessing the nascent beginnings of the fourth Industrial Revolution (4IR) with the advancement of the Internet of Things (Iota), Artificial Intelligence (AI), genetic engineering, and other technologies. The development across industries is witnessing an unprecedented speed and creating new systems of.

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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. Crypt 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 chain technology calling it Central Bank Digital Currency (CBDC). This will align the market and usages of market currencies as devised through Deify and the centralized CBDC digital money by banks. Essentially value of a coin or token is dependent on the utility of the use case and efficiency of the block chain solution on which these use cases operate. The price and utility will of such coins or tokens are discovered based on market mechanism which can be made more dependable through reformed regulation and benchmark of CBDC which can act as a stable coin. The pace of the fourth industrial revolution, based on deep technology deep.

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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 pointed out that presiding officer looking after the trial of gilbert society case (shirt buy, josh) and naroda patina case (Ms. Jyotsnaben yank) have been transferred out of Ahmedabad on 30th December, 2010. The report is taken on record and shall be kept in a sealed cover. Ms. Kaman jaywalk, learned counsel appearing for the petitioners prays that orders on the petition may be deferred for some time as she has not yet received complete instructions in the matter. Call on 3rd march, 2011 at 3.00 p.m. Wipe.(cry.) No. 37-52/2002 an.

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CRPF-hcm-Eng-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 urbanrural 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 techheavy 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 knowledge but creativity, critical thinking and problem-solving abilities for a holistic learning journey that includes social and emotional competencies. The edtech space fosters a learning environment that challenges traditional pedagogical techniques such as teacher-centred lessons and lectures and brings a real sense of democracy to online learning. Learning content hosted on cloud-based servers enables anytime, anywhere learning that is accessible across devices including smart TVs, smartphones, tablets, laptops and desktops. Tech-based learning fosters collaboration creating democratized learning communities that dissolve the distance between learners and mentors to make the learning process outcome-oriented. Authentic assessment with proctored exams and hands-on assignments allows for constructive feedback and self-assessment for a process of transformative learning the increasing.

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CRPF-hcm-Eng-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 the world the painter and will be the right guide. After this when Jesus Christ was born in a cowshed from womb of mother Mary in Bethlehem in Israel his prophecy came true. After which his birthday was celebrated as Christmas festival. Christmas feast is especially associated with Santa Claus. This will be a collaborative process involving various agencies and experts and the publicised part must be carefully debated before its release. Four works that explore mediums and materials along with compositional control and clarity of thought. Represented by two galleries from Delhi, Sanya Malik Black Cube and Sanchit Joshan Sanchit Art, these four sculptures present myriad moods and moorings. The tree with branches by Dhananjay Singh, the Horse made with metal discs by Valay Shende, the bronze boat by Neeraj Goswami, and the stellar butterfly sculpture by Phaneendra Nath Chaturvedi. It could be argued that a cornerstone of the careers of these four artists is a desire to find different ways to assemble and mound forms in the third dimension. All four sculptors watch observe and reflect deeply at all times because all shapes represent something to them, and they see everything as true creators, hewing models born from their own phases of fantasy.

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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-forqueries 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 forqueries 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-forqueries. 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. Section 437A requires those acquitted to furnish bail bonds before they can be freed from jail. It has long been criticised on multiple counts, not least for being unconstitutional, for its poor drafting that has led to confusion in application, and for its very existence as a mere administrative mechanism. It was introduced in 2009 after a Law Commission report of 1996 noted that Carps was silent on the point of securing attendance of people acquitted at the time of appeal. Yet there is little empirical evidence or guidance based on which courts can estimate the chances of an acquitted person fleeing the jurisdiction, or even how many flee after acquittal and before the state appeal. Imposing bail out of fear that the acquitted will frustrate the legal process goes against the presumption of innocence of the acquitted. The section purportedly addresses a perceived gap between acquittal and appeal, when Section 390 comes into play. Section 437A broad wording is such that sessions judges have used it even for bail for convicts. To stop misapplication, at least two HCs, Bombay and Allahabad, reportedly issued directions to their courts on how not to apply Section 437A. The law demands people acquitted be released from jail, Immediately.

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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 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 easy to move from mechanical, civil, electronics etc. to IT but the vice versa is going to be easy. And what about India 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 needs. Most of the problems we face in society don 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 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 students at the school level. Institutions must also offer minor degree programmers in areas that have a great job demand so every student can gain the required background from employment point of view. Secondly, we need to launch technology missions at the national level that not only fund research but also serve as vehicles for innovation and wealth creation. For example, after the IT revolution that swept the country from the late 90s onwards, multiple other technologies have come and made a big impact on the research front. Some countries have also capitalised on them. These are namely biotechnology, nanotechnology, cognitive technology (AI ML etc.) and quantum technologies. Drones and other applications have become possible, thanks to the advancements made on batteries etc. owing to nanotechnology and other materials research.

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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. In the first half of the 19th century, the British had come to the conclusion that the native states were a morass where despotic rulers treated their subjects as mere mulch cows. Since meddling openly generated resentment, the British tried to use education to produce responsible rulers. Baroda became a test case for this approach. After Malhar Rao was deposed on grounds of maladministration in 1875, the British selected Sayaji Rao Gaekwad, then an illiterate 12-year-old, and set about grooming him for office. Under the supervision of his Oxford-educated tutor, Frederick Elliot, Sayaji Rao was introduced to various gentlemanly activities. But then on the eve of his ascension, a fierce debate broke out over the rightful role.

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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 NiccolÃ² 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 him of tepidness. But the story does not end there. Rao entreaties prompted a much wider debate in western India. It led to dozens of publications on the importance of constitutionalism, which decisively shaped the world view of liberals clustered in the Poona Sarvajanik Sabha and the Indian National Social Conference, most notably M G Ranade and G K Gokhale. These figures then went on to shape the moderate wing of the Indian National Congress, which made constitutional reform its signature. This is only one example of how the native states contributed to.

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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 Mayurbhani 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 24×7 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 many politicians need to be onstage for a non-political event? Is that Durand Cup ceremony yet another example of how everything from sports to film festivals to cultural programmers has been politicised? Organizers are beholden to politicians and then need to curry favor with them with photo-ops and bouquets. Sometimes the politician does not even have to be physically present. I have seen flexes for marriage announcements in some parts of the country where the happy couple is surrounded by mug shots of a galaxy of politicians from CM to local councilor It easy to.

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CRPF-hcm-Eng-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 conventional fuels. The Indian Government is continuously pushing for the introduction of Electric Vehicles and this would not only turn down India oil import bills in the long term but also secure a cleaner environment. The Indian government and also stakeholders are forcing faster adoption of electric vehicles. However, one source of worry is fire. Some fires and.

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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. he Arabs in the region not only understand that they must accept Israel because Israel cannot be destroyed, but even that its action's 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 parent's 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 mind 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 Chennai Central station after a trip down south. There was this man in a loose, bright red shirt striding through the aisle of the compartment enquiring coolie. There were no takers for his offer Yes of course, he the railway porter. If you are in your forties or older, think back and for sure you will remember these men. Swarthy, hefty, rippling muscles, huge moustaches, big paunches, broad shoulders yet others so slightly built you would think they were capable of lifting anything more than a briefcase. Tobacco chewing men with colorful vocabularies put to good use if you disagreed with their wages or to use their services. A long row of them crouching along the edge of the platform waiting for the train to come in. Springing up lithe as panthers into the compartments as the train slows to a halt. Carrying luggage when it was still not called baggage was an art that generations of them had perfected. These men were almost like load bearing, walking machines. Once the haggling was done on the distance to be covered the weight to be carried, they got on with the job. Weight no object if it could go on to the head it could be carried was the simple logic. And once the luggage tower on the head could be built up no further, one of their.

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CRPF-hcm-Eng-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 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 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 redshirt 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 Igbal. 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 financial security in case of disability and after retirement. The then railway minister spoke of training porters in soft skills for dealing with passengers. I still remember a porter being interviewed at Chennai Central who wryly remarked that it is passengers who need training in soft skills so that they speak to porters politely! Today railway porters are an endangered species, a vanishing breed. The baggage companies came up with the ultimate innovation to empower travellers castors fixed to the bottom or sides of suitcases, regardless of whether the suitcase is horizontal, vertical, soft or hard. Pull along, pass along, strolls, alkies, whatever. Castors that could only move linear have since given way to castors that rotate 360 degrees. Large castors, small castors, retractable castors, an endless range of options. For the railway porters, these castors have derailed their lives. Other than really old rail travellers, no one needs porters anymore. After carrying inhumanly heavy luggage even teal trunks remember those hernia causers that has taken a punishing toll on their underfed, overused bodies, sadly they have now become the invisible men at the railway station with the porter with dire admonitions that if they did keep up.

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CRPF-hcm-Eng-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) because international aid to Pakistan for the refugees has dried up. So they are no longer welcome in Pakistan. The Mainsail attack is the TTP and the Taliban own form of revenge. This cycle will carry on. Brotherly Muslim nations Afghanistan and Pakistan who were supposed to live in love and harmony and be at infidel India throat are now gouging each other eyes out. Long, long ago, in a distant haze so long ago, when the reality of Hindustan was just a fog on the horizon, there lived a woman in Delhi called Indira Gandhi. She dealt with big things the green revolution, the white revolution, the space programme, the nuclear programme, but nothing challenged her more than 1971. She was more than up to that challenge. She facilitated the hiving off of Pakistan into two. Today Bangladesh does pose a threat to us. We have peaceful relations with it. Imagine if we had a hostile Pakistan banging on both our ears. It been two generations since 1971. Opportunities for nations come but once in generations. By a strange quirk of fate, Afghanistan has become a mortal enemy of Pakistan. Yes, they are almost at war. Afghanistan hates the Durand Line. It wants to seize Pakistani territory all the way to Attack. Pakistan dare not launch a ground.

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CRPF-hcm-Eng-Test-Dated-2023-11-08-Test NO.-11790

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CRPF-hcm-Eng-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 restricted number of charging cycles the number of times the battery can be charged and discharged, also known as cycle life. Consider the manufacturer battery recycling policy after getting it checked with the dealer about battery life and warranties. To maintain safe operating temperatures some automotive battery systems use liquid coolant. These systems might require regular checks. Ask your dealer or you can refer to your owner manual for more information. Manufacturers usually do not publish pricing for replacement batteries, but if the battery needs to be replaced after the warranty period is over, it is most likely.

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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 neigbourhood 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 significant breakthrough was achieved when Indian and Chinese combat zone troops at the south and north bank of the Panging Two Lake started a harmonized and systematised disengagement after the 9 the round of the India China Corps Commander Level Meeting held in Jan 21. The latest disengagement is a step forward. The disengagement of the frontline troops indicates that the Indian side has created a conducive environment for further improvement of India China relations while protecting territorial sovereignty integrity. It is an encouraging inclination toward resolving the tensions built over the border areas by the Chinese unilateral move to change the LAC. It will create an optimistic atmosphere to holistically find a solution to the standoff in the western sector of the border.

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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 close to the. This action violated Article of the 1996 agreement on military Confidence Building Measures, which prohibits using weapons to solve problems. This also states that both sides should avoid holding large scale military exercises involving more than one Division, roughly 15,000 troops near the. It mentions that if there was an exercise of more than a Brigade on either side, there should be prior notification of this, clearly mentioning the type and duration of the exercises. The Chinese troop deployment, as compared with the Indian counter deployment, remains unchanged. To counter the unilateral move of China in Eastern Latah,

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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 have to be made to find a permanent solution. There are 63 million small and medium sized businesses in India, and they are one of the main sources of employment here. Furthermore, they make up roughly 50% of the nation exports. Millions of entrepreneurs are said to have been created by this industry. The most exciting success stories in a variety of manufacturing and service sectors have recently been created by Indian. For India to reach its goal of having a \$5 trillion economy by 2025, the rise of is essential. Despite their contributions, the main obstacles for the sector have been steady cash flow and access to financing. Being able to effectively assess.

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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 markets, and funding or working capital sources. And after that, it can delve into the intricacies of a company to compare it to the best, average, and worst performers in the sector. Payment cycles and typical payment delays, the number of employees, procurement rates, and certain continuing issues that the company faces can all be examples of such parameters. The revenue assessment for a SME would probably be a reasonably accurate predictor of repayment capabilities if several of these aspects were taken into consideration and studied. Flexible Financial Product Structure Lending institutions are unable to advertise the same financial product to all SMEs because no two SMEs will have the same business model. The product must be.

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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 countrie's 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 the 10% for EWS. In addition, the state sought special category status to receive additional central transfers to combat poverty. Fighting poverty should be the state primary goal and it deserves support. However, the approach is flawed. Bihar primary problem is that the size of the economic pie is very small in relation to its population, which limits opportunities. Enhancing reservation will not address this problem. Moreover, legal precedents make it unlikely that it will breach the 50% barrier. To illustrate why reservations are not the way forward, consider that Bihar caste survey shows that even among most general category groups, cutting across religions, poverty is around 25%. Poverty undermines the potential to realise aspirations. Compare the extent of poverty among Bihar relatively elite groups with Kerala overall rate of multidimensional poverty, which was 0.55%. On average, regardless of identity, youth in Kerala stand a much better chance to realise their aspirations than a sizeable number of all categories of young people in Bihar. Increasing reservation quota won help Bihar narrow the gap. The Andhra Pradesh experience shows that asking for special category status is futile. However, GOI can quicken the pace of poverty.

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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 multiplie's when the recipe is allegedly simplified by dividing the bazar 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 personal cum professional collaborator, Dr Duflo pitched in with the flavour of the year, Female Labor Participation Ratio. 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 bazar list into endless segments 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 taken the place of marvel live Banerjee.

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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 analyses 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 just as vital to the MSME lending industry as initial credit analysis, so it crucial for lending institutions to maintain a careful eye on the macro and micro issues impacting their clients. In this situation, technology can be efficiently used to set up a process for relevant data collection, analysis, and controls to monitor early stress signs. This, together with frequent communication with clients, can significantly contribute to lenders efforts to keep a healthy asset quality. Conclusion The capacity to create financial solutions tailored to their particular needs will be the primary trend in the BFSI sector over.

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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 lack toilets, and 1,50,000 of them lack access to drinking water. Not just that. The current centers underperform in terms of providing children with age appropriate instruction, learning materials, or simply adequate seating and lighting. Thirdly, Anganwadis needs to be revamped so as to keep up with the technological progress around. Initiatives such as Posh an Tracker, a powerful ICT enabled tool, created to record real time data on the deployment and monitoring of across the nation around nutrition can also be deployed to strengthen the education segment of the. Fourthly, Anganwadi workers face severe time constraints due to multiple responsibilities and have not been trained to plan their activities to accommodate a minimum of 3 hours of instructional time in their daily routine anganwadi workers.

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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 create visibility for the Anganwadis in the eyes of the community but ensure a ripple effect to inspire more Anganwadis to be centers of learning. In short, there is a need to incorporate new infrastructure and qualified teachers into the Anganwadi facilities so as to rebrand and revive them. The has placed a strong emphasis on certificate programs to help Anganwadi personnel develop their skills and thereby boost capacity building. The Anganwadi facilities must be child friendly, well ventilated, well lit, and constructed with an enhanced learning environment in order for everyone to have access to the. With the those New Education Policy giving hope to millions of kids and parents across the nation by setting a goal to have all children entering Grade.

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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 practiced stability prior to the pandemic and this is changing as people desire to change jobs, companies, and countries to advance their careers. Businesses are also looking to expand for growth prospects. All of this is proving to be beneficial for the packing and moving sector, giving them the chance to develop and thrive while ensuring their objective of moving people and goods in the most seamless ways. The Superiority of Quality over Cost People attitude around prices domestically had an impact on the relocation industry. Being in a price sensitive market, Packers & Movers had to go through a lot of challenges while providing their services and ensuring the quality of offerings.

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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 & amp 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 tracking services. Due to greater ease, digital payments are replacing cash transactions as well. Final Takeaway! The relocation business was one of the primary economic sectors that became a target of the pandemic. More and more individuals have relocated to smaller towns from major cities during this time. Now, as things are getting back into their place, they want to get back to the progressive cities for work, education, or other purposes. This is proving to be a boon for the packing and moving industries allowing them to get along in the game and focus solely on growth and expansion. There is a lot of.

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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 tackle this issue rather than making think-tank to prepare such reports. All natural calamities are not related to climate change. For example take the case of Cape Verde Islands, where all Atlantic hurricanes originate, have small population of 540000 and ranks 17 in terms of Co2 emissions (600000 tones) compared to China which ranks number 1 in Co2 emissions (10432751400 tones). These empirical emissions (World Meter, 2023). Such empirical data undermine the notion that tropical cyclones are the manifestation of anthropogenic Global Warming. The world second most populated country (1.3 billion) experiences 9 cyclones in a year. These two examples show that there is no correlation between emissions, population and cyclones/hurricanes. These facts are explained well in a recent publication Fossil fuels, climate change and the vital role of CO2 to people and pants on Earth by G. Shanmugam (Bulletin of the mineral research and exploration, 2023). Without the use of fossil fuels, the GCC and Mena countries cannot survive. They rely on desalinated water supported by fossil fuels. When there is an increase in population the domestic and agricultural sectors demand for fresh water increases exponentially. According to IEA 2021 report.

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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 reduce the use of fossil fuels. As said before, fossil fuels are important to get the petroleum products to support the modern life style and support health-care system but its use in energy production and can be reduced by tapping this huge earth thermal energy. This energy unlike the other renewables, is carbon free, can support base-load power supply with 95% efficiency, 365 days in a year in any weather conditions. The Sanskrit terms Purush and Prakriti are thought to denote the male and female principles. But these terms are gender-neutral, as is evident from the following popular story: Sita was once asked, What is Purush and what is Prakriti? She replied, Mein Purush hoon, I am Purush. And Ram sahit, along with Ram, all this is my Prakriti. To think that Purush refers to only the masculine gender, that is, male energy, and that Prakriti, as nature, is only feminine energy, is to take a narrow view of what is really an expansive and inclusive perspective of creation. The Rig Ved describes Purush as the primal individual from whose body the universe was created; Purush is both the sacrifice and the sacrificed. The Mundaka Upanishad says, Splendid and without a bodily form is this Purush, without and within, unborn, without life.

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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, Brahmn, 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 do you start writing when you can speak so well, Mr. Mani asked. And there I was in the school magazine editorial team. He reposed faith in me as a moral guide, and put me in charge of the small children in Pratap House. It enriched me spiritually as I had to lead young minds on the righteous path. It exists in a primal state, eternally transcending direct perception. When Prakriti, often depicted as the feminine aspect, encounters Purush, alluded to as the masculine spirit, it initiates a transformative journey, culminating in forming the present material universe. An interesting contemporary anecdote during Barack Obama second US presidential campaign reflects the potential synergy of Purush and Prakriti even when we see them as male and female energies. Barack Obama and his wife Michelle, on the campaign trail in Michigan, stopped for a meal at a local diner in a remote area. An attendant came up to Michelle and whispered something to her. Wow! exclaimed Michelle and followed the attendant towards the back office of the diner where the owner met up with her. After 30 minutes, she came back laughing and beaming. Obama asked her, What happened, where did you go? I was invited by the owner of the diner to meet him in his office.

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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 house with stunning photos of your adventure, to cherish those moments for a lifetime. Adventure tours can also be a motivation to encourage yourself to take another trip of pure inner happiness. Practice to overcome a fear like acrophobia is often triggered in irrational situations like being on the top floor of a building, despite there being no chance of you falling. Over time, these fears turn into anxiety, fueling your fear. Albeit it is not in.

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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, members of Generation have developed the habit of being able to learn anything, anywhere, and on any device. For the simple reason that they can conform to almost any circumstance. They anticipate the same degree of adaptability from their employers. It would serve senior leaders well to embrace this flexibility, not only as a business enabler but also as a leadership mindset. 2 The Power of Social Media With the growing advent of social media and social e commerce, Generation Z has the entire world at their fingertips. Since they have always had immediate, real time social connections, they.

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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, Gen Z does not typically study in the traditional manner that previous generations did. They understand that it is no longer necessary to have a four year degree or a business degree to be successful. They learn wherever and whenever they can often online, from online incubators to Master Class and Google new job credentials. Also, Generation Z seem to have the courage to jump in, get their hands dirty, and fill in the knowledge and skill gaps.

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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 life insurance. Under a term life insurance policy, the insurer promises a sum of money usually called death benefit in exchange for a premium. The death benefit is given to the dependents of the insured after his demise. Term life insurance gives complete financial protection to your family in your absence such that they don have to be financially dependent on anyone. When buying a term cover, consider factors such as monthly household expenses, income, liabilities, debts and inflation to assess how much coverage you will need. Nowadays, term plans as high as Rest 1 core coverage are available at a nominal cost per month these plans.

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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, insurance and also protecting your savings during unforeseen situations. The goal is to maintain a balance between wealth creation and financial protection. While insurance was considered as a tax investment tool by many, the perception towards buying insurance has significantly changed towards financial protection in the past few years. This has happened especially after the pandemic when consumers realized the need for robust financial security to battle such uncertainties women of the society and gave them their rights she started the first school for girls with the help of Phule.

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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-mahtoe 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 period, full of hardships. He overcame all challenges, defeated Raven before returning to his kingdom. We the souls are originally peaceful, lovely and happy but have forgotten this truth and are wandering in darkness today, as negative tendencies have taken over us. But once we win over our vices, we return to our original state of virtues. The inner light, the soul then gets illumined. Thus, Deepavali implies lighting up of the soul. Everything we do during this festive season is symbolic of this; it is also meant to ignite positivity and optimism in our lives. Cleaning the house: Every nook and corner of the house is cleaned during Deepavali, reminding us to clean our minds of all emotional stains of the past such as hurt, anger, resentment, and stress. For instance, a thought, Why did they do this to me? needs to be erased by counseling the mind It was their samaras, their perspective, their state of mind that day, their mood. It was a karmic account. It is over now. Donning new clothes: New household items, new clothes all symbolise that when something is cleaned, newness ushers in automatically. As we clean our minds to release old patterns, we learn new ways of thinking, speaking, and behaving. Old samaras of anger, hurt and.

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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 different chemical structures, PU has a myriad of applications. This is the reason why the material has become a prime choice for footwear manufacturers. Polyurethane: revolutionising the footwear industry Owing to its several benefits, the use of PU has become the norm in the footwear industry. Primarily, it meets the criteria for manufacturing soles, slippers, and insoles due to its features such as flexibility, durability, and lightness. The versatile material is also hardwearing, which potentially gives it an edge over conventional materials such as leather and rubber. Furthermore Polyurethane is gaining popularity as a premium soling material over PVC given the fact that PVC contains hazardous chemicals like Phthalate. As a result, the polymer is being mainly used in sports and trekking shoes and boots. Furthermore, as it is water-resistant, it has been proactively used in stylish business shoe soles and high-end protection footwear, collectively making it an ideal material for modern-day footwear needs. Advantages of PU The immensely advantageous qualities of PU soles benefit both shoe manufacturers and customers, earning it the title of the industry lifeline. Regarding that, let us delve into some of its core advantages. Enhanced comfort.

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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. State governments should take this as a warning. A broader point is that India cannot afford fiscal recklessness. To prevent it, governments must not give in to extravagant demands of any section of society. The cost has to be borne by others. Opposition state governments should stick to. Army chief General Manoj Pande recently emphasised the need to develop India grey-zone capabilities. Wars of tomorrow will be fought across multiple traditional and non-traditional domains. And China over the last decade has emerged as a fine practitioner of grey-zone warfare. Look, for example, at the fusion between.

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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 from October 2020 as air traffic picked up. Now domestic meals are back to pre-Covid level. International meals are at 70%-plus levels and we hope to be at 100% this winter. If luxury cars are the top dogs of Ahmedabad roads, auto rickshaws are corgis. The four-wheeled royals leave the gates drawn by their stallion power. Mere horsepower is too basic for them. They turn the corner into the main road with the pomp of a liveried butler carrying a tearful of silverware. Then hoi polloi traffic punctures their parade. With the top dogs unable to.

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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 things around us, the interpretations turn out rather diminutive. In the simplest terms, Shakti is the power that creates. You put a tiny seed in the earth, and that seed becomes a sapling in six to eight weeks. In another one to two years, it turns into a full-fledged dense tree. From where did it all begin? A tiny seed. And Shakti is that intelligence.

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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 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.

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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 immoveable were to be accepted, it will open the doors for all purchasers of immoveable 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 Section17 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 understanding of a much bigger phenomenon. Dura is not merely a mufti. She is that intelligence which changes a drop of semen into a living, pulsating human being. And the amazing thing is if the nose of the father is long, so is the son. Even the color of parents is imbibed by.

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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 slides. Each step impact is lessened by the material, lowering the possibility of injury. Additionally, PU soles frequently provide improved traction, particularly to the in slick or damp weather. In contrast to other materials that could be slippery when wet, PU features a non-slip surface that offers exceptional grip and stability. A sustainable breakthrough the world is aiming to move towards a sustainable future, which includes ambitious goals for reducing the overall carbon footprint. Regarding that, several manufacturers are taking robust steps to combat the adverse climatic impacts. A report by Deloitte states that 67% of global firms have already started using more sustainable approaches in terms of recycled materials. In this regard, the footwear industry is also proactive in adapting a sustainable approach. Thanks to technological advancements and consistent efforts by major market players, PU, often deemed a non-recyclable material, is now recyclable. The process consists of using raw material from process and post-consumer PU footwear waste which can then be used to produce new shoe soles and other applications, making it a sustainable material for the future. A step ahead the introduction of PU in the footwear industry has brought.

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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 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 programmers 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 on continue to progress, this versatile material is likely to dominate footwear design and manufacturing. According to Statist, 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 programmers 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 tons of waste from 12.4 million citizens to the Debonair dumping ground situated in the M-East ward of the city. Surrounding the mountain of garbage are informal colonies, home to approximately 7 million residents. Salina bib, a resident of one of these informal colonies, works with a local non-profit on the rights of urban waste pickers who live in these colonies. Residents of these informal colonies face disproportionate risks due to climate change, but this does not figure among Salina bib everyday concerns. What is climate change to us? We live next to this dumping ground and breathe in its fumes. The sea level might rise in a few years from now, but we struggle to survive today, she says. More than 1 billion people in the world live in informal settlements, with 80 percent of them residing in the Global South. Salina bib lament is thus part of a growing chorus of voices. As the world urbanizes cities in the Global South remain structurally unequal. On the one hand, these cities are sites of resource consumption and growth, but on the other, millions still struggle to access basic resources such as water, sanitation, and housing. People residing in informal settlements around the world are disproportionately impacted by climate change.

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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 climateresilient 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. Add to this the limited ability to attribute or predict climate impacts with reasonable accuracy in many parts of the Global South due to inadequate data availability, and we have projects that are not able to achieve their goals of climate resilience and adaptation for the most at-risk communities. Locally led adaptation recognises the need for a shift in agency It was in the spirit of addressing these issues that the principles for locally led adaptation were drafted by founding signatories such as the International Institute of Environment and Development (IIED), the World Resources Institute, and the Global Resilience Partnership. Since their launch, the principles have been endorsed by government and non-governmental agencies from various parts of the world. These principles include building capacities of marginalised communities, providing patient funding, and investing in science while keeping the needs of the communities at the forefront. While the strength of the words in these principles have attracted more than 100 organisations to endorse them, we have a long journey before we can realise their spirit. Questions of how to measure success and learn from failure to implement these principles still need to be answered.

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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 selfdriving 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 environment and learners. With students at the heart of this policy, multidisciplinary and socially constructivist learning will become the driving force behind the achievement of academic goals. Technical proficiency will be as important as academic competence. College skills courses will strike a balance between traditional skills like craftsmanship and modern skills like design thinking, coding, and data science. Beyond the classroom, educational programs must ensure that the learners are able to think critically and solve problems, with the ability to learn at their own pace. Education beyond the classroom is more than an individual capacity to learn. It is a unique set of skills, attitudes, and behaviors that come together to form a person who has.

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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 and offer personalized products. Future-ready banks are incorporating advanced Know Your Customer KYC and multifactor authentication systems in their apps for continued customer engagement. Digital Awareness It is becoming increasingly more important for bankers to have a basic understanding of key digital banking aspects and how these can be applied to the business. In this connected world, digital platforms are becoming the preferred channel for reaching customers. So, digital marketing and sales become more important in delivering digital banking services. Besides, artificial intelligence is being used to provide contextual and holistic advice through catboats. These are used in the best interest of customers, which is likely to promote brand.

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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 Al-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 use a great deal of data analytics in decision-making and problem solving. A data-driven approach towards customer segmentation helps banks deliver targeted messages to the right audience. Additionally, realtime data helps banks to be more agile and reduce costs in response to sudden changes. So, data skill sets are also important for generating information and delivering an improved customer experience. Technical talent has become important for banks to succeed in this technology-driven world. But intrinsic human skills should also be nurtured for a bank to succeed in the long run. Up skilling and retraining have become vital for bankers and aspiring banking professionals to work more effectively in the digital environment. Every decade or two, a certain industry pops up and achieves the epitome of glory, further.

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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-tobusiness 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, millennial 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, millennial 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 career. After all, you are finally putting all your ideas, dreams, and aspirations into reality. Meanwhile, as metaphorical as it might sound, it is not devoid of challenges and risks. In fact the larger the risk, the bigger the reward. One has to understand India is a vast but also diverse and complex market and one has to navigate carefully to build successful, scalable, and sustainable businesses in the longer run. One of the steps that are critical in building truly successful businesses is to outline a detailed & comprehensive roadmap. A perfect roadmap is a link between strategy and execution. To make it happen one should conduct detailed feasibility research.

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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 mantra. It is very important in the present time and business owners should understand the same. There is no doubt that a hospital is the best place to receive treatment for any health condition. This makes providing quality healthcare a must for these institutions. To provide the best patient care and healthcare services, hospitals around the world also work 24X7, leaving no stone unturned. However, despite giving paramount importance to patient safety, some hospitals inadvertently commit lapses. Such lapses, although unintentional, can harm patients in one way or the other. This makes patient safety the cornerstone of high-quality health care. What is patient safety? In simple terms, patient safety is how.

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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 decisionmaking, 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 this failure in deciding what counts as effective evidence, and for whom. This failure weighs heavy on how implementers therefore design and implement interventions on the ground. Thus, donors and policymakers, as users of evidence, should start putting communities needs first in planning, designing, and implementing initiatives by aligning their priorities with the priorities of people and nature in specific contexts. Shifting the role of experts and implementers from knowers to listeners and facilitators In the current scenario, there is a clear hierarchy in funding, knowledge, and technology flows. And experts researchers, practitioners, all the way up to extension workers are used to a prevailing status quo with regard to how power and knowledge flow when projects are implemented. This holds true for both urban and rural contexts. The expert has to become a facilitator or a listener in the face of uncertain and complex change. As a result of this power relationship where the expert is widely regarded as the knower, adaptation projects are often designed using reductionist technical templates without the recognition or acknowledgement of community context, values, existing norms, or the complexity and uncertainty of the environment.

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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 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 facilitate adaptive learning in the climate and development space. For instance, Ruth Meinzen-Dick and colleagues found that behavioural games and community debriefing helped shift people mind-set on groundwater governance and collectively empowered them to act on governing their groundwater sustainably and equitably. Public art also has a place in this. Murals and comics have been used by artists and researchers led by Gina Ziervogel to capture and share evidence collected from people stories on drought resilience that was intended to help the city of Cape Town address emergency as well as systemic measures. India is showcasing and articulating a newfound confidence through the G-20 summit, taking it to another level. All 19 countries and EU are attending the event, along with select invitees (nine nations and 14 multilateral organisations), taking the number of participating heads of states/organisations to 43. However, four heads of government China, Russia, Mexico and permanent invitee Spain are absent due to various reasons. Mexico is known to have skipped earlier G-20 summits also. The acting Spanish President Pedro SÃjnchez and the American first lady Jill Biden could not travel as they have tested positive for Covid-19.

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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. • 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 head injuries. These injuries may result in a longer hospital stay. To reduce the risk of falls, hospitals can use advanced monitoring equipment. For instance, bed alarms could notify nurses on duty in case a patient falls off the bed or requires medical attention. Identify patients correctly There are two primary identifiers for patient identification full name of the patient and UHID number. Patient room number or location should never be used as patient identifier. The categorization of patient wrist bands would also make the process more effective. In addition to the above-mentioned pointers, improving the safety of high-alert medications and ensuring safe surgery are also critical to patient safety. The recent unprecedented health crisis in the form of the COVID-19 pandemic has magnified the healthcare system crucial role in.

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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 Raghu ram Rajang 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 Gimlet, widely touted as the Gandhi proxy candidate, engineered a rebellion, a wily fox response to the family desire to replace Gimlet with his bete noire Sachem Pilot. The Gandhi have faced embarrassment of late, but none this bad. It not just a loss of face, it a stark reminder that strong state leaders can now try and dictate terms to the family and, most of all, that the Gandhi can be seemingly truly out-of-touch with political realities. Gimlet reaction to Pilot becoming Rajasthan CM should surely have been anticipated by the Gandhi. True, the family is keeping a promise made to Pilot that his turn for the CMship will come, after he was outmanoeuvred by Gimlet in 2018. But Pilot impatience, which led to his reckless rebellion in 2020, perhaps influenced by Jyotiraditya Scindia 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. Gimlet camp resignation drama may be no better than Pilot 2020 actions as a textbook measure of indiscipline. But politics does work that way. Gimlet preeminent 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 Gimlet man. The fact is Gandhi have little electoral clout their utility is in preventing the party from disintegrating faster. So, Gimlet has called the bluff. More dramas may follow. The family perception of Gimlet as the best of their loyalists to succeed Sonia Gandhi could change now. In that case other loyalists may throw their hat into the ring. But Gimlet checked several boxes with his tactical acumen, organisational ability, political heft in his home state, and an OBC-Hindi heartland identity. Will another pliable winning candidate bring those qualities to the table? If the answer no, what good will a new chief do? Cricketer Ajinkya Rahane, who was leading West Zone during the Duleep Trophy final against South Zone, set a fine benchmark for upholding the spirit of cricket.

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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 is being processed like it was a wheel of cheese. There is also a tsunami of surprise in the teller voice, like you are making a fuss and it has only been ten days, how unreasonable. Accounts always use the word processed as a cop out thereby giving you the feeling that hope is at least semi-eternal and your cheese is rolling down the assembly line and will finally materialize. If that does get you.

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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 biddy 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 honeydrenched 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 … 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 … 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 … 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 is 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 Rajasthan chief Minister Ashok Gimlet who is seen as one of the frontrunners for the party president post have submitted their resignations to the state assembly speaker to prevent Sachem Pilot from being given the CM job, if and when Gimlet moves to.

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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 decisions. That role, for the time being, can be done by the Gandhi. A non-Gandhi empowered party president who will lead Congress into the 2024 Lok Sabha polls and be its principal PM candidate is the need of the hour. Let face it bravely we all get angry over big, small, real and imaginary things. Usually, most of us can exercise some degree of control on our anger.

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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 Flavour 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 Quiang. 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 signalling that it is not comfortable in attending summits where it does not have some sort of remote control. The promulgation of a map, essentially cartographic imagination, on the eve of summits (Asean and G-20) indicates China total disregard for sensitivities of the neighbourhood. It has also indicated that it is not interested in resolving border issues. The implications for us are to nudge China and, at the same time, build our capabilities for credible deterrence, coupled with quid-pro-quo options like pre-emotive occupation of Kailash heights. In all this, Pakistan finds itself irrelevant and literally staring down the barrel, lurching from one crisis to another. In the lighter vein, Pakistanis cannot bear not being invited to the gala party next door. The media and awaam (populace) have been berating their rulers for reducing their nation to this sorry state. Indian diplomats and G-20 experts have burnt the midnight oil to reach a basic consensus on the elusive Delhi declaration. The moot question was: how far will detractors go in playing the spoiler, but have they relented? Voice of the global south India has taken up a broad spectrum agenda and has been able to orchestrate membership of African Union as a block and emerge as a Sherpa.

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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 quick to join hands with RJD to remain in power even though the mandate was given to NDA and not to him. People in Bihar say that whichever party joins the government as Baarati, Nitish remains the CM as Dulha or the groom. He has ruled the state for almost two decades and became the longest serving CM of the state. Although he had a tight grip on Bihar governance including law & order and few other important sectors such as roads and electricity during his first two terms, he started falling apart as a leader in last seven-eight years. People who were hopeful of him suddenly started realizing that Nitish Kumar has not been able to pull-off extremely important sectors such as education, health, employment to name a few. However, he never acknowledges that his government has failed on several counts even though data related to education, health, employment indicate so. Bihar has not been able to attract investors and tourists despite being well connected with roads and rail network. In the last two decades, he has not been able to change the perception of the state and hence opportunities are not opening doors for the people of Bihar in the state. Human resource of the state migrates to multiple states in search of good education and jobs.

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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. Wellmeaning 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 criminal contempt cases and 96,310 civil cases were pending in high courts. The SC itself on April 10, 2018 had 683 civil contempt cases and 15 criminal contempt cases pending. The Law Commission recommended leaving the legislation intact as narrowing of definitions could limit the power of high courts to punish contempt of subordinate courts. CJI emphasis on the narrow use of the power to punish for contempt is important because the power is essentially meant to ensure smooth functioning of the judicial system. This mainly relates to willful disobedience of court orders or disruption of proceedings. CJI also told TOISC intends to launch a newsletter to communicate directly with the people. This is particularly welcome given the amount of disinformation in social media. Transparency and communication are good antidotes to malice. It will not only dent his image further but would drive the state backwards. He should quietly say goodbye to active politics in the larger interest of the state. May the good sense prevail! It is with a sense of incredulity, and shortness of breath, that Delhi watches the AAP government resort to unscientific, unproven, and even discarded, measures to tackle the current severe air pollution period, which has now.

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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 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 or others may be going wrong and then take the best course of action. No matter how angry you are, you can always sow the seeds of change by yearning to be peaceful. Take out a few moments in the day to call upon peace and with persistent effort, peace will come. Initially it may arrive in brief flashes, but with practice, it will slowly pervade your consciousness and there comes a point where you will become.

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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 symbol of peace (though there was an emphasis on portrayal of monuments I decided to present the blue of the monuments rather than the architectural form. The tree of life laden with golden Amar is a symbol of prosperity and abundance. Amar is the most popular motif used in their country in their embroidered Suzanne, ceramics and carpets. The many seeds in the Amar represent fecundity and it is strongly associated with wedding rituals. Unusual fruit Pomegranates are unusual fruits, no more than a closet of juicy seeds, as famed writer Jane Grison says. Poets have.

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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 never ever going to see a significant drop in tax evasion. Moral science lectures on the matter of owing to the nation and being dutiful and ethical do not wash. It is required that every year, the Controller and Auditor General of India office must compile a listing of the total of Central and States goats estimated actual revenue and expenditures in a format where Heads of Revenues and Expenditures are.

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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 missutilization 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 provided the shelter to the world most notorious terrorist Osama bin Laden but to others including Al Zawahiri. It is well known that Pakistan while overtly supporting the US and its allies in its War on Terror, the Pak agencies had kept the entire Al Qaeda leadership safe from them and even provided facilities to move to a safe location in a different country. This leadership returned to Pakistan after some time. The US itself has become a target of Pak supported terrorism. In November 1979, the US Embassy in Pakistan was burnt down by about 2,000 radical.

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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 Haggani Network. Without mincing words, he told the US Senate: he Haggani 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 \$ 450million sustenance package for F-16 fleet. While interacting with the Indian-American community, he stated the obvious: Very honestly, it a relationship for the United States today to reflect on what are the merits of this relationship and what do they get by it. Further, he bluntly rejected the US attempt to cover this act as an effort to build the Pak capabilities to fight terrorism. Jaishankar said You not fooling anybody by saying these things. Indian Defence Minister.

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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 analyses the issue objectively to ensure it does not end up as another missed opportunity. Salience 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 geostrategic 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 model is being replicated in India with projects like the Golden Quadrilateral corridor and freight corridors. The crucial challenge is time-bound execution, ensuring quality and minimizing corruption. Climate change has inducted requirements of disaster resilience and green corridors. In our context, collapsing highways in Himachal Pradesh and Uttarakhand are a stark warning signal. China has also curated newer variants like Digital Silk Road, and space and health roads. Notwithstanding failed projects like Hambantota and a debilitating debt trap, the Chinese footprint is ominous across Africa. Indian Track Record Forays in connectivity corridors can be traced to the stalled Kaladan multi-modal project linking Sittwe sea port in Myanmar to Zokhawthar border town in Mizoram. Even the India-Myanmar-Thailand trilateral highway has been impacted by the disturbed internal situation in Myanmar. In contrast, China has operationalised the Kyaukphyu project and China-Myanmar corridor with connectivity and pipeline to Yunnan. China has also muscled its entry into the Chabahar port project in Iran. It is likely to take over a rail link to Hajigak in Afghanistan, usurping the old border road project of Zaranj-Delaram. Another much acclaimed.

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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 litary 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 transhipment 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 transhipment. 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 on all firecrackers in India. Its recent order reminding states to prohibit the manufacture and sale of joined firecrackers and those containing barium is a prudent one. Yet in the absence of a sensible firecracker policy, it is likely that approaching the Supreme Court for a ban will become an annual pre-Diwali ritual. How should India govern firecrackers? The goal of policy ought to be to allow people to enjoy Diwali with firecrackers if they so wish while reducing the damage to the environment. Yes, this is possible. For that we must avoid our usual bad policy reflexes: do not nationalise, judiciaries, moralise and surprise. A one-size-fits all solution, especially if dictated by judges, is likely to have unintended consequences when applied across a highly diverse country. Once a policy question is turned into a moral one, we get into a battle between right and wrong, with no middle ground. The politics become emotional and polarised making pragmatic solutions impossible. So, what do we do? First, leave firecracker regulation to state governments, municipalities and gram Panchayati. Air quality, firecracker use, weather conditions, human geography, social norms and biosphere contexts vary vastly across the country. Firecrackers.

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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: "e 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. So now, from demoting low-value content the algorithm will gradually start to push the more valuable content up. As a user, this simply means you may come across different search results for the same or similar queries. Look at this as the Looking for Something New option on YouTube. So, as a user of the search engine, you stand to gain in the variety and quality of search results. As a marketer brand or content producer, you will need to.

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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 to content creation for the brand online users has been effective in improving traffic at all levels. The recent update has cemented our belief in the consumer-centric approach we have been following. Any modern enterprise is a Cyborg, it a collection of biological systems (humans) and machines, and the role of the machines is increasing exponentially. With the development in the AI space, there are more and more intelligent systems are getting into the mix of enterprise technologies. What is Automation Fabric? In the landscape of.

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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 which businesses plan, create, and maintain their IT infrastructure has been transformed and improved by delivery services like cloud computing. There has been a notable increase in using configuration files to govern IT infrastructure popularly addressed as Infrastructure-as-code (Isaac). This practice is one of the most common enablers of automation fabric; once deployed it can bring a considerable decrease in human interaction to manage, observe, or repair the infrastructure of an enterprise. Can Automation Fabric Replace Humans in the Future? The simple answer to that is not yet! Automation fabric is definitely transforming the very core of enterprise processes, but that does not necessarily mean that there will come a time when there will be zero dependence on humans. With the rapid transformations in the landscape of.

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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 agro-tech 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 agro-tech 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 everrising 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 they perform. Machinery for land preparation Land preparation is a crucial process that ensures the soil bed is well prepared before planting the seeds. This prepares the land for sowing and brings in a high yield. Land machines such as land tillers, levelers, and ploughs reduce the amount of effort a farmer has to invest in the land preparation process. Farmers often face issues toiling on the farms to plough and prepare the land in the scorching heat. In due course, some portion of the land does get adequately tilled, which affects the sowing process. Seeding Management While it might seem like an easy task, seeding as a process involves ensuring the soil.

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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, Chennai, Hyderabad, Pune, etc. Today, incomplete projects have emerged as the most complicated issue that shatters the dreams of millions of homebuyers. Such a prevailing unfortunate scenario compels countless homebuyers to go through a plight that haunts India real estate market. The current scenario of India stalled residential projects Stalled/delayed projects have been the bane of the Indian real estate industry over the past decade. As the hub of stalled real estate projects, a recent analysis states that India has around 500,000 housing projects worth INR 4.48 Lakh Core stuck across seven micro markets. Other reports also highlight that the National Capital Region (NCR) leads in terms of the highest number (113,860) of stalled projects, followed by the Mumbai Metropolitan.

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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 fastmoving 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 restricting their use to licensed displays. That way, those who enjoy fireworks can still see spectacular shows while minimizing the harm done. A common objection to using such policy levers is that the authorities do not have the administrative capacity to implement and enforce them. This is a reasonable argument except that the test of a policy lies in how much of an improvement it is over the status quo. If we can achieve 10% reduction in firecracker use year on year, we halve the problem in six years. State governments and local authorities in many parts of the country have the capacity to use these levers, even if their mileage may vary. With the help and cooperation of local civil society organisations, it is not difficult to put in place regulations and norms of firecracker use. If, that is, we get over our fascination with legal remedies and instead focus on the grunt work of democratic engagement with local governments. In pursuit of India net-zero goals, wastelands are being repurposed for renewable energy and afforestation projects. This poses a threat to the diverse ecosystems they encompass and the communities dependent on them. In 2019, the Ministry of Rural Development published the latest edition of the Wasteland Atlas of India.

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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 climaterelated 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 forest department and other government agencies, CSR wings of private sector companies, and well-meaning development consultants and nonprofit organisations. While tree plantations have become a trending environmental intervention, they can destroy the ecosystem of these semi-arid landscapes. For one, they can alter the soil composition in the area. Additionally, species that are planted often require large amounts of water, leading to the deterioration of groundwater tables, and ultimately resulting in the depletion of water resources in an already water-scarce landscape. Such interventions can also alter the biodiversity present in the region. The Banni grassland in Gujarat Kutch district provides an interesting insight into the same. The grassland is home to more than 40 species of grass that support a variety of wildlife, including several migratory birds and the Indian desert fox. In the 1950s, to keep the salinity of the region in check, the state government introduced a South American tree called Prosopis juliflora, locally referred to as gando baval or mad babul. The tree adapted to the region very quickly and now covers more than of the grassland. This, however, has had a devastating impact on the desert fox, which uses the.

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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 projects belonging to the companies under Insolvency (like NCLT in India) must be sure about the company credentials who express interest in completing these stalled projects. In the case of non-verification of developer credentials by referring to the customer satisfaction index and general feedback in the market, the evaluation process should be exceptionally robust to weed out nonperforming developers. Final words When existing developers fail to deliver projects on time, the new-age real estate developers can be the ideal solution to the age-old problem of stalled projects in India, backed by the Central Government support. Unlike other real estate companies, these firms are a group of specialists with.

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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 delivery sites. In my experience, on-demand delivery has progressed significantly in the last few years, in large part thanks to advancements in data science and machine learning, which have been at the center of it. Using technology to map the customer lifetime value, making deliveries smarter through the use of dispatch algorithms, launching new merchandising navigation and introducing dedicated picking apps and scanning tools are just some of the disruptive technologies that have made the delivery cycle more efficient. Of course, the logistics of delivery is also important. Compared to partner-fulfilled delivery models, a logistics-enabled marketplace can provide an enhanced service for consumers, offering more selection and availability as well as a faster, more reliable service. A wider choice and a more efficient and reliable delivery network.

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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 12digit 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 across the country, even as more than 40 core last mile banking transactions are being performed every month on the Apes system. Promoting digital literacy through Apes When it comes to transacting online, digital illiteracy is a serious concern for rural communities. People residing in remote areas are digitally shy. To do away with this inhibition, several finch players are joining the movement to make digital services accessible to remote areas. The unsaved part of society is now being introduced into the formal credit system with zero paperwork and low-end formalities owing to the assistance.

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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 maintenance of blood cells, antibodies and enzymes and the growth of body tissue. Whey protein supplements are great for those who are trying to lose weight, as it can help one stay fuller for longer. It also has a variety of benefits to athletes as it helps to boost stamina and build endurance. Additionally, whey protein can also help to boost the immune system and increase levels of glutathione, which is a powerful antioxidant. How does it work? Whey protein works.

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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 affordable supplements 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, pander, 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 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 In Body 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 gums per person per day. India has the lowest average protein consumption at 47 gums per person per day as compared to other Asian countries as well as developed nations. Whey protein offers a high-quality protein that is vegetarian, easily absorbed and affable to the Indian palate and is perfect for the Indian fitness enthusiast. That is why Whey protein should be consumed by everyone, not just those who go to the gym for bodybuilding. The commencement of live streaming of.

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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 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 Atlas 2021. Pastoralists have traditionally been using several strategies to adapt to climate variability. These include developing climate foresight and migrating based on weather patterns and resource availability as well as selecting appropriate breeds to rear based on climatic and geographical conditions. Pastoralists also use ONEs and wastelands for grazing livestock and to transit through migratory routes. The role of grazing has been acknowledged in the maintenance of these ecosystems. Securing the livelihoods of pastoralists, therefore, can significantly contribute to the sustenance of. However, pastoralism is recognised officially by the government. The government must first collect official data on the number of pastoralists in the country and formally recognise pastoralism as a distinct land-use category. There is a need not only to conserve the landscapes they rely on, but also to ensure the right of access for pastoralists. Learning when not to intervene In the shift from a brown economy to a green economy, it is essential not to oversimplify the narrative as green good, brown bad. An important point of action for various stakeholders is to recognise when not to intervene. Governments, businesses, and the development.

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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. The second work by Kristen is his proverbial bandwallahs that he has done for more than 60 years. This bronze plaque specially designed in Delhi and cast at a studio in London, is a robust rendition of the famed Bandwallahs that walk in procession for weddings in North India. The group in the horizontal array create their own insignia of both inspiration and the pathos of their singular occupation of playing for weddings which come according to astrological calculations. This work has about it a sense of both human associations as well as accumulated sensitivities, because Kristen has often wondered what they do when it off season as well as during the recent pandemic when there were hardly any weddings. Hemet Shah bronze Head is monolithic in both design and its resonant rendition of the austere mood as well as the slight embellishment of gold. In an interview with me years ago he said: My heads are born of lots of imaginary prototypes. Most often you will notice a primitive appearance mimicking proto-historic iconography. I have a consistent mark-making style despite transitioning from drawing to print to sculpture as a result of my growing up years in Lethal in Gujarat. Interestingly, my heads are a residue of implied evolving iconography.

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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 Sean 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 real estate companies which have its own risk return matrix. Many new age digital companies have started providing various forms of investment options for Real Estate for an investor both in the form of equity and debt investment perspective. There are various platforms providing fractional ownership opportunities wherein investors can get an exposure to the commercial real estate market by investing a fraction of the cost of the property generally > 25 lakhs per investment. In these types of opportunities investors can earn somewhere between 10-14% IRR over 5 yrs. Another option that is considered safer in comparison to equity ownership in real estate is debt investment which is.

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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; provided social, legal, medical, and mental support to 28,000 survivors of sexual violence; and prevented 7,276 others from turning to sex trafficking, says co founder Sahib Sheikh. In 2020, at the height of the COVID 19 pandemic, Jan Sagas formed a collaborative to provide relief to more than 2.8 million migrant and other vulnerable communities in 98 districts of 15 states across India. This momentum comes after 20 years of struggling to fundraise for indirect expenses and investments in organisational development, adds Sahib, who gave us access to his experiences and helped to shape the findings in this article. Today, Jan Sagas financial strength.

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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 financial health: months of operating reserves and number of operating surpluses over the past three years. Seventy percent of organizations led by members of DBA communities did not report any operating surplus in the past three years as of September 2020, compared to 45 percent for non DBA led nonprofits. Sixty six percent of non metro and rural organizations reported no operating surplus in the preceding three years, compared to 39 percent of organizations based in eight major cities. These are staggering gaps, says Sahib. The data supports what a lot of us have experienced and observed at the grassroots level. What funders can do differently India.

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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 Sac deva, director of the Paul Hamlyn Foundation India programmer, 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 priorities 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 programmer 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 this, but our website is still primarily in English, which is a barrier to some organizations, says Hrishikesh Parthasarathy, chief programmes and strategy officer at Aim Premix Foundation. I once met a brilliant leader who said, I downloaded your grant documents, [then] quickly shut down my computer and went to sleep, confident that I would never get this grant because I could even understand the documents. She finally applied with the help of a mentor, Hrishikesh says, and received her grant. It our responsibility to speak multiple languages and reduce complexity of paperwork, Hrishikesh continues. Grant making organizations must invest in more people closer to the ground to reach organizations outside of traditional English.

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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 nearly impossible for a human being to be available for trading all the time and hence the alga is needed. The user has to simply select the strategy and then wait for the alga 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 Alga 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 algotrading, 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, alga 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 Alga 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 alga trading include: Informed and emotionless trading: Since the human intervention is minimized, it reduces the chances of making a mistake. Most of the algorithms are double checked, triple checked, and back tested by historical data. It also facilitates automatic withdrawals and deposits, i.e. automatic re balancing of crypto currencies across exchanges, making the investment process seamless. Timing the market: Timing the market right, to trade based on expected price fluctuations is crucial to fostering efficient gains. While market timing is not easily achievable, it is what makes all the difference to spot apt entry and exit points. Since computers are much faster than any person to recognize.

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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 with sensitivity to cultural practices while implementing science-based, sustainable solutions. Rather than singling out Diwali celebrations, policymakers should focus on yearround pollution control measures. By doing so, they not only safeguard the cultural fabric of the nation but also ensure a healthier, cleaner environment for all its citizens. Balancing cultural traditions with scientific progress is the key to a sustainable and harmonious future. Like any other festival season, Cop season is also picking up with Co round the corner, scheduled to be held in Dubai this year, in a country that lives on oil and gas! All of us should celebrate Paris agreement day to commemorate the birth of Climate change mitigation pledge by about 195 countries. Our BIG brother decides whether climate should change or not. The republicans come and say no change and pull out of the pledge while the democrats come and reinstate the pledge. It is all political timeshare the west play with the other poor and developing economies. Whether it is republicans or democrats, the west aim is to be on top of the economic and political power ladder. Climate vagaries are natural and not in the hands of any political party or any country. The climate slogan has.

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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 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 by this source. This is the only source than provide freshwater and food to the world population. Spending countless quantities of fossil fuels for generating freshwater to support domestic and agricultural sector has no meaning when this quantity of fossil fuels can be utilized for human health care. There is no meaning in spending tons of fossil fuels to mine tons of quarts to make small solar PV chips, emitting tons of CO2. With low efficiency the solar PV occupies 6 to 7 acres of land to generate 1 Me with the support of storage batteries. Countries cannot afford to convert cultivable land to solar farms. Food and water are the future weapons of war. Without food and water security countries will perish. The future Cop think-tank should focus on these issues rather than taking useless pledges from developing economies. Climate change is natural, it is a geological phenomenon, happened in the past and will happen in future. It is written in the deep ice-cores of Antarctica and Arctic. Human beings are insignificant creatures in the universe, hardly have any influence on the earth. Pundits should read and understand the geological factors that influence the life on earth. The climate change is a geological cycle that spans.

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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 lowcost, 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 journey with a verbal trail running through five people. No luck. That another thing with this smothering you with faux affection. You suddenly must express fuzzy feelings for people you avoid the rest of the year with passion. And then those zillion What Sapp messages with divas that light up and fireworks that go off and now you must reply by choosing one of those and sending it in lots of five. But don get me wrong, I love this season. What not to love? Bratty kids running around. Elderly relatives with body shaming comments. Neighbours and friends passing off mithai boxes they got from others and you have 8 packets of soan papdiand you do even like the stuff. Some of us play cards and you get the worst hands and there go the holiday savings, imagine losing a pure sequence to three twos and your wife saying in the aftermath, that was reckless, you could see he was strong, it was obvious, you should have called. I would have but I was strong too. And then it the day and we are all dressed up for that exhausting, tedious will everyone just line up fame portrait, where is Shubh aunty and uncle Ramesh you sit here, Mani where are you going, SIT DOWN. The phone just rang. No, link seven has got the painting. Ah well, still a day.

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A change in the market and therefore alga 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 alga 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 global pandemic and subsequent supply chain disruptions, India automotive market has witnessed a high sensitivity towards costs. This is influencing consumers preference for cost effective mobility solutions. According to a report by Industry Law Report India will cross million units by 2027. Higher input costs and steep petrol prices are encouraging more consumers to ditch the pump for the plug. Environment Consciousness There is no denying that petrol and diesel cars add to pollution, but their contribution is not limited to just tailpipe emissions. In fact, the process of extracting oil, refining it into fuel, transporting it to gas stations and manufacturing ICE vehicles generates a large amount of air pollution.

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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, whereas electric two wheelers can extend the last mile delivery network. Additionally, innovative mobility solutions like e bikes can perform well on both work commute and off road terrain. In 2021, 330,00 units of EVs were registered in India, clocking a growth of 168 per cent as compared to 2020. This surge in sales was led by 2 and 3 wheelers, which accounted for 48 per cent and 47 per cent of the overall sales, respectively, followed by passenger vehicles at 4 per cent says a report by Indian Venture and Alternate Capital Association IVCA in collaboration with EY and Indus Law. Improved EV Proposition Ultimately, the success of EVs in India depends on their overall cost.

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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 here. This in turn increased the working population here. The demand for rental and owned properties increased immensely. Fortunately for Pune, this trend continues. As per the reports around 2 million square feet of leasing activity has taken place in the commercial sector alone in the last quarter. Global Giants companies like Google announcing their arrival in Pune, the future seems to be promising enough of Pune. With the central areas of Pune like Koshered, Vim an Nagar, Kalian Nagar and other such areas having hardly any space for development, the growth has propelled over to Banner, Pimpri Chinchwad and to the west of Pune. There are several commercial.

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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 quality developers and projects look for assistance from global players like CBRE who are the global experts in property management too.. Involvement of such companies could prove to be a game changer especially for the commercial property owners. The results are evident in several tier I cities like, Bangalore, Hyderabad, and Delhi NCR where such external agencies are in existence and working for large commercial complexes. But the tire II and tier III cities are yet to witness this. With Pune having a large commercial bandwidth, this trend is likely to be followed by many Grade.

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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 parts of language learning is mastering the speech and the manner of delivering a message. This, however, is not something that gets easily mastered by a populous that uses English as their second language. As a member of the health sector, an individual needs to be delicate with their message delivery as well as clear and to the point about it. Along with this, being part of the health tourism sector, English becomes very important to.

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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 a significant" decision, since he has gone on to adopt sculpture as an ever more important part of his career. He is also beginning to recognise that "diverse mediums are important in helping him to achieve a clean aesthetic that eschews all signs of the artist hand. Youngest artist in this" collection at Black Cube is Yeshiva Uganda who has her own definitions of beauty of form in the creation of all kinds of fantasia from different angles. Minimalist and magical, she creates imagery that is free-spirited, as she joyfully revisits classical thematic choreographies to present her own interpretations in Darwinian delight. Reptiles and chimps cavort on the sinuous branches of life limpid realities as "she creates satirical counterpoints that connect to both" exploitation as well as tumultuous mappings in delightful watercolours. Structured within a circle or a square or a triangle, she adapts multiple zoological as well as botanical entities into her themes in an individual way. In her own odyssey she goes beyond realistic, observational representation to create multiple metaphors. In each work she characteristically displays harmony, balance and smooth, polished textures to her little minuscule creatures. In the treatment of the figurative.

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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 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 with sensitivity to cultural practices while implementing science-based, sustainable solutions. Rather than singling out Diwali celebrations, policymakers should focus on year-round pollution control measures. By doing so, they not only safeguard the cultural fabric of the nation but also ensure a healthier, cleaner environment for all its citizens. Balancing cultural traditions with scientific progress is the key to a sustainable and harmonious future.

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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, queens, administrators, warriors, elected representatives and leaders. Therefore, despite oppression and denial, India has, time and again, truly experienced the Shakti of this female creative force. The way forward for India and humans in general is to treat the Female Shakti The Feminine Powerhouse with respect, deep regard, equal access to experiences, learning and opportunities. All sexes should be allowed to find, above all sexual differences, their full inner potential. India, the land of diversity and.

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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, create more job opportunities, and reform society as a whole. As a result, a shift in attitudes toward girl child education in India is urgently needed. Every girl child deserves to be treated with love and respect. If all girls complete their education and participate in the workforce, India could add a whopping \$770 billion to the country GDP by 2025, Childs Right and You CRY. Denying women access to equal and quality education opportunities encourages gender segregation and stereotypical behavior in society perceptions toward.

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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 of school after they begin menstruating due to lack of sanitary napkin dispensers and overall 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 educations per statistics presented girls are out of school around the world, including millions of primary school age, 30 million of lower secondary.

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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 stop their learning gaps from getting any worse. RTI entails the use of research-based teaching and curriculum practices that start off with optimizing the way learning engagements are delivered in the general classroom, and then slowly and steadily providing an increased intensity of support to specific students depending on how they respond to the interventions being used. Here what it might look like in its simplest form First, a universal screening is conducted at the start of the year with all students, in order to assess foundational academic skills and identify those who may not be responding as expected to the general classroom instruction that.

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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 they should move from the tenanted property which posing more restrictions and people who had a house wanted to upgrade with an additional room because of work from home, and study from home to cope with new normal. Housing is the third skin for human, with the first being natural skin, the second being clothing and the third being housing. It is not only a mere shelter but also a provider of social security. Investment in housing is a family decision and is looked up to as emotional equity and brings a sense of pride to the entire family. Housing has been a binding factor for the entire family with the senior woman of the family being the.

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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 am a full grown tree, and that two feet wall has been converted into a broad platform all around me, with my root out of sight, and the trunk also somewhat covered from vision. Here on the platform people sit and say their prayers and relax. At times they also consume their temple Prasad while sitting on this platform. Oh, what a wonderful feeling it is to be so loved and cared for and, above all, being so honored and respected. This honor is given to me as, I understand now that, a section of the Indian society considered me a holy tree to be worshipped. This is why there is so much hype about me and my kin. In fact all great ideals and philosophies are the outcome of great men contemplation. But these philosophies and ideals would easily have been forgotten, had they not been applied to real life. Who could remember Marx if Lenin had not motivated people to follow communism? Rousseau name would certainly have been rubbed out of our memory, had France not accepted socialist democracy. Lives of various great men and even religious leaders endorse the view that action is not only natural instinct; it also the essence of life. Karl Marx was a German philosopher during the 19th century. He worked primarily in the realm of political.

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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 Called, 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 Liber 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 losers in the dock. Philosophy and was a famous advocate for communism. He co-wrote The Communist Manifesto and was the author of Das Capital, which together formed the basis of Marxism. Marx political and philosophical thought had enormous influence on subsequent intellectual, economic, and political history. His name has been used as an adjective, a noun, and a school of social theory. Marx believed that humanity core conflict rages between the ruling class, or bourgeoisie, that controls the means of production such as factories, farms and mines, and the working class, or proletariat, which is forced to sell their labour. At the request of the Communist League, Marx and Engels co-authored their most famous work, The Communist Manifesto, published in 1848. A call to arms for the proletariat Workers of the world, unite! the manifesto set down the principles on which communism was to evolve. The main classes in capitalism are the bourgeoisie and the proletariat. However, other classes such as landlords, petty bourgeoisie, peasants, and lumpen proletariat also exist, but are not primary in terms of the dynamics of capitalism. Six key ideas of Karl Marx: Bourgeoisie, Proletariat, ideological control, false consciousness, revolution.

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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 in India live organ donations are mostly within the family, with an accompanying family structure certificate. So when 4 of 5 living organ donors are women while 4 of 5 recipients are men, this reflects an overwhelmingly one-sided flow of organs from mothers and wives to husbands and sons. See this in the context of 93% of total organ donations in the country being from living donors. A troubling but socially accepted explanation of this phenomenon is that men are the breadwinners, the financial responsibilities they are carrying for the family make their health a higher priority. But there is no data to establish how many of the male recipients are actually the breadwinners. Even if such data existed and was conclusive, it would still mean that we as a society are saying that the lives of mothers and wives who are not breadwinners are not worth saving. Women are internalising this horrific pecking order. One doctor told TOI that men often take a kidney from their wife even if a brother would be an ideal donor, another that in 15 years that she has been working in this field only once did a husband come forward to donate his organ to his wife. In this deeply unequal environment it is almost impossible to separate women volunteering.

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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 subcommittee 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 subcategorization, 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 Arunthatiyars 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 Telangana, one of India richest states in terms of per capita income, underlines this failure. Endless slicing and dicing is an admission of it. In September, the Index of Industrial Production or IIP rose 5.8%, almost half the 14month-high 10.3% growth in August. Most economists anticipated a 7% to 8% uptick in the month that marks the onset of India packed festive calendar. September factory output growth was the slowest in three months, but also marked a 2.4% drop in production levels compared to August. Manufacturing led the decline, with year-on-year growth dropping from 9.3% in August to 4.5% in September and production volumes.

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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 nondurables, 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 spends that have been front-loaded this year may moderate and additional revenue spends ahead of the Lok high income consumer propensity Sabha election are likely, especially with sensitive commodities such as fuel, urea had clocked a contraction and food facing furniture dropping fresh volatility in prices. That infrastructure and construction goods output in September was the lowest since March 2023, suggests one growth tide may be ebbing, which makes the other, high income consumer furniture dropping propensity had clocked a contraction more fragile consumption story even more critical to watch.

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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 disbursals 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 â,1 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 repayment behavior of the customers availing housing loans in smaller towns is comparable to that of their peers in mainstream cities. This is because there has been an increase in family income due to an increase in urbanisation and a low Loan to value LTV ratio as most of the loans are given for self construction and if we include the land value it brings down the overall LTV. Further, the segment of these customers who live in smaller towns are emulating lifestyles similar to their peers in larger cities.

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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 launch new products in these markets that saw their profit margins go up almost every quarter. At the same time, the Indian market enjoyed steady growth supported by multiple factors. All these positive activities were aptly acknowledged and rejoiced on the stock markets, with the trend being most visible in the top 20 scripts on the stock markets. Yes, India is today respected as a dependable partner for generics globally, producing nearly 50 of the world off patent generics. It is at the same time taking advantage of its experience, trained human resources, right qualifications, enormous resources in.

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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 the form of the pandemic. It once again cranked up everything from R & D to production and logistics at ten times the average speed to keep pace with the spread of the virus worldwide. With just a handful of vaccine makers worldwide, the industry saw an overall positive development that included ancillary and critical sectors. Everything from vaccine shots at short notice to hospital injectable, vitamins, herbal medicines, and antibiotics not to mention the millions of liters of sanitizers was made available. This unexpected surge in demand for pharmaceutical products.

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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 essentially bring convenience to the world of medicines that, till now, were all dry and clinical. Besides changing forms, some forms of essential medications, by going convenient, have also moved into the OTC zone that sees their off take being any day higher than those in regular medicine shops. Third, innovate with the digital supply chain! Remember e commerce giant Amazon! They started as sellers of books and, with time, went on to become e sellers of everything under the sun. In days to.

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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 sectors that have had at least 20 annual employment or revenue growth year on year and employed a minimum of 10 people at the start of those three years are eligible to sponsor and employ people under the new route. Eligible businesses are expected to attract and sponsor a vast talent pool of scientists, engineers, programmers, software developers, financial and investment advisors with the new visa that.

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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 themselves beyond reproach. As funds for production-linked incentives (PLI) for manufacturing semiconductors lie under-utilised by upwards of 80%, the Union government must be far clearer on what it has achieved and aims to accomplish by continuing to spend crores of rupees on bringing more semiconductor fabrication capabilities to India. While the PLI scheme for IT hardware has a 17,000 crore outlay, the one for semiconductors and displays has 38,601 crore earmarked. On the employment and substantive value addition fronts, existing schemes in and of themselves show little promise: while chips are important for most hardware and appliances, making them employs advanced and automated systems, and manufacturing facilities employ few people for the value generated in sales.

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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 phase with 18 points. Having won the World Cup in 1983 and 2011, India is eyeing a third tryst with glory. New Zealand is the hurdle in the semifinal at Mumbai on Wednesday. During the 2019 edition in England, India wilted against New Zealand in the semifinal. However, this time around, having defeated their doughty rivals at Dharamshala in the league stage, Indian cricketers believe that they can get past Kane Williamson men. New Zealand qualified from a mid-table clutter involving Pakistan and Afghanistan, and has a new-generation star in prolific batter Rachin Ravindra. Always a team in which the whole is greater than the sum of the parts, New Zealand can be a tricky opposition and India, despite its current form, is aware of the knockout stage pitfalls. In the 2015 edition too, India lost in the semifinal. Currently, Rohit men are in such ominous form that even the absence of injured all-rounder Hardik Pandya has not affected their plans. Rohit, Virat Kohli, Shubman Gill, Shreyas Iyer and K.L. Rahul have prospered, while the bowling, helmed by Jasprit Bumrah, has run through startled opposition ranks. India, though, is yet to win an ICC title since the last triumph at the Champions Trophy in 2013. A 10-year drought needs to be.

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CRPF-hcm-Eng-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 facing a legal vacuum when the ground is irretrievable breakdown of marriage. On Wednesday, SC pointed out that Indian divorce laws compel couples to show each other faults. Many countries have moved towards nofault divorces. The Marriage Laws Amendment Bill Rajya Sabha passed in 2013 recognised irretrievable breakdown. That bill needs more work, including working in provisions of no-fault divorce. Or take the 1954 Special Marriage Act, which needs serious amending. The 30-day public notice of intended marriage is an absurd provision that infringes privacy. Parliament must proactively modernise these laws. MPs across party lines should champion them.

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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 task, that of integration of the three services and getting them future ready. So Gen Chatham has to carry forward the endeavor, in a possibly changing world order, without letting the armed forces become unbalanced at any stage. This essay is an attempt to analyses only the major challenges the new CDS faces. Navarra garb represents the womb. Will it birth a more caring country, or will it still be a miscarriage of justice? Will Dura help us vanquish our problematic Mahishasurs? All political parties are like trimetric; create chaos, preserve rotten ways, destroy.

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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 powerglutton 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 of Bhagwati. It is the code of discipline that a Parvati has to undertake to become Bhagwati, pure. starts at the manifested lowest form of consciousness as the daughter of stone Shailputri. Day two is dedicated to Brahmcharni, the stony sadhak goes through a strong physical and mental discipline to tame her body and mind and makes herself ready for the next level of progression. On day three, the practitioner gains stability on the strong foundation of discipline and Parvati enters the practice of meditation. Serenity.

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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 proceed at a faster pace by making good quality education available to them irrespective of their capacity to pay for it. The Kendra Vidalia Sang than was established in December 1963 to network a system of central Got schools across India. There are 1245 schools in different parts (03 abroad) and some 15 laces students are enrolled there. Similarly, a Navodaya Vidalia Samiti (NVS) was set up in 1986 with a target of one Jawahar Navodaya Vidalia (JNV) in every district basically to benefit the students from villages rural area. Now there are 661 such schools and some of the schools are taking students from more than.

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One district the scheme is operational in all the 775 districts benefitting some 03 laces 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 historian says Equity of opportunity requires not just an open road; but also, an equal start. The overall development of a human being is laid in early years, any intervention later will not compensate for the early childhood deprivations. We have to fundamentally change how we treat the most vulnerable section of our society our children. The recent findings of Parham, one of the largest non governmental educational organizations in India, who carry out an annual survey of education report (ASER) are very disturbing. It based on a survey of over 5 laces students in.

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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 running out of places to export themselves to, with more places tightening immigration laws and border controls. But now that the PM himself has urged Indians to go to the Moon, it opens up a whole new people-export opportunity. Pheri But why would people want to be exported to the Moon where there no one and nothing? Hera Because with no one there, the exported people won have any competition for employment from natives, and with nothing there, they can turn their hand to anything they want. Pheri But does the nothing that on the Moon also include air to breathe? How will the exported people manage? Hera How we Indians, exported or otherwise, always manage through jugaad. So let register our Moon export business. Lunatics Ltd? Addressed and there could be a shot at redemption when the dust settles at Ahmedabad Narendra Modi Stadium after the final on November 19. South Africa and Australia, the other semifinalists, at different points have displayed form and fragility. Powered by Glenn Maxwell unbeaten 201 against Afghanistan, Australia have the x-factor while South Africa has depth even if skipper Temba Bavuma runs have dried up. That defending champion England and past powerhouses like Pakistan and Sri Lanka have crashed, is a.

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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 campuse'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, and putting up no-ragging notices, the stakeholders have done little to prevent it. Institutions must create an encouraging atmosphere where teachers and hostel wardens, and not parents living in a distant place, are the first point of contact for victims. There must be greater accountability by educational institutions to prevent ragging. As the Raghavan panel recommended, regulatory authorities must ensure a ragging-free campus. This has a direct bearing on the maintenance of academic standards in individual institutions. Governments too must be earnest in implementing regulations, failing which campuses would not be safe for students. Only in an unseeing world would the judiciary need to set the government a deadline to do the obvious. The Supreme Court of India gave the Centre four weeks to finalist an optimum menstrual hygiene policy with focus on the distribution of sanitary napkins. The Chief Justice of India, D.Y. Chandra, further directed the government to set down a national model for the number of girls toilets per female population across government-aided and residential schools in the country. Menstruation is the reality for women of a particular age demographic, naturally involving a substantial percentage of half the.

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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 goes on. Only activist diplomacy can stop the war. That activist diplomacy must come from India. Modi must assign a special emissary to stop the Russian-Ukrainian war. It may not be the foreign minister because he entangled in a myriad of things. Perhaps it is the more discreet Ajit Doval, or better still an Indian person of stature who specializes in the region. Now diplomacy could backfire, but that is the risk you take when you try big things. Modi has attempted big things with success but of late he seems to be off-colour. There is news that India might be supplying weapons to Israel. That is realpolitik. Israel helped us in the Kargil war so why should we help them now? But India can be of bigger help to Israel if it helps it see reason. Modi tweeted immediately in favor of Israel right after Hamas attacked Israel on Oct 7, and then followed soon after with another supportive tweet, but has not tweeted since. India has sent some humanitarian aid to Gaza, but that is not enough. Modi friend Netanyahu has seen red and wants to eviscerate Gaza. He wants to destroy Hamas. But how does he distinguish between a Palestinian man who belongs to Hamas and one who does? In effect, he a launched a genocide of Palestinians. Modi must make.

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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, continue to uphold their traditions, and maintain the values passed on from generations. There are many ways in which children can learn about Indian culture and traditions. Here are a few tips: Follow Indian culture at home Learning starts at home. Celebrate festivals following Indian culture, tradition, and rituals. This is an interesting and fun way that can give them a true sense of their identity. Show them examples of Indian culture.

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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 identity and heritage and also remain connected to their culture no matter where they aspire to live in the future. Villages located in 500 odd rural districts. They have been doing this since 2005. The latest survey done in 2012, pre AIDS was to assess what proportion of students in standard 5 could read standard 2 text. This was 53 per cent in 2008 and in 2021 it has fallen to 49.2. 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 2018 to 42.7 per cent in 2022.

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CRPF-hcm-Eng-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 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.

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CRPF-hcm-Eng-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, 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.

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CRPF-hcm-Eng-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 nourishing food and life comes to a standstill. Can you think of all the things you could not have done 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 soft drinks and cold water would have been unheard of. Your kitchen too would have been very different from what you see now.

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CRPF-hcm-Eng-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 Al. 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 paying suitable royalties are the only ethical musts in this matter. For the rest, whether there is too much experimentation or too little, whether the public reception is hit or miss, the risk is worth taking. This year a cover of Tracy Chapman 1988 ballad Fast Car has made her the first Black woman ever to write a US country music chart-topper while also making her solidly richer. Indian movies are particularly addicted to vintage playlists. Even when critics have good reason for calling this exploitation, it still helps songs meet new audiences. For sure the Rahman rendition has gotten Nazrulgeeti plenty of fresh play. Does philosophical reflection still have value in this modern, technological world whose contours are being shaped by scientific, robotic Intelligence? Is philosophic seeking, the love of wisdom, only a search for a deeper meaning to the apparent meaninglessness of life, or do philosophical questions that arise in the mind have a connect with everyday living and issues? When asked why we still need philosophy, Jules Evans, philosopher and director at the Centre of the History of Emotions, contended that our ability to do philosophy is one of the things that distinguishes us from other animals in some ways, it is that.

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CRPF-hcm-Eng-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 is World Philosophy Day. Nariman had a point. Now Air-India has it, proclaimed the hoarding in 1974 when our high-flying international carrier soared on Mumbai first post-colonial business district. The reference was to Khurshed Veer Nariman, the BMC corporator who had envisaged this reclamation in the 1940s. Thus, JRD dwarfed the ambition of Rai Bahadur MS Oberoi who had finally marched into the Taj Group home turf, almost bankrupting his company to make his flashy new hotel the tallest tower of Mumbai first Gotham. A year later, Air India had overshadowed it twice over, also dominating the frontage of Nariman Point. Rai Bahadur must be smirking in his super deluxe suite in the sky the Maharashtra government is buying his bête noire for 1,601 crore. Ah bitter irony. In a replay of Shivaji famed lament on losing his prized general Tanaji while winning the coveted Sinhagadh fort, Garh ala pan sinh gela, the Tats have lost the eponymous tower a year after they wrested back their long-nationalised airline. No one is spluttering more than my fellow Parsis Arre soo, sala, double insult apro Tata no longer the jewel of apra Nariman in Point. No Air India building in Mumbai where even the company HQ is called not Tata House, but Bombay.

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CRPF-hcm-Eng-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 flash hartal on September 23 is a rare case of speedy remedial action. Those damaging public and private property must be effectively deterred. Some states have enacted laws. The Supreme Court 2009 guidelines prescribed a fair procedure. HCs were empowered to initiate suo motu proceedings and appoint a judicial officer as Claims Commissioner. Kerala enacted a law in 2019 to recover damages for private property destruction but left out public property despite parties in the agitation-prone state frequently venting.

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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 antiprotesters 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; fighting against wickedness rather than retaliation, whose very nature is to increase wickedness, said Gandhi. He believed that ahimsa, non-violence, is the greatest force at the disposal of mankind. The strength of the soul can defy the world up in arms. This strength is open even to the weakest in body. It is mightier than the mightiest weapon of destruction devised by the ingenuity of man. Destruction is not the law of humans. It is seen that an armed soldier relies on his weapons for his strength. Take away from him his weapons.

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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 more active and more real; fighting against wickedness rather than retaliation, whose very nature is to increase wickedness, said Gandhi. He believed that ahimsa, non-violence, is the greatest force at the disposal of mankind. The strength of the soul can defy the world up in arms. This strength is open even to the weakest in body. It is mightier than the mightiest weapon of destruction devised by the ingenuity of man. Destruction is not the law of humans It is.

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CRPF-hcm-Eng-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 nonviolence 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, noncooperation 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 pharmaceutical industry, as an accessible and trusted health care wing, discovers, produces, develops, and markets drugs for use as medications to be administered to patients or self-administered, with the goal of curing, vaccinating, or alleviating symptoms. Since industrial pharmacy is a complex, multi-factorial environment with the overall goal of manufacturing, and marketing safe and effective medicines, industrial pharmacists are primarily tasked with identifying the medication developed by.

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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 development. The pressing need to fully comprehend the Covid-19 virus and find new vaccines and medicines caused unprecedented learning experiences for pharmaceutical companies. India is one of the world leading vaccine manufacturers, and several new vaccines are set to be released in the coming five years. In March 2008, the vaccines segment was worth approximately \$780 million, with a compound annual growth rate of 15. Presently, India trades vaccines to approximately 150 countries. It also fulfils approximately 40-70 of the World Health Organization WHO demand for the DPT diphtheria, pertussis, or whooping cough, and tetanus and BCG bacille calmette guã@rin tuberculosis vaccines, as well as nearly 90 of the supply for the measles vaccine. 68 The Serum Institute of India, established in 1966, is a market leader in the production and distribution.

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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, Gen AI presents us with certain substantial risks. Frontier of AI in other words general purpose AI models which we know as our favorite Gen AI pre trained models pose significant risks of damaging fairness and accountability. The creative contents of various writers and publishers are used for training the Large Language Models LLMs to create current Gen tools flooding the market. This leads to Copyright infringement because the train dataset records are prepared from other contents which are picked up without consent. In addition, absence of any appropriate compensation directly diminishes the content creator ability to financially sustain such exercises of originality. The output of Gen AI tools blatantly misses the citation of sources that the algorithm has used for generating those outputs. Gen Al users don need to go to the sources anymore, which is against previous claims of Gen AI companies that Gen AI tools will increase traffic to their original websites. Given the highly commercial nature of these tools, it becomes important that creators are compensated appropriately. Original content creation should continue and should be incentivized. After all, it not incorrect to say that they have mentored the AI models and have passed on their wisdom to the models.

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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 Al 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 prevent any form of misconduct or abuse. Empowerment and Collaboration Teachers strive to empower students, encouraging them to take an active role in their learning. This might involve collaborative projects, discussions, and activities that promote critical thinking and problem solving. Adapting to Change Teachers need to adapt to the changing landscape of education, including remote or hybrid learning models. Flexibility in teaching methods and the ability to leverage technological tools are crucial in engaging students in diverse learning environments. It important to note that while these are general trends, the nature of relationships between teachers and students can vary based on cultural, regional, and institutional differences. The core principles of respect, support, and academic guidance remain central, but the specific dynamics can be influenced by various factors. There is karaoke, there is antakshari, there are covers, remakes, remixes. The afterlife of many songs is much richer and larger than is imaginable in their own moment. But by its very nature this process is contentious. The charge of disrespecting the beloved original is a constant danger. The new tune that AR Rahman has imparted to Karar Oil Louho Kopat, written.

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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 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 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 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. 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 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

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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 supply chains to compete against the e commerce giants. This period of heightened competition led retailers to focus a disproportionate amount of their innovation budgets on refining their online shopping experiences. Now that footfall levels at their brick & mortar stores have recovered to pre pandemic levels, we are seeing that the customer returning to the store is finding a large variance in the shopping experience between the brands physical and online shopping channels. In an era of commoditization, the consumer has made it clear that the in person shopping experience of engaging with a brand physical footprint is still critical for them to remain loyal to the brand. However, retailers will struggle to retain their customer base unless they start delivering an equally frictionless shopping experience in their stores. To catalyze this journey of.

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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 corelate 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 their stores, the AI engine will provide a combination of real time and prescriptive analytics on how each store needs to be run. The engine will continue to consistently A/B test store level strategies and will empower every store manager by simplifying their store operations and providing an enhanced in store shopping experience. Embracing AI to sweat your physical assets With the continued growth of e commerce, retailers are sitting at a crossroad where they need to decide if they will skew their balance sheet towards their online of offline retail strategies. The retailers that continue to operate their stores as they have in the past will face.

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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 deliver billions in economic benefits. Devising sector agnostic methodology and global standards for EPR Extended Producer Responsibility norms could go a long way in promoting resource efficiency and internalizing end of life management costs of recyclable materials. NITI Aayog has finalized circular economy action plans for 10 types of wastes in India and it could be a good starting point for further discussions with other G20 member countries. Sustainable Investing Finally, Indian enterprises and impact investors have successfully challenged the long held view that social returns need philanthropic capital and the India Impact Investing success story is being replicated across global emerging markets. India is now leading the.

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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 quite as big and loud as in Kolkata. The Pujos here continue to carry the typical small-town flavour I have grown up knowing. Four decades in Durgapur, and I still don see the underlying sentiments wane. The budget is nearly as huge as that of the Kolkata clubs. Sponsorship, though present, is big. And we generally can afford the talk-of-the-town celebrities! What keeps the heart of the.

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Festival tick here in my tier-two city is unbridled hope that in these few days of the Pujo 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, busy shut down, and people wonde if this was the beg of the end. The last three year 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 some money to spend. But there is a sense of caution too. I was chatting with a dress seller day 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 Pujo committees know it will be some time before things begin to look like before Covid. But they are come. 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 ping 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 Pujo 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, unlike us, does discriminate between teachers and transporters. But things look better now. The tuition centers have been running continuously for the past few months. They have only closed now for the Pujos. This means our noble mentors have some money.